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**CLASSIFICATION OF FACTORS SHAPING TRUST: FROM INTERPERSONAL CENTRES TO INSTITUTIONAL LEGITIMACY**

У статті здійснено розширене теоретичне узагальнення феномену довіри як соціально-інституційного ресурсу, що забезпечує кооперацію та стабільність взаємодій за умов невизначеності, ризику й інформаційної асиметрії. Показано, що довіра виконує функцію «скорочення складності» соціального середовища та зниження транзакційних витрат, а її дефіцит спричиняє посилення контролю, зростання недовіри як захисної установки, звуження горизонтів співпраці та підміну формальних правил неформальними гарантіями. На основі аналізу міждисциплінарних підходів обґрунтовано інтегровану класифікацію чинників формування довіри, що охоплює інституційно-політичні, нормативно-культурні та соціально-економічні детермінанти, чинники безпеки та керованості ризиків, результативність чи успіх соціальних суб'єктів, а також міжособистісні «осередки» довіри. Розкрито механізми впливу кожної групи факторів через забезпечення передбачуваності та підзвітності інституцій, неупередженості й процедурної справедливості, стабілізацію норм і цінностей, дію етичних обмежень опортунізму, репутаційні стимули соціального капіталу, зниження економічної нестабільності та нормалізацію фінансових ризиків. Okремо акцентовано, що безпекове середовище й відчуття контролю над типовими життєвими ситуаціями підтримують готовність покладатися на інших та на «абстрактні системи», тоді як зростання «насиченості ризиком» повсякденності підсилює обережність і недовіру. Показано також роль результативності та успіху державних та недержавних акторів як сигналу компетентності й надійності, що або зміцнює, або прискорено руйнує довіру. Обґрунтовано, що деформації довіри найчастіше пов'язані з аномією, інституційною непередбачуваністю, кризовими явищами в економіці, криміналізацією чи тінізацією взаємодій та культурною нормалізацією недовіри, що звужує «коло» довіри до найближчого соціального кола.

**Ключові слова:** довіра; інституційна довіра; міжособистісна довіра; нормативна визначеність; соціальний капітал; культура довіри; трансформаційне суспільство.

The article provides an expanded theoretical generalization of the phenomenon of trust as a socio-institutional resource that ensures cooperation and stability of interactions under conditions of uncertainty, risk, and information asymmetry. It demonstrates that trust performs the function of “complexity reduction” within the social environment and lowers transaction costs, while its deficit leads to strengthened control, the growth of distrust as a defensive orientation, a narrowing of horizons of cooperation, and the substitution of formal rules with informal guarantees.

Based on an analysis of interdisciplinary approaches, the article substantiates an integrated classification of factors shaping trust, encompassing institutional and political, normative and cultural, and socio-economic determinants, factors of security and risk manageability, the performance or success of social actors, as well as interpersonal “nodes” of trust. The mechanisms through which each group of factors operates are revealed, including the provision of institutional predictability and accountability, impartiality and procedural justice, stabilization of norms and values, the operation of ethical constraints on



opportunism, reputational incentives of social capital, the reduction of economic instability, and the normalization of financial risks.

Special emphasis is placed on the role of the security environment and the sense of control over typical life situations in sustaining individuals' readiness to rely on others and on "abstract systems," whereas increasing "risk saturation" of everyday life reinforces caution and distrust. The article also highlights the role of the performance and success of state and non-state actors as signals of competence and reliability, which either strengthen trust or accelerate its erosion. It is argued that distortions of trust are most often associated with anomie, institutional unpredictability, economic crises, the criminalization or informalization of interactions, and the cultural normalization of distrust, which narrows the "circle" of trust to the closest social milieu.

**Keywords:** trust; institutional trust; interpersonal trust; normative certainty; social capital; culture of trust; transformational society.

**Problem Statement.** Under contemporary transformational conditions, trust serves as a key prerequisite for cooperation, rule compliance, and the stability of socio-economic interactions. However, in societies experiencing profound institutional and value shifts, as well as periods of crisis and heightened risk, trust is easily deformed: it narrows to the closest social circle, is substituted by informal guarantees, transaction costs increase, and the propensity for the informalization or shadowing of relations grows. This situation necessitates theoretical generalization and systematization of the factors that "assemble" trust at different levels—from interpersonal to institutional—and explain the mechanisms of its strengthening or erosion.

**Analysis of Recent Research and Publications.** The existing body of scholarly work demonstrates the multidimensional nature of trust and a variety of approaches to its explanation. Socio-psychological perspectives emphasize trust-related factors in interactions between citizens and institutional representatives, particularly in the context of security and law enforcement. Empirical measurements of public opinion (including national surveys) show that trust is significantly dependent on the predictability of rules and the quality of institutional practices. In economic-sociological studies, particular attention is paid to impartiality and institutional legitimacy as the foundation for the transition from "private" guarantees to systemic institutional trust, as well as to the importance of procedural justice, which is especially evident in the case of trust in the judiciary.

At the same time, Ukrainian studies of social regulation of behavior reveal normative mechanisms of trust and explain how anomic conditions—when old norms no longer operate and new ones have not yet become effective—narrow the radius of trust and reinforce a culture of distrust. A number of works are devoted to the culture of trust as an element of social memory and to social capital as an environment of reciprocity and reputational incentives. In broader theoretical interpretations, trust is examined through the lens of risk manageability and everyday security, as well as through the performance or success of social actors as signals of competence and reliability. Nevertheless, the literature remains fragmented, as factors are often considered separately, without an integrated framework that combines institutional, cultural, economic, risk-related, and interpersonal dimensions.

**Main Body of the Article.** A general framework of trust formation factors can be constructed using the research of N. M. Vasylets, who examined socio-psychological factors of citizens' trust in law enforcement officers [1]. Building on this line of inquiry, we propose a classification of factors that, figuratively speaking, "assemble" trust in all its manifestations.

The first classification dimension is the institutional-political factor of trust formation, namely the presence of functioning and legitimate institutions (state and local authorities, courts, police, etc.) that operate in a predictable and accountable manner. According to research by the Kyiv International Institute of Sociology, trust growth through the prism of institutionalization is influenced by the reduction of uncertainty and transaction costs. When rules are applied consistently, citizens and businesses are able to anticipate outcomes (contracts are enforced, violations are sanctioned), making cooperation a rational strategy rather than a risky gamble [2].

Y. Alimpiiev defines impartiality as the foundation of institutional legitimacy. Trust increases when institutional decisions are perceived as equal for all. In the context of governance quality, proven impartiality becomes the central mechanism enabling the transition from private guarantees provided by individual actors or organizations to systemic institutional trust [3].

Procedural justice is equally important. People tend to trust institutions more when decision-making processes are transparent and fair—when individuals are treated with respect, institutions demonstrate behavioral neutrality, and citizens have the opportunity to be heard—even if the outcome is not always

favorable. In Ukrainian conditions, this is clearly illustrated by trust in the judiciary, as analytical reviews explicitly indicate that the behavior and practices of judges themselves are decisive factors shaping trust in the judicial system [4].

The next classification dimension comprises normative and cultural factors. These include the set of norms, values, interaction habits, moral expectations, and cultural scripts that render the behavior of others predictable. Trust emerges when individuals and organizations expect others to act in accordance with rules, and when deviations are subject to social or normative sanctions.

In everyday and business interactions, trust arises and becomes consolidated primarily under conditions of normative certainty—when rules and expectations regarding “proper” behavior in typical situations are clear and relatively stable. In such contexts, the behavior of others becomes more predictable, uncertainty decreases, and the need to compensate for risks through informal guarantees such as “force” or “connections” diminishes. Instead, willingness to cooperate increases because the costs of monitoring and safeguarding are lower. Normative order is sustained not only through awareness of rules but also through their reproduction in stable practices and the existence of sanctions for violations, which together create a sense of predictability of the social environment as a key psychological precondition for trust. This mechanism is well documented in Ukrainian studies of social regulation of behavior under transformational conditions [5].

Conversely, when old norms have lost their regulatory capacity and new ones have not yet gained general acceptance or effectiveness, an anomic condition intensifies. In such situations, individuals narrow trust to a limited circle of “their own,” while interactions with “outsiders” become more cautious and are sometimes built on coercion or rigid safeguards [6].

A distinct layer of normative and cultural trust factors consists of ethical norms and values—justice, responsibility, respect for dignity, and integrity—which establish internal moral constraints (not to deceive, not to abuse, to fulfill commitments). When such values are supported by culture and social approval, trust relies not only on external control but also on expectations of self-regulated behavior. Norm violations acquire reputational and moral costs, while reliability becomes socially rewarded. In this sense, trust functions as part of social memory: societies determine whom one can—and sometimes should—trust, how quickly trust is formed, which signals indicate reliability, and which indicate risk. This, in turn, shapes the conditional radius of generalized trust—from close interpersonal circles to broader groups and institutions [7].

Importantly, these cultural characteristics are closely linked to norms of reciprocity and cooperation conceptualized through social capital. Participation in associations, organizations, and dense horizontal networks creates a reputational environment in which being reliable becomes rationally advantageous, while norm violations become costly due to the loss of support, access to networks, and long-term opportunities for interaction [8].

The opposite scenario—namely, the normalization of distrust—emerges when collective experience consolidates the attitude that “trusting is dangerous.” Formal rules are displaced by informal arrangements, suspicion and transaction costs related to control (checks, guarantees) increase, and even integrity-oriented actors are forced to act cautiously, inadvertently reproducing and reinforcing a culture of distrust [9].

Socio-economic conditions shape trust primarily through the reduction of uncertainty and the “cost” of honest interaction. When an economy moves out of a crisis state, incomes and employment become more predictable and the rules of the game more stable, reducing incentives for citizens and businesses to operate in the shadow economy or to seek informal (sometimes semi-criminal) means of securing agreements. In such circumstances, trust shifts from a logic of “better not to risk it” to a logic of “planning is possible.” Contracts are more frequently fulfilled, the need for excessive safeguards (intermediaries, advance payments, double guarantees) decreases, and integrity itself becomes economically more advantageous than circumventing the rules. In state policy documents addressing macroeconomic challenges, revenue management, and fiscal stability, this logic is reflected in the emphasis on resource controllability and the reduction of imbalances as prerequisites for restoring a normal economic order [10].

Moreover, studies of the shadow economy directly link its scale to the quality of “public services,” the level of tax pressure, and the overall attractiveness of legal economic activity. As soon as the legal sector becomes more productive and predictable, the incentives for informalization diminish, thereby creating more space for trust in transactions [11].

The stability of financial institutions (primarily banks and deposit guarantee systems) fosters trust through the normalization of financial risk. When banks demonstrate resilience, sufficient liquidity, and operate within a clear regulatory framework, saving funds and using credit cease to be perceived as

adventurous behavior and instead become standard activities involving calculated risk. This mechanism is reinforced by depositor protection instruments. In Ukraine, during the period of martial law, legislation provides for full deposit guarantees (without a ceiling on the amount), as well as transitional rules after its termination, which reduces fear of losing savings and increases households' willingness to keep funds in banks.

At the same time, regulatory reviews of the banking sector assess asset quality, the resource base, and key trends, which collectively function as signals of reliability for the market. The more transparent and stable the overall picture of the sector, the easier it becomes for citizens and businesses to make financial decisions based on expected rather than panic-driven behavior [12].

Special attention should be given to the views of A. Giddens, according to whom trust is closely "anchored" to everyday security and the manageability of risks. When individuals feel protected at work, in public spaces, and at home, and when typical life situations remain controllable and predictable, anxiety decreases and willingness to rely on others and on institutional rules increases. In such contexts, trust relies less on personal knowledge of one's partner and more on everyday stability and the stability of "abstract systems" (expert and organizational mechanisms) that allow daily life to function without constant checks and safeguards. It is precisely this routinization and repetitiveness of practices that sustains what Giddens associates with ontological security: people experience continuity in the life order and therefore more readily make cooperative decisions. Conversely, when the "security threshold" declines, uncertainty about the future grows, and everyday life becomes saturated with risks and unpredictable threats, trust is depleted. As a result, all interactions become more costly (due to increased control and insurance), while reliance on institutions and unfamiliar others weakens. Giddens conceptualizes this mechanism through the tension between security and danger, trust and risk in modernity, as well as through the dependence of everyday life on trust in abstract systems and expert knowledge [13].

In contrast, in the works of U. Beck, trust formation largely appears as an outcome phenomenon. Citizens tend to trust those institutions and decision-making centers that demonstrate the capacity to prevent crises, manage the consequences of dangers, and deliver tangible public results. In the risk society, practical effectiveness in responding to threats becomes a key signal of competence and reliability. Successful management of crisis situations reduces fear, normalizes expectations, and strengthens trust both rationally (as risks appear controllable) and emotionally (as a sense of stability is restored). Conversely, failures—such as disasters, governance breakdowns, prolonged stagnation, or evident helplessness in the face of risks—are rapidly converted into loss of trust. Beck describes this as a situation in which institutions that fail to cope with new risk challenges lose public approval, and citizens withdraw their trust. Thus, trust is formed as a derivative of visible effectiveness and the ability of institutions to ensure safe and predictable living conditions, and it becomes distorted when repeated failures render everyday risks unmanageable and undermine the legitimacy of the trusted actor [14].

As a separate factor of trust formation, interpersonal "nodes" of trust should also be highlighted. Such trust typically emerges within the family and among close acquaintances, where interactions are frequent, emotionally significant, and relatively predictable. Individuals share a common history, shared norms of "proper" behavior, mutual obligations, and informal sanctions for breaches of agreements. As a result, so-called bonding trust—that is, trust "among one's own"—is formed, providing basic psychological security and readiness for mutual assistance, especially under conditions of uncertainty. Ukrainian empirical data confirm this pattern: surveys conducted by the Kyiv International Institute of Sociology consistently show that respondents assign the highest levels of trust to family members and friends.

At the same time, the family-and-friends (basic) level of trust can serve as a starting point for expanding trust to broader groups, but only under favorable social conditions. In the terms proposed by R. Putnam, bonding networks are internally cohesive and effectively support their members, whereas bridging ties connect different groups and expand the circle of interaction. It is precisely through such "bridges" that trust begins to extend beyond the immediate circle and acquire a more generalized character [15].

The mechanism of this expansion is also explained by M. Granovetter's logic of weak ties. Contacts beyond the family circle connect individuals to other social networks, provide access to new information, and offer experiences of cooperation with "outsiders," gradually making trust less dependent on kinship and more dependent on rules, reputation, and repeated interaction [16].

Summarizing the above, we can accordingly group the factors influencing trust formation (Table 1).

Table 1.

Generalised classification of factors that shape trust



<b>Group of factors</b>	<b>Content of factors</b>	<b>Description of the mechanism of influence</b>
Institutional and political	Quality, legitimacy, and accountability of public institutions (courts, police, regulators, public authorities) and the alignment of governmental actions with societal expectations.	Predictability and fairness of procedures reduce uncertainty and make rule-based interaction rational; the need for informal guarantees and coercion decreases.
Normative and cultural	Established social norms, values, ethical standards, a culture of trust or distrust, and social capital (networks of interaction).	Norms and ethics shape expectations of appropriate behavior and increase the “cost” of violations; reputational mechanisms and reciprocity incentivize reliability and expand the radius of trust.
Socio-economic	Economic stability, level of well-being, scale of informalization or criminalization of interactions, and resilience of the financial system (banks, deposit guarantee schemes).	Stability reduces incentives for shadow practices and lowers the risk of non-compliance; financial stability normalizes saving and lending as “ordinary” calculated risks.
Security and risk manageability (after Giddens)	Threshold of everyday security (at work, in public spaces, at home), sense of control over typical situations, and the level of future uncertainty.	Higher security and risk manageability sustain a sense of stability and willingness to rely on people and “abstract systems”; rising risks and uncertainty reinforce caution and distrust.
Performance and success (after Beck)	Capacity of social actors (government, companies, institutions) to demonstrate effectiveness in achieving results and responding to challenges.	Success serves as a signal of competence and reliability and reduces perceived interaction risks; repeated failures accelerate the erosion of trust and legitimacy.
Interpersonal “nodes” of trust	Family and close circles as bonding trust, which under favorable conditions may evolve into broader (generalized) trust.	Frequent interactions, shared experience, and reputational sanctions generate high baseline trust; through networks and “bridges,” trust can expand to wider groups and institutions.

**Conclusions.** The synthesis conducted in this study allows us to assert that trust is formed as the outcome of interaction among several interrelated blocks of factors. Institutional and political conditions foster trust through legitimacy, impartiality, and procedural justice, thereby making rule-based interaction rational. Normative and cultural factors operate as a system of expectations and sanctions in which ethics and a culture of trust or distrust determine the size of the trust radius, while social capital transforms reliability into a reputationally advantageous strategy.

Socio-economic factors influence trust through stabilization and the reduction of incentives for informalization, as well as through the normalization of financial risks under conditions of resilient banking institutions. Security and the manageability of risks sustain trust by providing a sense of control and predictability in everyday life, whereas excessive “risk saturation” erodes trust. The performance and success of social actors function as signals of competence and reliability, while repeated failures accelerate the erosion of trust and legitimacy.

Finally, interpersonal “nodes” of trust (family and close circles) provide a basic level of trust “among one’s own” and may serve as a resource for expanding trust to broader groups under favorable societal conditions. Overall, the proposed integrated framework makes it possible to explain both the accumulation of trust and its deformations, and it can be applied to the analysis of policies and practices aimed at restoring trust in society.

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