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*Chapter 11*

## **THE IMPACT OF EMOTIONS ON TRUST DECISIONS**

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### **Abstract**

Researchers have recognized that interpersonal trust consists of different dimensions. These dimensions suggest that trust can be rational, cognitive, or affective. Affect, which includes moods and emotions, is likely to have a direct impact on the affective dimension. On the other hand, there are also studies showing that affect indirectly influence cognitive judgments. Nonetheless, in this chapter we argue that the impact of affect on judgment will not be the same on all individuals. In effect, the impact varies, depending on the individual's attention to affect, motivation to use or guard against affect, or regulation of affect. All this may suggest that an individual's abilities or tendencies to manage affect will have implication on his or her trust relationships with others.

### **1. INTRODUCTION**

Trust is a topic that covers a wide range of phenomena. For example, it can be related to organizations, to a profession, and to various other social, political, and economic institutions (Cook, 2001). This means that the target of trust can either be personal (i.e. another person) or impersonal (e.g. a government). Even within an organization, trust can be depersonalized in the sense that it can be based on a category of a group of people, or a particular role in a company, or a system of formal and informal rules (Kramer, 1999). However, the focus of this chapters is on how individual difference in emotional attributes can have an impact on interpersonal trust. Recently, a number of studies have investigated the relationship between affect and trust (Dunn & Schweitzer, 2005; Forgas & East, 2008; Lount, 2010) but few have focused on emotional attributes.

Dirks and Ferrin (2002) have pointed out that most definitions of interpersonal trust seem to be derived from a common conceptual core (Rousseau, Sitkin, Burt, & Camerer, 1998).

According to Rousseau et al. (1998), trust is defined as “a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behavior of another” (p. 395). Nonetheless, some scholars have recognized that different operational definitions have been used by different researchers and this may suggest that trust comprises multiple dimensions (e.g. McAllister, 1995; Clark & Payne, 1997). The following section will first discuss different dimensions of trust, which include rational, relational, cognitive, and affective dimensions. Second, the linkage between affect and some of these dimensions will be expounded. Third, the individual difference in response to affect will be examined.

## 2. DIMENSIONS OF TRUST

One of the dimensions of trust is tied to its relationship with rational choice. Williamson (1993) claimed that individuals make trust choices based on rationally derived costs and benefits. His claim is often referred to as calculative-based trust (McKnight, Cummings, & Chervany, 1998). Similarly, Hardin’s (2001) definition of trust stated that an individual trusts a target person because the former party believes the latter has some reason to act in the interests of the former. Despite its persuasiveness, it has been found that many of the assumptions of rational choice models are empirically untenable (Kramer, 1999). For instance, McEvily, Weber, Bicchieri, & Ho (2006) reported that in experiments that have used trust games, people seldom make pure rational choices. In line with this, Bohnet and Zeckhauser (2004) found that individuals were more willing to take part in a game when the outcome was purely based on chance than when the outcome depended on the trustworthiness of another party, even though the probabilities of both were set to be the same. Another similar experiment found that individuals collectively underestimated the percentage of others’ trustworthiness by 30 to 35% (Fetchenhauer & Dunning, 2008).

One of the reasons for the limitation of the rational trust model may be that it overstates decision-makers’ cognitive capacities and the degree to which decision-makers engage in conscious calculations (March, 1994). Therefore, other researchers have argued that the rational trust model should be complemented by a relational trust model, which includes a social orientation toward other people (Mayer, Davis, & Schoorman, 1995; McAllister, 1995; Kramer, 1999). On the other hand, some researchers have categorized interpersonal trust into two dimensions, of which one is cognitive and the other is affective (McAllister, 1995; Dirks & Ferrin, 2002). Cognitive trust concerns the competence, integrity, and benevolence of a target person (Mayer et al., 1995), whereas affective trust reflects that a person has a personal interest of the welfare of another person (McAllister, 1995). Rational trust and cognitive trust are related, even though sometimes rational trust is more focused on the costs and benefits of a trust decision whereas cognitive trust is more related to the evaluation of another party’s trustworthiness. Affective trust is very similar to relational trust, except that the latter sometimes encompasses the orientation not only towards another individual but also towards the society as a whole (Kramer, 1999).

A number of studies have demonstrated that affective trust exists and can be distinguished from cognitive trust (e.g. Erdem & Ozen, 2003; Johnson & Grayson, 2005; Webber, 2008). Researchers believe that affective trust is predicated on moods, feelings, and

emotions (Hansen, Morrow, & Batista, 2002; Johnson & Grayson, 2005). In a relationship characterized by affective trust, strong emotional bonds are developed between parties through the constant expression of care and concern during their repeated interactions (McAllister, 1995; Erdem & Ozen, 2003; Johnson & Grayson, 2005; Webber, 2008). Once such a trust is developed, it can persist in the long run (Webber, 2008). Nonetheless, the following section will try to argue that affect plays a role not only in affective trust but also in cognitive trust.

### 3 AFFECT AND TRUST

Forgas (1995) pointed out that there is little agreement about how best to define variables such as affect, feeling<sup>1</sup>, emotion, and mood<sup>2</sup>. For the purpose of this chapter, affect is used as an overarching category that includes both moods and emotions (Forgas, 1995; Gross & Thompson, 2007; Andrade & Ariely, 2009). As we have seen, mood and emotion are already an integral part of the affective trust (McAllister, 1995). On the other hand, affect can also directly and indirectly influence cognitive trust. According to Forgas (1995), affect influences cognitive judgment through two routes: affect-as-information and affect-priming. Affect-as-information postulates that individuals use their affect as a heuristic cue for informing themselves (Clore & Gasper, 2001). An example is that when people decide whether they can initially trust someone, they may just decide by examining the feelings that they have toward that person (Jones & George, 1998). Alternatively, affect-priming indirectly influences a cognitive judgment by selective attention, encoding, retrieval, and association of information in the processing of a cognitive judgment (Forgas, 1995). This can explain why feelings and emotions may color one's experience of trust and influence one's subsequent cognition (Larsen & Prizmic, 2004). Moreover, Williams (2007) identified that the feelings concerning threats to one's interest or identity forestall trust building. In line with this, Weber, Malhotra, & Murnighan (2005) claimed that intense fears of embarrassment will negatively affect one's trusting acts. In short, affect can incidentally influence one's judgment and decision making beyond conscious awareness (Andrade & Ariely, 2009).

Previous studies have found that both short-term and long-term effects of affect have an influence on individuals' decision making processes (Forgas, 2001). In the short-run, emotions signal the need for changing one's action tendency (Frijda, 1988). When a person is overwhelmed by negative emotions, he or she tends to refrain from making decisions (Luce, 1989). Moreover, it seems that the short-term influence of emotion on decision is not confined to the time when the emotion is present. In another experiment, Andrade and Ariely (2009) discovered that a decision based on transient emotions can become the basis of a

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<sup>1</sup> Some have tried to distinguish the subtle difference among feeling, emotion, and mood. For example, Soloman (2000) argued that feeling is not sufficient to yield emotion but an emotion is basically a feeling. Likewise, Pettinetti (2009) asserted that feelings are not necessarily described in terms of emotions but emotions are strong feelings. Some have defined emotion and mood both in terms of feeling where mood represents weaker feeling (Andrade & Ariely, 2009).

<sup>2</sup> There are similarities and differences between moods and emotions. Larsen (2000) argued that both moods and emotions are felt or sensed by a person to some extent. Moreover, they are expressed through facial or non-facial channels and stimulate physiological response. On the other hand, moods are different from emotions in that they tend to be more diffuse, last longer, and typically do not have a distinct cause (Gross & Thompson, 2007).

subsequent decision even though the decision-maker has undergone some emotion-neutralization exercise. This study suggests that emotions may also have a long-term effect on individuals' decisions. The reason is that emotions are integrated into the context of a remembered event (Parrot & Spackman, 2000). Anecdotal evidence has shown that people can vividly recall the emotional details of a betrayal experience even up to thirty years after the incident occurred (Robinson et al., 2004; Piper & Monin, 2006). Painful experience has also been linked to counterfactual thoughts (Miller & Taylor, 2002).

In addition, there have been a number of studies that specifically provide the link between affect and trust behaviors, risk assessments, and trust-related judgments (e.g. Carnevale & Isen, 1986; Forgas, 1995; Dunn & Schweitzer, 2005).

### **3.1. Affect and Cooperation, Risk Assessments, and Trust-related Judgments**

Empirical evidence suggests that affect has a significant impact on cooperation in negotiation. Carnevale and Isen (1986) found that a positive mood is normally associated with a person's adoption of constructive and cooperating bargaining strategies in face-to-face negotiation. Forgas (1998) also reported similar results. In an experiment, participants in a happy mood tended to adopt a cooperative instead of a competitive strategy in negotiation, whereas participants in a sad mood tended to do the opposite. These studies demonstrate that differences in moods alter a person's psychological condition that causes the intention to cooperate.

Risk is one of the essential psychological conditions in trust (Rousseau et al., 1998) since trust involves the acceptance of vulnerability (Mayer et al., 1995). Empirical evidence has discovered that the assessment of risks is influenced by affect. Isen and Geva (1987) found that people in a positive affect-induced group and in a control group assign different probabilities to winning a bet. Bohner and Weinerth (2001) have shown that negative affect increases the extent to which people scrutinize information, whereas positive affect decrease it. As a result, it is reasonable to postulate that risks associated with trust are also subject to the influence of feeling and emotion.

A number of recent studies have investigated the impact of affect and trust-related judgments. Forgas and East (2008) revealed that a person's suspicion of another party is affected by the mood he or she experiences. When asked to judge whether a person had committed a theft and denied the incident, sad participants were more likely than neutral and happy participants to judge the target person as guilty. Perhaps the most salient evidence that a person's affective state can influence his or her disposition to trust was reported by Dunn and Schweitzer (2005). In their experiment, participants were recruited at a railway station and were asked to undergo an affect induction exercise that induced anger, sadness and happiness respectively by describing a past incident. They were then asked to rate the trustworthiness of a previously identified unfamiliar co-worker. The results showed that participants in the happy condition were more trusting than those in the sad and angry conditions.

All these studies suggest that the underlying psychological condition that causes trust can in turn be influenced by one's affective states. However, it is believed that not all individuals are equally influenced by these states. Some have argued that the integrated functioning of emotional and rational capacities within a person will make a difference in how the individual

adapts across different situations (Salovey, Bedell, Detweiler, & Mayer, 2000). This integrated functioning is sometimes referred to as a combination of a hot/cool system (Mischel & Ayduk, 2004) or associate-processing/reasoning system (Smith & Kirby, 2001). The hot or associate-processing system is a quick and automatic emotional processing system, which is useful for survival from an evolutionary perspective (Mischel & Ayduk, 2004). This system is referred to as System 1 in the judgment and decision making literature (Price & Norman, 2008). The cool or reasoning system, on the other hand, involves a more controlled and deliberate thinking process that is more flexible but relatively slow (Smith & Kirby, 2001). This system is labeled as System 2 (Price & Norman, 2008). According to Price and Norman (2008), these two systems do not work independently. Rather, the signal generated by System 1 may be heeded or ignored by System 2 and this provides the individual with some flexibility in controlling the influence of affect. An individual's judgment and behavior thus depend on the interaction between these two systems, which are comprised of the following determinants: attention to affect, motivation to use affect or guard against affect, and regulation of affect. Figure 1 gives a summary of the inter-relations among these factors.

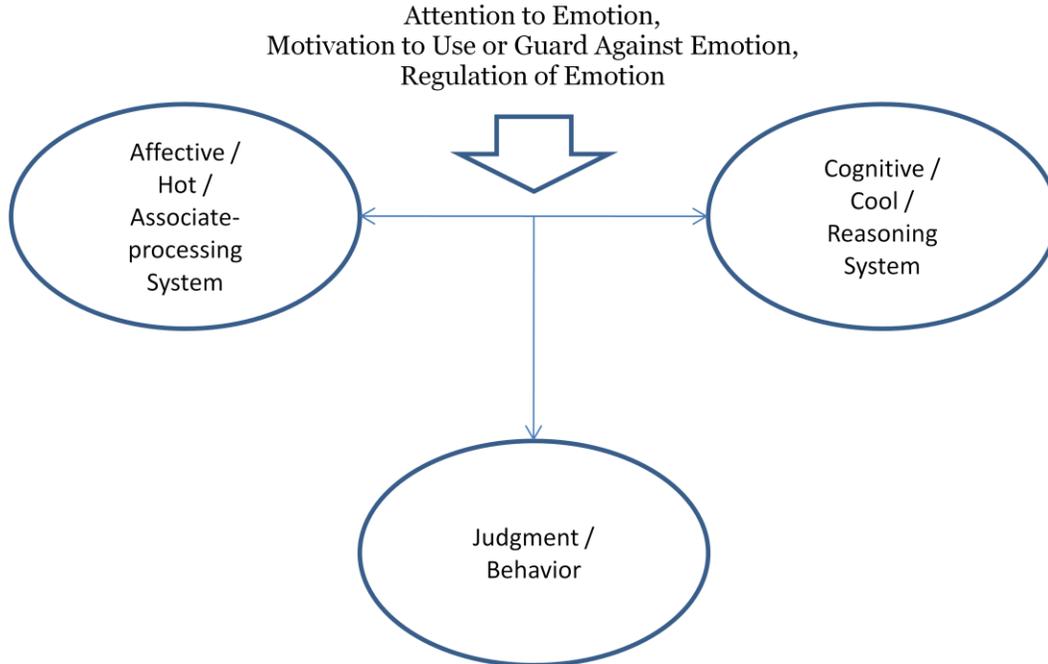


Figure 1. The Integrated Effects of Affective and Cognitive Systems on Judgment and Behavior

## 4. INDIVIDUAL DIFFERENCE WITH REGARD TO AFFECT

### 4. 1. Attention to Affect

It has been revealed that mood affects an individual's judgment mainly because it has little cognitive content (Forgas, 1995). In other words, it is due to individuals' lack of

attention to the existence of mood that results in its influence on judgment. Schwarz & Clore (1983) have shown a classic example of how one's judgment can be shaped by one's mood and how the judgment will be corrected once the attention to the mood is aroused. When people were asked to judge their life satisfaction, they reported significantly higher satisfaction under sunny days. However, such a difference in satisfaction became insignificant when the interviewer directly or indirectly mentioned the possible influence of weather. This study demonstrates that the arousal of attention incites people to make adjustments in their judgments.

In effect, people are different in their attention to affect. Gasper and Clore (2000) reported that individuals who were high or low in the attention to affect reacted differently to the presence of a mood in forming their judgments of risk. Another study showed that in facing the same incident where emotions were involved, people tackled the situation differently in terms of affect (Perry & Ball, 2005). Some people immediately took their own and other parties' affects into account when forming a solution. Other people, on the other hand, tended to regard the affective context as irrelevant and just concentrated on how to rectify the situation. Such a difference is likely to have different impact on the quality of interaction between the parties in the incident.

In another study, Seo and Barrett (2007) discovered that stock investors who were better able to identify and distinguish their current affect achieved higher decision-making performance. Members from investment clubs were invited to participate in an investment simulation. In each of twenty business days in a row, they were provided with stock and market information. Subsequently, they were required to make investment decisions and rate their affect. It was found that those who better understood their affects achieved better results than those who chose to ignore theirs. Therefore, the attention to affect seems to have an impact on the quality of judgments.

## **4.2. Motivation to Use Affect or Guard against Affect**

Affects can be used because they serve a number of adaptive functions. First, they serve as signals that one should give some unattended goal a higher priority than the current focal goal (Simon, 1967). For example, anxiety about an examination may urge a student to stop watching TV but to start studying. Second, affects shift our attention to the critical features of our environment, for example, to threats that evoke strong emotions (Leary, 2004). Third, Darwin argued that affects energize adaptive behaviors such as flight in the presence of fear or procreation in the presence of love (as cited in Salovey et al., 2000). Overall, affects can motivate people in forming their judgments, decisions, and actions.

Nonetheless, not all affects are adaptive (Leary, 2004). It is not uncommon to discover that cooperation is sometimes sabotaged by an explosion of anger (Mischel & Ayduk, 2004), even though it has never been the intention of the parties involved. Moreover, Forgas (1998) has shown that affective states may lead to mistaken judgments and decisions. Under these circumstances, it is advisable for people to guard against the deleterious effects of affect.

There are two common situations where individuals will try to use or guard against their emotions. The first situation concerns the desire to attain a goal. Sometimes, there are conflicts between the urge induced by affect and the desire of goal attainment. The most common case is the delay of gratification that can be illustrated through the studies of

children (Mischel & Ayduk, 2004). For example, each child is offered one cookie immediately or two cookies if they are willing to wait for a period of time. The children are then facing a dilemma: either enjoy one piece now (the urge) or two pieces later (better outcome). Similar situations can also occur in adults' daily lives. For example, in a job interview an interviewee may try to prohibit the explosion of anger in face of an interviewer's provocation. Because of the strong desire to attain a goal, Law, Wong, Huang, and Li (2008) claimed that some employees will cheer themselves and others up when they realize that a positive mood will assist them to get the job done. Likewise, Forgas (1995) has argued that when a person is influenced by a strong motivation to accomplish a purpose, there is limited scope for one's affective state to affect one's judgment.

The second situation where an individual may use his or her affects or guard against them is in social interaction. Vohs & Ciarocco (2004) argued that people restrain affective responses in order to gain acceptance in social group relationships. An example is that people tend to cheer themselves up when they are about to go to a party but inhibit their feeling of happiness when they are about to go to a funeral (Erber & Erber, 2001). Erber, Wegner, & Theriault (1996) reported that people are likely to regulate their moods in preparation for their engagement in social interaction. On the other hand, one may lose the motivation to regulate one's own affect if one is socially isolated. An example is that people who experience rejection from a group will tend to reveal self-destructive behaviors such as giving up early in solving problems (Vohs & Ciarocco, 2004).

### 4.3. Regulation of Affect

Eisenberg (2002) defined emotion-related regulation as "the process of initiating, avoiding, inhibiting, maintaining, or modulating the occurrence, form, intensity, or duration of internal feeling states, emotion-related physiological processes, emotion-related goals, and/or behavioral concomitants of emotion, generally in the service of accomplishing one's goals" (as cited in Eisenberg, Smith, Sadovsky, & Spinrad, 2004, p. 260). While an individual may have the motivation to regulate his or her affects, he or she may not be able to do so. James (1890) argued that people may have the motivation, but not the ability, or vice versa, to regulate their own affects (as cited in Mischel & Ayduk, 2004). There is evidence suggesting that some people who are motivated to regulate their affects in effect make things worse. For example, when people suppress their negative emotions, their emotional reactions will be prolonged or even intensified afterwards (Wenzlaff & Wegner, 2000). Similarly, those who tend to ruminate following a stressful event are associated with longer and more severe periods of depressed moods (Nolen-Hoeksema, McBride, & Larson, 1997). Others who try to use venting to reduce anger are found to have more aggressive responding (Bushman, 2002).

Nonetheless, some people are successful in regulating their affects, both during and after the occurrence of an emotion-eliciting event. Regulating affect during the occurrence of an event is important because the undesired affective influences on judgment can be minimized (Mayer & Salovey, 1997; Ciarrochi & Blackledge, 2006; Law et al., 2008). For example, distraction has been found to be one of the effective strategies in dealing with the dilemma faced in the delay of gratification. A study has revealed that it would be much easier for children to wait when they were distracted from the rewards (Mischel, Ebbesen, & Zeiss,

1972). The second effective strategy to regulate affect during the occurrence of an event is cognitive reappraisal. Cognitive reappraisal involves a cognitive change in the interpretation of a potentially emotion-eliciting situation so that its affective impact is alleviated (Lazarus & Alfert, 1964; Gross, 1998; Gross & John, 2003; Gross & Thompson, 2007). It means that the regulation of affect is evoked at the early stage of the emotion-generation process. This regulation of affect changes the subsequent trajectory of affective responses (Gross, 1998; Richards & Gross, 2000; Gross & John, 2003; Schutte, Manes, & Malouff, 2009).

After the occurrence of an emotion-eliciting event, people may use a number of effective strategies targeting the alleviation of the affective impact. Erber and Erber (1994) have found that when individuals were asked to recall a mood-incongruent event using effort, they experienced a great change in mood. Actually, tasks that are cognitively taxing will have similar alleviating effects. Individuals solving difficult math problems or difficult anagrams can neutralize the negative affect (as cited in Erber & Erber, 2001). This is possibly because such tasks serve as a distraction from the negative affect (Larsen & Prizmic, 2004). Other strategies that provide similar effects include physical exercise, socializing, and downward comparison (Erber & Erber, 2001; Larsen & Prizmic, 2004).

Nonetheless, since affects are integrated into the context of a remembered event (Parrot & Spackman, 2000), a full recovery from an emotion-eliciting event is achieved only when thoughts about the event no longer generate a negative affective response (Shepherd, 2003). Otherwise, the negative event will continue to challenge one's thoughts and feelings (Salovey et al., 2000). One of the effective strategies that can be used in order to recover from a negative event is trying to reinterpret or redefine the event in non-affective terms (Wranik, Barrett, & Salovey, 2007; Boss & Sims, 2008). Examples include viewing a situation from a different perspective or persuading oneself that the objective situation was not as bad as one imagined (Loewenstein, 2007). Alternatively, one may even try to find positive meanings connected to a negative event (Larsen & Prizmic, 2004; Loewenstein, 2007).

## 5. IMPLICATIONS

As we have seen, an individual's judgment on which affect has an impact depends on whether the individual pays attention to the affect, uses or guards against the affect, or regulates the affect. Some people may be attentive to affects so that they are more motivated to correct the biases before reaching a judgment. Others may be motivated to maintain positive affects or guard against harmful ones so that they pay more attention to and regulate them in order to minimize their adverse impact. Whatever path it is taken, the differences in individuals' abilities or tendencies in dealing with affects may produce different judgments even in the same situation. Some researchers have therefore claimed that individual differences in emotional intelligence or emotional competence will have different impact on trust-related judgments (Goleman, 1995; Druskat & Wolff, 2001).

As defined by Mayer and Salovey (1997), emotional intelligence (EI) involves four abilities: (1) the ability to accurately perceive and express emotions of self and others, (2) the ability to understand emotions and their progression, (3) the ability to generate feelings to assist thinking, and (4) the ability to regulate and manage emotions. Although EI highlights the term 'emotion', it also takes into account other affects such as feelings and moods (Mayer

& Salovey, 1997; Mayer, 2001). The first two abilities correspond to the attention to affect. The third one corresponds to motivation, whereas the fourth one corresponds to regulation. Several reasons have been proffered for the claim that EI is contributive to trust building. First, emotionally intelligent individuals are likely to take others' feelings into account during personal interactions (Druskat & Wolff, 2001; Perry & Ball, 2005). This argument is partly supported by studies that showed a positive relationship between EI and empathy (Schutte et al., 2001; Jordan et al., 2002). Second, others claimed that those who are less emotionally intelligent are less trusted by others because they may tend to render inept criticism to others (Goleman, 1995). This again is partly supported by evidence that revealed that emotionally intelligent people are less likely to exhibit deviant behaviors such as fighting with others (Brackett, Mayer, & Warner, 2004). Third, a number of studies have found a positive relationship between emotional intelligence and agreeableness (Lopes, Salovey, & Straus, 2003; Lopes, Brackett, Nezlek, Schutz, Sellin, & Salovey, 2004; Lopes, Salovey, Cote, & Beers, 2005). Agreeableness is one of the five dimensions in the Big-Five Personality model and is connected with dispositional trust (Mooradian, Renzl, & Matzler, 2006). Fourth, another study has demonstrated that trust among group members is highly associated with leaders' emotionally competent behavior such as interpersonal understanding (Druskat & Pescosolido, 2006). All these suggest that individual difference in emotional intelligence may have an impact on trust-related judgments.

## CONCLUSION

This chapter has delineated that trust comprises of different dimensions, which include rational, cognitive, affective, and relational. Rational or cognitive trusts concern the costs and benefits of a trust decision, as well as the deliberate evaluation of another party's trustworthiness. Nonetheless, these models of trust are empirically untenable (Kramer, 1999). In effect, they should be complemented by relational or affective trust, which takes the emotional bond between the parties into account. On the one hand, moods, feelings, and emotions are an integral part of relational or affective trusts. On the other hand, these affects can also indirectly influence the cognitive trust. A number of empirical studies have found that affect influences trust-related judgments and decisions. These include the adoption of cooperative bargaining strategies, the scrutiny of information, and the evaluation of another individual's trustworthiness.

Nonetheless, we also argue that not all individuals are equally influenced by affects. This is because within an individual, both System 1 and System 2 are at work. The affects may serve as signals generated by System 1 but System 2 enables an individual to decide whether to follow such signals (Price & Norman, 2008). First, an individual's decision may depend on whether he or she pays attention to the affects. Previous studies have found that some individuals are more alerted to the presence of affects and such recognition will make a difference in judgment. Second, an individual may also be motivated to use affects or guard against the influence of affects. Third, different people may use different strategies in regulating affects in the formulation of judgments and decisions. In summary, the individual difference in the knowledge, ability, or disposition to deal with affects may result in an individual's difference in his or her trusting approach or evaluation of others' trustworthiness.

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