



# An exploratory study on level of trust to people and institution: Factors influencing it and its consequences on community

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## Abstract

This study scrutinized the level of trust to people and institution in an academic institution. This research involved two types of groups or subjects, namely: (1) Satya Wacana Christian University student (SWCU) and (2) Workers that consisted of lecturers of SWCU, bank employees, and entrepreneurs. The accidental sampling method was used in this study. The total respondents were 152; consisting of 101 students and 51 workers. The finding shows the level of trust to people, in general, has the same pattern as the level of trust to specific types of people, that is, a knowledge-based trust. The level of trust to an institution, in general, tends to knowledge-based trust first and then identification-based trust, the same pattern with the level of trust to a specific type of institution.

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## Introduction

Discussing trust at a student exchange forum with students from different countries is very relevant because the student is part of the young generation, and could become a future leader in an institution or even a national leader in the future. This is more important because trust is a primary attribute of leadership, and “impossible to lead people who don’t trust you” (Robbins & Judge, 2017). It is impossible to make a change with other distrusting people, and people tend to refuse to change if there is any “lack of trust” (Jones & Mason, 2010). In line with both opinions above, Brown and Harvey (2006) wrote: “The critical factor in changing

organizations is the development of trust within and between individuals, teams, and organizational units and levels. Without trust, there can be no sustainable excellence with an organization”. Besides, trust also determines an effective performance of a collective task (Gill, 2006; Ismail, Alam, & Hamid, 2017; Yukl, 2010) and as a source of credibility (Assael, 1995; Hughes, Ginnett, & Curphy, 2015), and trust between people, helps people and community develops (Fukuyama, 1996; Lu, 2014).

Kovač and Jesenko (2010) stated that the level of trust is very important for an organization member. The level of trust can affect the supervisory system in the organization both in business organizations and non-business organizations (Bilan, Vasilyeva, Lyeonov, & Bagmet, 2019; Prapinwong, 2019; Robiyanto, Anggraeni, Nugraha, & Lako, 2019). In line with this statement, Zenger and Folkman (2019) argued that trust is a leading indicator of leadership. While Darley, Kramer, and Tyler (1998) stated, “The problem for the modern organization

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is one of producing trust rapidly, where the long-term precursors to trust has not had time to develop”. Trust is very important for individual life and community, therefore through this research we needed to identify factors influencing trust and the consequences of trust toward community development. To the best of the authors’ knowledge, a study regarding the level of trust to people and institution in an academic institution is very rare, so such needed to be undertaken.

This paper focused on the level of trust to people and institution: factors influencing it and its consequences on the community, and consisted of: (1) Problem statement and research question, (2) Objectives and benefits of the research, (3) Literature review, (4) Research method, (5) Research result and discussion, and (6) Conclusion and summary. This paper studied the level of trust to people and institution in an academic institution. Even though the object of this study was an academic institution, the findings will be very useful to the business community, in terms of collaborating with an academic institution in some industrial research and to hire new university graduates as their employees.

Based on the explanation above, the problem statement formulates as “Level of trust to people and institution: Factors influencing it and its consequences on the community”. Therefore, this research is at an individual, not institutional or community level (Ketole, 2006). To clarify the problem statement, the research question was formulated as follows: (1) What is the description of the level of trust to people and what factors influence the level of trust to the people?; (2) What is the description of the level of trust to institution and what factors influence the level of trust to the institution?; (3) What are the consequences of the level of trust to people and institution toward community?

Objectives of the research were: (1) the description of the level of trust to people and the institution, (2) factors that influence the level of trust to people and the institution, and (3) the consequences of level of trust to people and institution toward the community. The benefits of the research are: (1) theoretically we get new knowledge based on research about trust to people and trust to the institution, factors influencing it, and its consequences on community; and (2) research result can be used by practitioners, both government and businessman, to enhance trust between people in society and trust between employees, to create a conducive situation to develop community.

## Literature Review

### *Trust*

Robbins and Judge (2017) defined trust as “positive expectation that another will not – through words, actions, or decisions – act opportunistically”. Meanwhile, Fukuyama (1996) said that trust was a “hope that emerges from inside of community such as cooperative behaviour, honest and regular, based on their norms”. Trust begins when the baby is two years old (Elkind & Weiner, 1978). Elkind and Weiner (1978) said that sense of trust for a child who is still two years old means “a general feeling that one’s needs will be met and that the world is a safe and friendly place”. Ketole (2006) defined trust as “one party’s willingness to be vulnerable to another party based on the belief that the latter party is (1) competent, (2) open, (3) concerned, and (4) reliable”.

### *Elements of Trust*

There are some elements of trust based on the aforementioned concept, that is, familiarity, risk, expectation, consistency, competency, openness, concern, reliability, and norm. Trust grows if we are frequently together with others, although there are possibilities that trust is not developed properly in our long interaction (Bussing, 2002; Rousseau, Sitkin, Burt, & Camerer, 1998; Sobral & Islam, 2013). There are possibilities of risk in trusting others, but there are greater possibilities for people or communities to grow when they take a risk to trust others than distrust other people. Fukuyama (1996) said that the Japanese family has had a habit for centuries to adopt a child from another family (not from their kinship), and very quickly develop a new family (*bunke* from *bonke*), meanwhile, the Chinese try to stay with the parent family although they have a new family. That is the reason why the Japanese easily trust business partners compared to the Chinese, who tend to do business with family members before doing business with other people who have no family relationship (Fukuyama, 1996).

### *Levels of Trust*

Robbins and Judge (2017) classified trust into three categories, that is, deterrence-based trust, knowledge-based trust, and identification-based trust, while Ketole (2006) also classified trust into three categories, that is, identification-based trust, calculus-based trust, and knowledge-based trust. Identification-based trust and

knowledge-based trust have the same meaning for Robbins and Judge (2017), and Ketole (2006). Deterrence-based trust by Robbins and Judge (2017) can be categorized as part of calculus-based trust because there exists a calculation, that is, fear or worry about risk if not following the order of people who we trust. Meanwhile, calculus-based trust as stated by Ketole (2006) is based on a calculation about what we will get if we do something desired by people who we trust (reward), and what will happen to us if we do not obey the order of people who we trust (punishment). Based on the explanation above, we can say that calculus-based trust according to Ketole (2006) is wider, including deterrence-based trust according to Robbins and Judge (2017) version.

By combining the classification of the level of trust according to Ketole (2006) and Robbins and Judge (2017), the level of trust is classified into four categories, which are deterrence-based trust, rewarding-based trust, knowledge-based trust, and identification-based trust. Deterrence-based trust and rewarding-based trust are categories as part of calculus-based trust according to Ketole (2006) version. These four levels of trust are a continuum based on the freedom to trust someone that starts from very limited freedom to trust somebody (deterrence-based trust) to the other extreme where we have high freedom to trust somebody (identification-based trust). Deterrence-based trust is based on fear of reprisal if the trust is violated (Robbins & Judge, 2017).

*Dimensions of Trust*

Robbins and Judge (2017) provided five dimensions of trust, namely, integrity, competence, consistency, loyalty, and openness. Robbins and Judge (2017) stated “Integrity refers to honesty and truthfulness...competence encompasses an individual’s technical and interpersonal knowledge and skills...consistency relates to an individual’s reliability, predictability, and good judgment in handling the situation. ‘Inconsistencies between words and action decrease trust’ (Robbins & Judge, 2017).

Loyalty is the willingness to protect and save face for another person. Trust requires that you can depend on someone not to act opportunistically. And openness relies on the person to give you the full truth. These five dimensions of trust that Robbins mentions are factors that influence trust to people. Robbins and Judge (2017) also suggested a few activities to build trust by other people, that is, practice openness, be fair, speak your feelings, tell the truth, show consistency, fulfil your promises, maintain confidence, and demonstrate competence. Besides, as mentioned above, Mishra, McConaughy, and Gobeli (2000) reported four important things about trust, namely, competent, open, concerned, and reliable.

In line with the frame of thinking above, the question is what institution should we trust? Edelman (2019) focused on four institutions that were government in general, media in general, business in general, and NGOs in general. In this paper, we considered other institutions such as kinship organization, friendship club, neighbour organization, office, religious institution, hospital, school/university, young organization, shaman’s organization, and new institution.

**Methodology**

This research involved two types of groups or subjects, that is: (1) Satya Wacana Christian University student (SWCU) and (2) Workers that consisted of lecturers of SWCU, bank employees, and entrepreneurs. The respondents were chosen by using accidental sampling method. The total respondents were 152; consisting of 101 students and 51 workers (Table 1). Data for this research were primary data about the level of trust to people and institution, factors influencing the level of trust, and consequences of level of trust toward the community. Data were gathering through a questionnaire. Research problems were analyzed by using descriptive statistic, especially frequencies distribution.

**Table 1** Description of respondents

No.	Types of respondent	Male		Female		Total	
		Abs	%	Abs	%	Abs	%
1.	Student	41	26.97	60	39.47	101	66.45
2.	Workers	25	16.45	26	17.11	51	33.55
Total		66	43.42	86	56.58	152	100.00

**Result and Discussion**

*Level of Trust to People and Factors or Reasons to Trust People*

The level of trust to many kinds of people is different (Table 2). Many students (32.6%) and workers (33.33%) do not trust shaman. The level of respondent trust toward the shaman is knowledge-based trust. It is very interesting that more than half of the respondent had an identification-based trust to their family members, but also high for the student (18.81%) who had deterrence-based trust to their family. Friend, neighbour, work partner, religious leader, reporter, politician, educator/teacher, doctor/nurse, businessman, young figure, and not-for-profit organization figure, are mostly categorized as knowledge-based trust (to most respondents) and then identification-based trust.

Furthermore, many students (18.8%) do not trust a new person, but if they trust a new person, the level of trust is knowledge and identification-based trust. Boss is not so close to the respondent (student and workers), because the level of trust to their boss is deterrence, rewarding and knowledge-based trust, and not many respondents have identification-based trust to their boss (7.92% for students and 11.76% for workers). The same is true for government officers/officials, who uphold the law (policeman, judge, and lawyer), reporter, and politicians.

Not all respondents answered the question about the level of trust to people in general as we can see in Table 3. Based on Table 3, most of the respondents have a knowledge-based trust to people, 29.30 percent for students and 52.94 percent for workers. Compared to Table 2, the level of trust to people, in general, is not always the same as the level of trust in a specific type of people. However, the pattern is almost the same, where most respondents have a knowledge-based trust to people in general and a specific type of people, especially for reporter, politicians, educator/teacher, doctor/nurses, businessman, young figure and not-for-profit organization (NGO) figure.

Respondents identified 31 factors that influence or give reason to trust people as we can see in Table 4, the most important reasons for students and workers to trust other people being integrity, competency, consistency, loyalty, openness, fair, objective and equality, understand own feeling, never lying, fulfil a promise, keep a secret, self-confidence, care, support and helpful, respect person and honest. This supports Burke, Sims, Lazzara, and Salas (2007); Mishra et al. (2000); Robbins and Judge (2017), and finds two new reasons to trust people which are an honest and respected person.

**Table 2** Level of trust to many types of people (%)

No	Type of people you trust	Deterrence		Rewarding		Knowledge		Identification		No trust		No data	
		St.	W	St.	W	St.	W	St.	W	St.	W	St.	W
1	Family members	18.81	13.73	0.99	1.96	23.76	27.45	56.44	56.86	0	0	0	0
2	My friend	3.96	11.76	3.96	17.65	62.38	47.06	29.70	23.53	0	0	0	0
3	My neighbour	9.90	15.69	8.91	17.65	62.38	41.18	18.81	21.57	0	3.92	0	0
4	My boss	34.65	37.25	26.73	13.73	24.75	33.33	7.92	11.76	0	0	5.94	3.92
5	My work partner	10.89	15.69	4.95	21.57	59.41	45.10	23.76	15.69	0	0	0.99	0
6	Religious leader	16.83	23.53	5.94	5.88	45.54	25.49	30.69	45.10	0	0	0.99	3.92
7	Government officer	29.70	29.41	12.87	15.69	39.60	45.10	9.90	5.88	4.95	0	2.97	3.92
8	Who upholds the law	37.62	31.37	12.87	19.61	33.66	37.25	12.87	5.88	1.98	0	0.99	5.88
9	Reporter	14.85	15.69	12.87	17.65	52.48	49.02	14.85	11.76	0.99	0	3.96	5.88
10	Politicians	15.84	7.84	13.86	21.57	41.58	49.02	15.84	11.76	8.91	0	0	9.80
11	Educators/teachers	6.93	3.92	5.94	15.69	74.26	56.86	9.90	19.61	0	0	3.96	3.92
12	Doctors/nurses	1.98	3.92	8.91	17.65	73.27	58.82	14.85	15.69	0	0	0.99	3.92
13	Businessman	4.95	3.92	20.79	31.37	56.44	47.06	13.86	13.73	0	0	2.97	3.92
14	Young figure	8.91	5.88	8.91	19.61	51.49	54.90	21.78	9.80	2.97	0	5.94	9.80
15	Not for profit figure	9.90	7.84	10.89	17.65	58.42	56.86	13.86	9.80	0.99	0	5.94	7.84
16	Shaman	15.84	7.84	2.97	3.92	19.80	29.41	9.90	1.96	32.7	33.3	18.81	3.92
17	New person	17.82	11.76	9.90	9.80	20.79	29.41	24.75	25.49	18.8	7.84	7.92	0

Note: Student (St.) N = 101, Workers (W) N = 51.

**Table 3** Level of trust to people in general

No.	Level of trust to people in general	Student (N = 101)		Workers (N = 51)	
		Absolute	%	Absolute	%
1	Deterrence based trust	6	5.94	4	7.84
2	Rewarding based trust	7	6.93	0	0.00
3	Knowledge based trust	30	29.70	27	52.94
4	Identification based trust	10	9.90	6	11.76
5	No data	48	47.52	14	27.45
Total		101	100	51	100

**Table 4** Factors influencing or reason to trust people

No.	Reason to trust people	Student (N = 101)		Workers (N = 51)	
		Abs	%	Abs	%
1	Integrity	59	58.42	34	66.67
2	Competency	48	47.52	22	43.14
3	Consistency	61	60.40	26	50.98
4	Loyalty	50	49.50	22	43.14
5	Openness	64	63.37	23	45.10
6	Fair, objective and equality	66	65.35	32	62.75
7	Understand his/her feeling	41	40.59	9	17.65
8	Never lying	60	59.41	27	52.94
9	Fulfil promise	77	76.24	35	68.63
10	Keep a secret	80	79.21	31	60.78
11	Self confidence	17	16.83	13	25.49
12	Care, support and helpful	65	64.36	22	43.14
13	Respected person	21	20.79	18	35.29
14	Honest	84	83.17	37	72.55
15	Give advice	2	1.98	1	1.96
16	Clever but not arrogant	1	0.99	1	1.96
17	Respect different opinion	2	1.98	1	1.96
18	My family	0	0.00	1	1.96
19	Responsible	2	1.98	2	3.92
20	Has a vision	0	0.00	1	1.96
21	Discipline	1	0.99	2	3.92
22	They know my character	1	0.99	0	0.00
23	Trust me	1	0.99	0	0.00
24	Accept me as I am	5	4.95	0	0.00
25	A lot of experience	1	0.99	0	0.00
26	Able to socialize selves	1	0.99	0	0.00
27	I know, and stay with me for a long time	5	4.95	0	0.00
28	To the point with authority	2	1.98	0	0.00
29	Same religion as me	1	0.99	0	0.00
30	Friendly and easy to talk to	1	0.99	0	0.00
31	Can work together as a team	1	0.99	0	0.00

### *Level of Trust to Institution and Factors or Reasons to Trust Institution*

Level of trust in many types of institution is also different (Table 5). Most of the respondents have knowledge-based trust for many types of institution, especially news/media institution, political party, school/university, hospital, company, organization of young people, NGO, and new institution. Furthermore, many respondents have knowledge-based trust and identification-based trust to several types of an institution such as kinship organization, friendship club, and religious institution.

The same pattern is true for many respondents, where their level of trust is knowledge-based trust and deterrence-based trust toward neighbour's organization, government, and institution that is responsible for law enforcement. Kinship, friendship club, and religious institution are based on the close relationship, and to some extent, are informal compared to neighbour's organization, government, and institution that is responsible for law enforcement. It means, close and informal relations tend to create identification-based trust, and formal relations tend to create deterrence-based trust.

Table 6 shows that the level of trust to an institution, in general, tends to knowledge-based trust. Compared to Table 3, there is the same pattern about the level of trust to people and an institution in general, which is knowledge-based trust first and then identification-based trust. Compared to Table 5 above, there are also the same patterns between levels of trust to an institution in general and level of trust to a specific type of institution, that is, knowledge-based trust, especially for news/media institution, political party, school/university, hospital, company, NGO, and new institution. The second pattern is the same between levels of trust to an institution in general and a specific type of institution, that is, an identification-based trust, especially for kinship organization, friendship club, and religious institution.

Respondent identified 17 reasons to trust institution. The most important reasons for students and workers are if an organization is functional doing its task/duty, has good reputation, high care, transparency, good services, clear vision and mission, clear program, and fulfils promises. These reasons support Edelman (2019). Three kinds of new reasons to trust the institution were found, namely, clear vision and mission, clear program, and fulfils promises. A few reasons are identified by the students, but are not important for the workers, as can be seen in Table 7.

### *Consequences of the Level of Trust to People and Institution toward Community*

According to the respondents, any type of level of trust impacts the community. Based on Table 8, there are 19 types of level of trust impact on the community. Students and workers have the same opinion about the importance of several impacts such as good cooperation between members, no suspicion or distrust between members, care for and protect each other, has a good norm, unwilling to do something bad, and good communication and relation between members.

According to Table 8, some factors are identified as having an important impact on community according to the students but not an important impact according to workers, namely, secure, safe and peaceful, solve a community problem, easy to get fund needed by the community, a good climate for investment, and achieving its vision and mission.

### **Conclusion and Recommendation**

The level of trust to people tends to knowledge-based trust and identification-based trust. The level of trust to people, in general, has the same pattern as the level of trust to specific types of people, that is, a knowledge-based trust. Respondents identified 31 factors influencing or being reason to trust people, the most important reasons being integrity, competency, consistency, loyalty, openness, fair, objective and equality, understand own feeling, never lying, fulfil a promise, keep a secret, self-confidence, care, support and helpful, respect person and honest.

The findings, theoretically, show that the level of trust to an institution, in general, tends to knowledge-based trust first and then identification-based trust, the same pattern with the level of trust to a specific type of institution. The most important reasons to trust an institution are: an organization is functional doing its task/duty, good reputation, high care, transparency, good services, clear vision, and mission, clear program, and fulfils promises. There are three new reasons to trust institutions, namely, clear vision and mission, clear program, and fulfils promises. Many types of level of trust impact on the community, and the most important impact or consequences are good cooperation between members, no suspicion or distrust between members, care for and protect each other, has a good norm, unwilling to do something bad, and good communication and relation between members.

**Table 5** Level of trust for many types of institution in percentage (%)

No	Type of institution you trust	Deterrence		Rewarding		Knowledge		Identification		No trust		No data	
		St.	W	St.	W	St.	W	St.	W	St.	W	St.	W
1	Kinships organization	23.76	31.37	1.98	5.88	27.72	29.41	41.58	27.45	0	0	4.95	5.88
2	Friendship club	6.93	15.69	7.92	19.61	43.56	31.37	40.59	31.37	0	0	0.99	1.96
3	Neighbor organization	22.77	17.65	12.87	21.57	46.53	39.22	12.87	13.73	0	0	4.95	7.84
4	My office	10.89	13.73	21.78	27.45	35.64	45.10	12.87	13.73	0	0	18.81	0
5	Religious institution	7.92	11.76	7.92	11.76	46.53	43.14	36.63	31.37	0	0	0.99	1.96
6	Government	22.77	29.41	14.85	19.61	39.60	39.22	11.88	7.84	4.95	0	5.94	3.92
7	Institution responsible for law enforcement	28.71	25.49	15.84	23.53	38.61	41.18	10.89	1.96	2.97	0	2.97	7.84
8	News/media institution	10.89	13.73	9.90	23.53	59.41	47.06	13.86	9.80	0.99	0	4.95	5.88
9	Political party	14.85	7.84	14.85	27.45	44.55	43.14	11.88	11.76	7.92	0	5.94	9.80
10	School/University	3.96	7.84	9.90	21.57	70.30	60.78	12.87	7.84	0	0	2.97	1.96
11	Hospital	3.96	5.88	7.92	23.53	72.28	54.90	14.85	13.73	0	0	0.99	1.96
12	Company	8.91	7.84	26.73	35.29	51.49	39.22	9.90	9.80	0	0	2.97	7.84
13	Organization of young people	13.86	21.57	3.96	13.73	56.44	41.18	19.80	15.69	0	0	5.94	7.84
14	Not-for-profit organization	11.88	21.57	6.93	17.65	53.47	45.10	17.82	9.80	1.98	0	7.92	5.88
15	Shaman organization	18.81	11.76	3.96	5.88	15.84	25.49	10.89	7.84	30.7	23.5	19.80	25.49
16	New institution	13.86	21.57	7.92	17.65	27.72	33.33	20.79	7.84	14.9	3.92	14.85	15.69

Note: Student (St.) N = 101, Worker (W) N = 51

**Table 6** Level of trust to an institution in general

No.	Level of trust To an institution in general	Student (N = 101)		Workers (N = 51)	
		Absolute	%	Absolute	%
1	Deterrence based trust	1	0.99	4	7.84
2	Rewarding based trust	6	5.94	2	3.92
3	Knowledge based trust	32	31.68	19	37.25
4	Identification based trust	12	11.88	7	13.73
5	No data	50	49.50	19	37.25
	Total	101	100	51	100

**Table 7** Factors influence to trust institutions

No.	Reason to trust institution	Student (N = 101)		Workers (N = 51)	
		Abs	%	Abs	%
1	Functional doing its task/duty	82	81.19	30	58.82
2	Good habits (routine)	36	35.64	17	33.33
3	Good reputation	60	59.41	36	70.59
4	Good facilities	31	30.69	16	31.37
5	High care	68	67.33	32	62.75
6	Transparency	70	69.31	28	54.90
7	Good services	65	64.36	39	76.47
8	Clear vision and mission	72	71.29	28	54.90
9	Clear program	72	71.29	28	54.90
10	Fulfils promises	71	70.30	35	68.63
11	Popular and known by society	28	27.72	17	33.33
12	Honest officers	1	0.99	1	1.96
13	Organizational role in society	3	2.97	2	3.92
14	Prioritizes family approach	1	0.99	0	0.00
15	Has an exact base for action (authority)	2	1.98	0	0.00
16	Openness between members	1	0.99	0	0.00
17	Good work relation between members	1	0.99	0	0.00



**Table 8** Consequences of the level of trust toward community development

No.	Impact of the level of trust toward community development	Student (N = 101)		Workers (N = 51)	
		Abs	%	Abs	%
1	Good cooperation between members	90	89.11	42	82.35
2	No suspicion/No distrust	57	56.44	40	78.43
3	Care for and protect each other	75	74.26	26	50.98
4	Has a good norm	58	57.43	32	62.75
5	Unwilling to do something bad	50	49.50	30	58.82
6	Low transaction cost for necessary negotiation	15	14.85	17	33.33
7	Good physical development	30	29.70	11	21.57
8	Good relation between members	63	62.38	28	54.90
9	Secure, safe and peaceful	53	52.48	16	31.37
10	Good future for community	37	36.63	16	31.37
11	Easy to get new ideas for development	50	49.50	23	45.10
12	Member has a positive/developed thinking	47	46.53	19	37.25
13	Healthy life in a healthy environment	33	32.67	20	39.22
14	High prestige	1	0.99	1	1.96
15	Flexibility	0	0.00	1	1.96
16	Solve community problem	1	0.99	0	0.00
17	Easy to get fund needed by community	1	0.99	0	0.00
18	Good climate for investment	1	0.99	0	0.00
19	Achieve its vision and mission	1	0.99	0	0.00

The managerial implications based on the findings of this study are: in order to gain people's trust, the institution must undertake its function properly, have a good habit, reputation and facilities, show care, be transparent, have a clear vision, mission, and programs, fulfil its promises and be popular. To have a good impact on community development, an institution must have at least a good cooperation and relationship between members and caring for each other. Overall, these findings show that an institution that is able to undertake its function properly is supported by good cooperation and relationship between members, which will enhance its coordination and communication and will have a positive impact on the community. These results could also apply to the business organization. This study focused only on the exploration and descriptive measures of the level of trust to lay a stepping stone for future studies. It is highly recommended for future studies to conduct empirical testing, both the antecedents and the consequences of trust, as well as the mediating variables.

### Conflict of Interest

There is no conflict of interest.

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