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The Significance of Trust as a Key Predictor of Social Capital

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Abstract: The article considers some theoretical approaches to defining the concepts of "social capital" and "trust", analyzes the sources, functions of social capital and its differences from other forms of capital, the role of trust in the structure of social capital, and the cultural foundations of this phenomenon. In addition, methods of measuring trust in world experience are discussed. The article also includes an analysis of the results of a trust survey.

Keys words: trust, social capital, interpersonal trust, levels of trust, solidarity, social cohesion, institutional trust.

INTRODUCTION

Trust is understood as open relationships between people or a group of people, characterized by complete trust in each other, mutual decency, honesty and goodwill. Trust is of great importance in any relationship. From a psychological point of view, trust includes a cognitive element - we completely trust a person, we know that he will treat us kindly and wish us only good.

Sincere friendship, strong love, successful business, national security - all this depends on how much people trust each other. Without trust, long-term relationships are impossible. Understanding and trust between people in each other must be achieved in all spheres of life: in politics, sports, in a work team, in the home. Trust is the basis of any social relationship. If there is no trust:

- people will not help each other
- information will not be exchanged
- teams will not be strong
- cooperation, solidarity will not arise.

In the article, the role of trust in the development of social capital and its psychological characteristics are scientifically approached.

METHODOLOGY

After a long period of lack of interest, in recent decades the problem of trust has again begun to attract the attention of psychologists and representatives of other disciplines. In our time, the growing autonomy of the individual leads to social alienation of people from each other, loneliness, and lack of mutual understanding. In this study, the author, relying on the concepts of S. Castaldo, F. Fukuyama, I.V. Antonenko, N. Luhmann, P. Slovik, theoretically analyzed the concept of trust and identified its phenomenological features. During the study, the author, using content analysis, studied a number of scientific publications devoted to the issues of trust, its formation and accumulation. She also touched

upon the methods of measuring trust in world experience and the methods of their use. In addition, he tried to scientifically substantiate the role of trust in the development of social capital. In the next part of the article, she gave an analytical statement of the questionnaire she conducted on interpersonal and institutional trust.

MAIN PART

Trust is an important aspect of interpersonal communication, intergroup and organizational interaction, as well as the functioning of society as a whole. The phenomenon of trust exists in political and economic relations, in medicine, education, religion, personal life, etc., in fact, in any sphere of social life there is an aspect of relations between people that can be expressed by the concept of trust (or distrust) by an individual, group, or society as a whole in another individual, group, or in one or another social phenomenon. Historically, some previous work helps to analyze the phenomenon of trust.

Trust is studied in various areas of psychology. In Table 1, we have tried to summarize various approaches to understanding the phenomenon of trust in psychology.

Table1

Field of Psychology	Concept of trust	Author
Social	A socio-psychological phenomenon that needs to be studied at different levels	Skripkina (Skripkina, 2000)
Practical	Counseling, an indicator and factor of the effectiveness of the psychotherapy process.	R. Kochunas (Kochunas, 2000)
Humanistic	An existential category as an indicator of mental health.	K. Rodgers (Rodgers, 1997)
Pedagogical	Characteristics of relationships at different levels of interaction in the educational system and the factor of their effective development.	P.F. Kapterev (Kapterev, 1982)
Political	Moral capital of society	F. Fukuyama (Fukuyama, 2008)

It should be noted that researchers have different views not only on the content of trust, but also on the class of concepts to which it belongs. The study of the problem of trust is carried out by researchers from different theoretical schools, and this concept is also defined differently. As S. Castaldo noted, the main reason for the diversity of definitions is the application of trust to different phenomena. As a result of the content analysis of the most frequently cited definitions of trust, five main definitions were identified:

first, trust is directly related to hopes, beliefs, will or attitudes;

second, trust is expressed in relation to various objects, to other individuals, groups, organizations, social institutions;

third, trust is often determined by action or behavior, thereby emphasizing the active aspect of trust, that is, the action of the subject as a way of expressing trust;

fourth, the concept of trust includes the results and consequences of the trust given; it is assumed that the actions of the counterparty can be predicted and positively assessed by the subject of trust;

fifth, the interpretation of trust includes the riskiness of the decision-making situation[1].

Many researchers define trust as a positive or optimistic expectation of another person's actions.

According to F. Fukuyama, trust is a phenomenon characterized by the expectation that members of a given community will behave normally and honestly, indicating their willingness to help each other in accordance with generally accepted norms, cultural traditions, customs, and common moral values. [2]. Based on this, it is somewhat appropriate to define trust as hopes, assumptions, or beliefs that another person's future actions will be beneficial, favorable, and at least not detrimental to the interests of another person. It is also appropriate to view trust as a general assumption about the extent to which a person can rely on the words, promises, statements, or written statements of another person or group. According to one of the most widespread approaches, trust is defined from the point of view of cognitive processes. Trust, understood in this way, is the property of a person to be aware of his own vulnerability or danger, arising from uncertainty about the motives, intentions, and expected actions of people who depend on him. State and social exchange theories play a special role in understanding the foundations of trust. However, here too there are different views on the nature of the emergence of this phenomenon, for example, trust is the result of cooperation between parties and is based on mutual expectations of equivalent exchange. I.V. Antonenko understands trust as a meta-relationship, stating that “a meta-relationship is formed as a generalization of the experience of interaction, but from the moment it is formed, it begins to play the role of a decisive factor in behavior, activity, and other relationships.” [3.p-196]. “The main features of meta-relationships and trust as meta-relationships are the generalization and reduction of other relationships, the absence of a specific need, the background character for other relationships, the presence of predictive potential, and the identification of other relationships,” emphasizes I.V. Antonenko.[3] It follows that in establishing trust, factors such as the characteristics of the object of trust, the personal characteristics of the subject of trust, and the specificity of the interaction situation are of particular importance. Among the personal factors affecting the readiness to trust, we believe that it is most appropriate to study the general attitude to trust towards others and the world, the level of subjective control, and the sociability of the person. Many modern researchers rightly emphasize that trust should be understood as a more complex, multifaceted psychological phenomenon, including emotional and motivational components. As G. Fine and L. Holyfield emphasize, cognitive models of trust reflect a necessary but insufficient understanding of trust. [4.p-25]. They believe that trust "also includes cultural meanings, emotional reactions, and social relationships.

A number of approaches are focused on the moral aspect of trust. In philosophical traditions, trust is often considered as a moral concept that expresses such an attitude of one person towards another, which is based on confidence in his integrity, loyalty, responsibility, honesty, truthfulness. According to N. Luhmann, trust is involved only when the expectation of trust changes the decision; otherwise we have simple hope. If a mother leaves her child in the care of a nanny, a number of hopes are associated with this: nothing bad will happen, the girl will be kind to the baby, she will not disturb her sleep by turning the radio up, and so on. Her trust concerns only those events that, if they occur, will cause her to regret her decision to go out and leave her child in the care of no one. Thus, trust is always based on a significant alternative, in which the harm from violating trust may outweigh the benefit from proving trust. [5.p-24]. Thus, a person who trusts understands the possibility of extreme harm resulting from the selective action of others and takes a position on this possibility. A person who hopes trusts in spite of uncertainty. Trust implies the unexpected. The author argues that hope ignores the unexpected.[5]

There are special studies devoted to various factors that weaken trust in modern organizations, increase distrust and suspicion, including dispositional and situational factors. Many scholars argue that it is easier to destroy trust than to build it. The fragility of trust is explained by the presence of a number of cognitive factors that determine the asymmetry of the processes of creating and destroying trust. First, negative (trust-destroying) events are more noticeable than positive (trust-strengthening) events. Second, events that destroy trust are of great importance in the discussion process. To confirm the asymmetric principle, P. Slovik evaluated the effect of hypothetical events on people's trust judgments. He found that negative events have a greater effect on trust than positive events. The author argues that the imbalance between trust and distrust can be reinforced by the fact that bad news sources (which destroy

trust) are perceived as more reliable than good news sources [6.P-675-682].

There are many different methods for measuring trust, which are constantly evolving and new approaches to measuring trust are emerging. The quantitative approach to studying trust is widespread, allowing us to analyze its dynamics in relation to economic and political variables. The most famous of these are the World Values Survey (WVS) and the Edelman Trust Barometer – ETB. The WVS study, initiated in 1991 by R. Inglehart, is conducted among adults aged 18 and older using a nationally representative random sample with multi-stage territorial stratification. The number of participants depends on the population of the country and is 1000-1500 respondents. The WVS uses a face-to-face interview method at home, but country research teams can adapt it to their capabilities and conduct interviews by telephone, computer or other methods. The questionnaire includes two main sections for assessing relationships: 1) interpersonal trust, including generalized; 2) measuring the social distance of trust across population groups (family, neighbors, acquaintances, strangers (at the first meeting), representatives of another region, other ethnicity). The highest levels of trust are expected for "close groups", which is also noted in ETB (Edelman Trust Barometer) studies. R. Inglehart's method allows you to create models of interrelationships between interpersonal trust and economic indicators: for example, the level of trust is higher in countries with a high gross domestic product. In the 7th wave of the WVS (2017–2022), the ranking of the most "trustworthy" countries (in descending order) is led by China, New Zealand, the Netherlands, Australia and Canada [7]. Here, we can say that not only the influence of GDP, but also the level of development of the system of social protection and social guarantees in the Scandinavian countries has an impact on the result. The ETB survey has been published since 2001. The methodology is based on an online survey, which provides a meaningful understanding of the population's institutional trust in government, the media, business and public organizations. The ETB 2022 report is called “Navigating a Multipolar World” and contains survey data from 23 countries [8]. The sample is based on quotas by gender, age and region of residence and consists of an average of 1,500 respondents per country (n = 32,000). The survey is based on a number of indicators, including social well-being and social expectations (including inflation), institutional trust, trust in social groups (officials, journalists, scientists, citizens of the country, management, neighbors, etc.), internal and external trust, social polarization and its factors. The results allow us to create a comprehensive picture of trust in the world and in individual countries. Thus, in 2022, there was an imbalance in institutional trust: less trust was expressed in the government than in business, which is not the first time - such trends were noted earlier, for example, in 2008. At the same time, the highest level of trust was observed in employers (77%). A decrease in economic optimism was observed in all countries except China. In addition, there was an increase in income inequality and increased social polarization.[8]

The most important element of social capital is trust. Trust relationships in the economy have a significant impact on economic development and play a major role. Trust affects the investment process, the amount of transaction costs, and the economic activity of all market participants. From this point of view, it may be interesting to analyze the role of trust in the organization of social life, its essence and function. Two aspects of trust are considered: personal and social. This is one of the factors ensuring the stability and integration of society. It is important to consider the level of trust as a key element of the concept under consideration in the issue of the effectiveness of social capital. Trust between people has an independent meaning for society. When trust relationships prevail in society, trust "separates" from a particular person and passes to others. According to R. Putnam, trust is an integral part of social capital, which ultimately contributes to the successful development of the economy and democratic institutions. Analyzing the experience of the formation of civil institutions in Italy, Putnam explained certain stages of its economic history from the point of view of social capital. According to him, in the 22nd-19th centuries, the wealth of the Kingdom of Sicily was based on a rigid vertical structure of power and land ownership, but the prosperity of the cities of the Northern Italian states was based on the development of republican civil institutions in the form of communes and the spread of solidarity beyond family kinship. The power of attorney in commercial activities became the basis for such concepts as "credit", "money

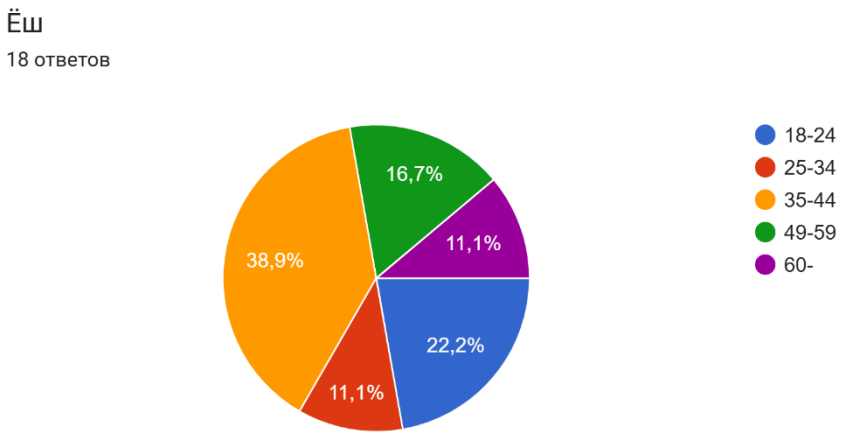
power of attorney", "bank deposit" [9, p. -70].

Three main elements are needed to form social capital: social networks, common norms and beliefs, and mutual trust, which, due to the generally accepted rules at the individual (micro-), group (meso-), and social (macro-) levels, create a specific form of capital. It should be noted that the basis of social capital is trust. In all interpretations of the founders of the theory, trust and social capital are analyzed as closely related, complementary categories. Table 2 presents the views of the scholars who founded this theory on the interrelated aspects of trust and social capital. Table 2

P. Bourdieu	Social capital is one of many capitals, which manifests itself as a set of potential or real resources accumulated in an individual or group due to the existence of a stable network of more or less institutionalized connections or mutual *recognition* relations [10.p.249]. Here, “recognition” means nothing more than *trust.*
J. Coleman	Social capital is the potential for mutual *trust* and mutual assistance, purposefully formed in the form of obligations and hopes, information channels and social norms [11.p.98]
R. Putnam	Social capital exists in elements of social organization, such as the characteristics of social life, social networks, social norms, and *trust,* which create conditions for coordination and cooperation for mutual benefit [12.p.35]
F. Fukuyama	Social capital is a certain potential that arises as a result of the existence of *trust* between members of a society or part of it [13.p.52]

The table shows that, on the one hand, social capital appears as a certain potential of social interaction, which is the result of the trust achieved between members of society; on the other hand, the level of trust achieved is an expression of the accumulated stock of social capital.In this case, the mechanism of creation and development of trust is considered as a process of formation of social capital. To study the level of interpersonal and institutional trust, an expert survey was conducted, in which 18 people living in different regions of Uzbekistan participated. The gender composition was as follows: 66.7% women and 33.3% men. The age composition of the expert survey participants is presented in Figure 1.

Figure 1



This survey was conducted among representatives of various segments of the population, including teachers, students, individual entrepreneurs, craftsmen, housewives, the temporarily unemployed, nurses, and other professionals. Respondents were asked to participate in a survey conducted to study trust in interpersonal and state organizations and were asked various trust-related questions. The results of the question on trust in state organizations are shown in Table 3.

Table 3 How much do you trust the following institution?

	Institution	I strongly believe	I believe so much	I don't really believe	I do not believe at all	It's difficult to answer
1	Legal system	1	6	6	3	3
2	Police	2	8	3	3	2
3	Government	2	6	6	3	1
4	Neighborhood	3	8	4	1	0

The results of the level of mutual trust between people living in a given area are reflected in Table 4.

Do you think people in this neighborhood/village generally trust each other?

Table 4

They believe	They don't believe	I don't know exactly	No answer
5	5	7	1

Table 5 shows the results showing the level of people's trust in each other in the event of an emergency.

Let's say your neighbor has suffered an economic loss (rural: “crop loss”; urban: “job loss”). Who do you think would help him financially in such a situation?

Table 5

1	No one would help	
2	Family	8 (44,4%)
3	Neighbors	5 (27,8%)
4	Friends	7 (38,%)
5	A religious leader or group	1 (5,6%)
6	Team leader	
7	Business leader	
8	Family Court Judge	
9	Sponsor/employer	2 (11,1%)
10	Political leader	
11	A mutual aid group he belongs to	2 (11,1%)
12	The support group he belongs to	
13	Police	
14	Other	
15	I do not know exactly	4 (22,2%)
16	No answer	3 (16,7%)

The results of the next question, "Which of your acquaintances, friends, or relatives would you trust?" to test mutual trust among people, are shown in

Table 6.

1	All of them	2
2	My mom	2
3	My parents	5
4	My friend	3
5	My relatives	4
6	No one	2

To the last question, "Who is worthy of your trust?", we asked respondents to choose not one, but several answer options. The majority of respondents answered "A person who never gives you a hint" and "A person who keeps his word." It is worth emphasizing that only 11.8% chose the option "A person with whom we communicate every day." The results obtained may indicate that the Uzbek mentality serves as a powerful tool for uniting people. However, at the same time, there is a certain paradox when the level of institutional trust, including trust in state bodies, decreases. It is this contradiction that can cause problems with the accumulation of social capital in Uzbekistan.

SUGGESTIONS

According to the results of the research, some measures can be implemented in the region that will help accumulate social capital and increase the level of institutional trust, in particular:

1. Forming social capital through educational organizations for the integration of young people into various interested social communities, as well as forming in them soft skills that are so necessary for the innovative development of the younger generation and the region
2. Ensuring open communication. Developing a listening culture - listening to people's opinions strengthens trust. Encouraging the exchange of ideas through community meetings, forums, online surveys
3. Forming a culture of mutual assistance and support. Developing volunteering (for example, helping the disabled, teaching languages, serving the elderly). This strengthens the sense of brotherhood and responsibility.
4. Launching social projects at the local level. Creating a community library, reading club, children's playground or interest groups in the neighborhood. People gain trust in each other by participating in the project.

CONCLUSION

Thus, the role of interpersonal and institutional trust in the formation and accumulation of social capital in the region is very large. Due to the fact that social cohesion in society is decreasing at the present stage, the processes of globalization and informatization of society directly or indirectly play an important role in the accumulation of new forms of social capital, in this context the main task is to create a network of social ties to accelerate the process of social communication and form an information culture. This issue requires additional research.

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