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## **IMPORTANCE OF TRUST AND TRUST MANAGEMENT BY ORGANIZATIONS**

Trust again saints triumph among scientists of different disciplines and specialties, it is of interest of sociologists, psychologists, economists and marketing specialists as it turns out that trust plays an increasingly important role in multiplying the commitment and effectiveness of employees. The level of trust and drawing attention to the trust management determine the further development or lack of it in modern enterprises. Culture of trust in a company is a part of the organization's management, however, this phenomenon is still little explored. There are a lot of discrepancies related to defining the organizational culture of trust. Building trust in the business environment is a complex process due to the economic and social conditions. The basis for proper creation of consumer confidence is taking into account the expectations and interests of consumers. This is important especially in conditions of uncertainty when it is difficult to get customers. The phenomenon which is the trust is an important element of this relationship that brings economic benefits. In economic behaviors that are often routine, trust is not conscious every time; we use the resources previously formed. Trust in the economic interactions can relate to people, and this aspect of development draws attention, but also it can refer to the institution. The article attempts to analyze the category of trust with a particular focus on building a relationship of trust in organizations. The attention was also drawn to the issues of consumer confidence and business confidence and the surveys on services and products.

**Keywords:** trust, organization, consumers trust management.

### **1. THE ESSENCE OF TRUST**

Today, more and more companies consider how to reduce the costs of management, and secondly how to increase trust of their employees and customers in a company. It seems that the issue of trust is the hidden variable that directly affects the results achieved by a company, including the level of savings generated by them, and a "trust dividend" can significantly improve business results<sup>3</sup>. Today we meet with a various conceptualization of the trust issues as it is the result of an interest of many scientific disciplines and, unfortunately, the choice of one obligatory definition becomes complicated (Tab. 1).

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<sup>3</sup> J. Stecko, *Trust as an essential factor behind economic decisions*, Actual Problems of Economics, 2016.

Table 1. An overview of selected definitions of trust by scientific disciplines<sup>4</sup>

<b>PSYCHOLOGY AND SOCIOLOGY</b>	
Rotter (1967 i 1980)	General expectations of a unit that a word, a promise, a verbal or written promise of another individual or a group are reliable
Sztompka (2007)	It is a bet taken on the uncertain future actions of other people
<b>MANAGEMENT</b>	
Fukuyama (1995)	The expectation from the environment, with regard to a fair, mutual, repetitive behaviors based on universally accepted standards by some members of such the environment
<b>MARKETING</b>	
Anderson and Narus (1990)	Company belief that another company will take actions leading to positive results for both companies and does not take action about the negative consequences.
<b>ORGANIZATIONAL BEHAVIOURS</b>	
Zaheer, McEvily and Perlone (1998)	Expectations from participants, that (1) they will meet their responsibilities, (2) will behave in a predictable manner, (3) will operate and negotiate honestly, even if they may behave opportunistically
<b>PUBLIC RELATIONS</b>	
Grunig and Hon (1999)	The level of reliance of each other and a desire of an open attitude towards the other side.
<b>INFORMATION SYSTEMS</b>	
Ratnasingam and Pavlou (2002)	Subjective probability, by means of which the organization's members evaluate collectively whether the transaction will be concluded

Source: J. Stecko, *Zaufanie paradygmatem w naukach o zarządzaniu*, „Zarządzanie i Marketing”, 2011/3.

Operation of companies in an interaction with other elements of widely understood socio – economic system and a development and an implementation of intra-company actions requires some kind of a bond. It seems that nowadays the best type of a bond will be trust. According to Galford and Drapeau<sup>5</sup> trust building is a "defensive game" as it can be gained for years and lost in an instant.

The complexity of trust stems from its interdisciplinary nature. Trust is sometimes understood as:

- a psychological state which describes the relation of a trustmaker to a trustee,
- a determinant of the will to establish a relationship between a trustmaker and a trustee,
- a fundamental plane of a relationships between members of a given society and the institutions<sup>6</sup>,

<sup>4</sup> A complete list of definitions of trust: J. Stecko, *Zaufanie paradygmatem w naukach o zarządzaniu*, „Zarządzanie i Marketing”, 2011/3.

<sup>5</sup> M. Bugdol, *Wartości organizacyjne. Szkice z teorii organizacji i zarządzania*, Kraków 2006, p. 29.

<sup>6</sup> About aspects J. Stecko, op. cit.

- a primary tool to shape the relationship between the members of a given society,
- a type of social relations,
- and as an axionormative plane of social relations<sup>7</sup>.

It seems that trust is formed through the joint interaction of its five dimensions:

- calculative trust,
- personality trust,
- institutional trust,
- perceptual trust,
- trust based on knowledge.

Calculative trust is based on simple calculations of costs and benefits which derive from relationships. In this dimension trust is based mainly on the calculation of the profitability of social interactions.

Personality trust is a result of congenital or acquired personality traits of individuals that make up the organization, and sensitivity and empathy are elements conducive to confidence-building. A type of institutional trust consists in shaping a sense of safety on the basis of formal precautions. A perceptual dimension of trust refers to the cognitive characteristics of individuals. It seems that the most durable category is trust based on knowledge as it develops on the basis of experience gained.

## 2. TRUST IN A COMPANY

Culture of trust in a company is a part of the organization management, however, this phenomenon is still little explored. There are a lot of discrepancies related to defining the organizational culture of trust. Darrough defines an organizational trust as “a state of entrustment that the employee has no doubt that the employer is genuine in his commitment”<sup>8</sup>. According to Broomiley and Cummings this phenomenon can be seen in terms of belief among members of the group that others or other groups will not use an opportunity to gain advantage over others, as well as endeavor to act in accordance with the obligations and that they are fair during the negotiations preceding such obligations. Inside the company the own culture of trust is created and it is characterized by certain rules<sup>9</sup>. According to Sztompka culture of trust is formed by meeting the five macro-social conditions which can be attributed to the culture of an organization<sup>10</sup>:

- consistency of the rules, or the consistency of normative rules,
- friendly environment,
- responsibility of the people and institutions,
- durability of order or stability and security,
- transparency of the organization and reliable information.

Strangeness of the environment, axionormative chaos and revolution and radical change do not serve trust. Trust is an important element in the theory of leadership. Many authors

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<sup>7</sup> Pdf, p. 133.

<sup>8</sup> Ibidem.

<sup>9</sup> P. Sztompka, *Zaufanie. Fundament społeczeństwa*, op. cit., s. 286.

<sup>10</sup> Ibidem, s. 276-280.

believe that the leader should be the guarantor of trust in difficult and crisis situations<sup>11</sup>. Trust in the manager is often transferred to the entire enterprise. Whether an employee has confidence only to specific individuals or units in the organization, or to the whole company depends to a large extent on a manager. An important issue is the character of the leader. An opinion about the company and whether there is confidence in a company depend on the leader. According to Mayer, Davis and Schoorman there are three characteristics of a superior that have an impact on confidence in him<sup>12</sup>; these are honesty, ability and kindness. The relationships between colleagues plays an important role in the company. Trust between co-workers can be defined as "the willingness to engage in action with a colleague whose behavior you cannot control,"<sup>13</sup> but also "the tendency of a person to trust strangers and their preference to work in a team."

Culture within companies based on trust, increases the efficiency of its operations. Incurring expenditure for the shaping of a culture of trust improves interpersonal relationships and changes the behavior of employees.

### 3. CREATING THE COMPANY TRUST

Building trust in the business environment is a complex process due to the economic and social conditions. The basis for proper creation of consumer trust is taking into account the expectations and interests of consumers. In this way, companies build long-term relationships with external stakeholders. This is important especially in conditions of uncertainty, when it is difficult to get customers. At that moment long-term customers are loyal to the company and they buy their goods and products. Trust is a phenomenon which is an important element of this relationship and it brings economic benefits. A key way to build trust is transparency of the company. Honesty, information on the situation of the company, talking about both the problems and the successes is very important when the goal is to gain public trust. Thus, the company becomes more credible<sup>14</sup>.

In relations of a business with environment the relationships with business partners<sup>15</sup>, customers and the public are important. In the relations between business partners and the company trust is defined as "a factor that affects the cooperation and facilitates the prediction of partners behavior"<sup>16</sup>. Trust between business partners leads to the fact that transactions are cheaper, because once it is carried out successfully, then it leads to the next successes<sup>17</sup>. According to Dobiegała-Korona<sup>18</sup> a model of building customer trust in a company must consist of three levels: a company must earn trust, must build relationships with a customer step by step, must effectively provide new evidence of trust

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<sup>11</sup> J. Paliszkievicz, *Zaufanie w zarządzaniu, op. cit.*, s. 82.

<sup>12</sup> Ibidem, p. 83.

<sup>13</sup> Ibidem, p. 95.

<sup>14</sup> W. Bennis, D. Goleman, J. O'Toole, *Przejrzystość w biznesie, Szczerość, Zaufanie, Jasne zasady*, Wydawnictwo MT Biznes, Warszawa 2008, p. 51.

<sup>15</sup> J. Paliszkievicz, *Zaufanie w zarządzaniu, op. cit.*, pp. 98-116.

<sup>16</sup> Ibidem.

<sup>17</sup> Ibidem, p. 100.

<sup>18</sup> B. Dobiegała-Korona, Zaufanie jako przesłanka współtworzenia wartości, [in:] *Kontrowersje wokół marketingu w Polsce, Niepewność i zaufanie a zachowania nabywców*, ed. L. Garbarski, J. Tkaczyk, Wydawnictw Akademickie i Profesjonalne, Akademia Leona Koźmińskiego, Warszawa 2009, p. 389.

(maintain the trust). Trust in the relationship a customer - a company is also conditioned by various factors. Organizations aim to reach and win trust of potential customers who will bring the value for a company. Potential customer is any person who may purchase products or services of a company. These are people who feel the need associated with buying a particular product or service, but have not yet benefited from the company's offer. The organization's activities are directed in particular to key and long-term customers who are the most desirable for organizations. Long-term relationships related to the common creation of value bring to consumers and business benefits such as reduction of risk, as well as the distribution of responsibilities relating to the production and the ability to effectively adjust the value to the consumer expectations. An important thing is also reducing the expenditure on the production and delivery of value and the stabilization of the conditions of a company<sup>19</sup>. Bilateral production of value is only possible if customers have confidence in a company. Thanks to trust the risks associated with the operation of a company at consumers' disadvantage is minimized<sup>20</sup>. A characteristic feature is that the greater the confidence, the better the level of cooperation. And thanks to cooperation trust increases, so they depend on one another<sup>21</sup>. In the modern world, trust is a very welcome phenomenon, but success can be achieved when the process of trust involves all stakeholders of an organization.

#### 4. CONSUMER TRUST

Consumer trust in the company and the brand is the subject of numerous scientific and popular publications, as well as empirical research. This trust is based largely on a subjective belief that we will not be deceived. The higher it is in relation to the manufacturer, the greater brand loyalty and the specific products that we choose<sup>22</sup>. The reality of the dynamic interaction between people, the constant changes and also a dense network of connections enforce a kind of trust.

Modern organizations aim to get as many customers in order to achieve maximum profit. This translates into the fact that the main need for businesses is gaining consumer trust. There are a lot of limitations related to the proper shaping of trust. There is no greater significance what organization one needs to deal with. The greater the trust between the company and the consumer, the greater freedom and opportunity to develop their positive relationships. Modern organizations have a huge challenge as to gain the trust of its customers. An important role in getting trust is valid and effective communication of a company with the environment. Currently, the concept of communication is defined as an effective dialogue of a company with various stakeholders in its environment, which is the foundation of marketing and condition to the market success of all institutions<sup>23</sup>. Proper communication of organizations with the environment helps achieve its objectives, which include gaining public trust. Good communication

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<sup>19</sup> A. Dobiegała-Korona, *Zaufanie jako przesłanka współtworzenia wartości*, in: L. Garbarski, J. Tkaczyk (ed.), *Kontrowersje wokół marketingu w Polsce*, WAiP, Warszawa 2009, p. 382.

<sup>20</sup> Ibidem, p. 388.

<sup>21</sup> J. Paliszkievicz, *Zaufanie w zarządzaniu*, op. cit., p. 112.

<sup>22</sup> B. Zatwarnicka – Madura, J. Stecko, G. Mentel, *Brand image vs. consumer trust*, Actual Problems of Economics 2016.

<sup>23</sup> J.W. Wiktor, *Promocja. System komunikacji przedsiębiorstwa z rynkiem*, Wydawnictwo Naukowe PWN, Warszawa 2005, pp. 7-10.

contributes to the fact that the consumer sees the company as a trustworthy entity. Development of the trust issues leads to a better understanding of this phenomenon, and thus managers know the importance of mechanisms for building and developing trust<sup>24</sup>.

In the modern world trust becomes an indispensable resource that generates value for the company. Trust in companies is very important, and the management of this phenomenon is one of the fundamental tasks of any organization<sup>25</sup>. Distrust translates into financial results and corporate image. The studies conducted in January 2016 by the Institute of Millward Brown are worth mentioning. The study "A reliable brand" was commissioned by the monthly journal "My Company Poland"<sup>26</sup>. The aim of the study was to determine which brands are the most reliable for most Polish entrepreneurs. The survey was carried out using the CAWI method, or online surveys. The respondents 2,178 entrepreneurs, representatives of the SME sector drawn from the address database whose owner is "My Company Poland." The surveyed entrepreneurs were asked to provide a spontaneous response, the brand of each category they trust the most. An assessment covered brand products and services in 26 separate categories and respondents exchanged more than 300 brands. Interestingly, some entrepreneurs do not focus solely on gaining trust of consumers in one area. Companies create their policies in order to win the trust of customers on many levels<sup>27</sup>. This is a very important element influencing the perception of companies by consumers. As many as four winners were double winners getting a credit of trust in two categories. These were the companies: Microsoft, Orange, DHL and Raven. The remaining 18 elected included: Samsung, Dell, HP, Visa, ING Bank Śląski, PKO Bank Polish, Mercedes - Benz, Toyota, Orlen, Michelin, LOT, EFL, PZU, PwC, Tauron, Lux - Med, Sodexo Benefits, Rewards Services Poland and Ibis. The detailed information is included in table 2.

An extremely important element in the consideration of consumer trust is the issue of risk and its correlation with confidence. Trust in the brand is sometimes defined as the willingness to become aware of activities of another party, based on an assessment of their credibility in a situation of interdependence and the risk but also the degree of certainty associated with the attitude or evaluation of the object. A significant cognitively statement is suggested by Bornemann who singled out groups of factors that have an impact on building trust.

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<sup>24</sup> J. Paliszkievicz, *Zaufanie w zarządzaniu*, op. cit., p. 167.

<sup>25</sup> J. Paliszkievicz, *Zaufanie w zarządzaniu*, op. cit., p. 8.

<sup>26</sup> <http://www.marketing-news.pl/message.php?art=47123> [23.07.2016]

<sup>27</sup> J. Stecko, *Trust as an essential factor behind economic decisions*, Actual Problems of Economics, 2016.

Table 2. Research results: A reliable brand 2016 „My Company Polska”

<b>Office software and IT systems:</b>
• Microsoft
<b>Telecommunications operator and Internet service provider:</b>
• Orange
<b>Courier services and logistics and transport:</b>
• DHL
<b>Factoring and collection services:</b>
• Kruk
Mobile phones:
• Samsung
PCs:
• Dell
Copying and printing devices:
• HP
Payment systems:
• Visa
Company account:
• ING Bank Śląski
Credits and loans for companies:
• PKO Bank Polski
Delivery car:
• Mercedes-Benz
Company car:
• Toyota
Network of petrol stations:
• Orlen
Manufacturer of car tyres:
• Michelin
Airlines for business:
• Polskie Linie Lotnicze LOT
Leasing services:
• Europejski Fundusz Leasingowy
Insurance company:
• PZU
Financial audit:
• PwC

Table 2 (cont.). Research results: A reliable brand 2016 „My Company Polska”

Power deliverer:
• Tauron
Healthcare for business:
• Lux Med
Mtivation system:
• Sodexo Benefits and Rewards Services Polska
Hotel services for business:
• Ibis

Source: own research based upon <http://markagodnazaufania.pl/laureaci/>

Table 3. Factors which influence building consumer trust.

Factors associated with company policy	Factors associated with employees	Factors associated with communication	Company specificity	Factors associated with a customer	Other factors
Store functionality Solving of customer problems Value system Personnel comprehensibility Individualization The billing process Availability of products.	Competence Empathy Motivation Empowerment.	Advert Reference Transparency Timeliness and availability of information.	Size The duration in the market The quality of the product The range size.	The tendency to mistrust Length relationship with the company The intensity of the relationship with the company The ability to search for information about the product or the company.	Reputation in the media Word-of-mouth advertising.

Source: B. Zatwarnicka-Madura, J. Stecko, G. Mentel, *Brand image vs. consumer trust*, Actual Problems of Economics 2016.

## 5. CONCLUSIONS

Trust is particularly important in difficult, breakthrough, crisis times, in the turbulent environment in which there is a rapid development that exceeds the adaptive capacity of many organizations. Modern business is primarily a struggle for consumer trust. Gaining and maintaining trust in the environment of socially responsible business can be done in different ways. Companies which want to win the favor of consumers regularly publish reports of corporate social responsibility, which are directed to current and potential



stakeholders. Each of these companies which fights for the trust should operate transparently and in accordance with the standards set. The procedure according to certain rules contributes to the credibility of the company, and this is also related to an increase in trust in the organization. Even small mistakes can make the difference that trust in the company will be lost, as Sztompke said it was a fragile commodity<sup>28</sup>.

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## ZNACZENIE ZAUFANIA ORAZ ZARZĄDZANIE ZAUFANIEM PRZEZ ORGANIZACJE

Zaufanie na nowo święci triumf wśród naukowców różnych dziedzin i specjalności, zainteresowanie budzi zarówno u socjologów, psychologów, ekonomistów i specjalistów marketingu, ponieważ okazało się, że zaufanie odgrywa coraz większą rolę w pomnażaniu zaangażowania i efektywności działań pracowników. Poziom zaufania oraz zwrócenie uwagi na zarządzanie zaufaniem determinują dalszy rozwój bądź też jego brak we współczesnych przedsiębiorstwach. Kultura zaufania w przedsiębiorstwie jest elementem zarządzania organizacją, jednakże zjawisko to jest jeszcze mało zbadane. Istnieje sporo rozbieżności związanych z definiowaniem kultury zaufania organizacyjnego. Budowanie zaufania w otoczeniu przedsiębiorstwa jest złożonym procesem ze względu na gospodarcze i społeczne uwarunkowania. Podstawą do właściwego wykreowania zaufania konsumentckiego jest uwzględnianie oczekiwań i interesów konsumentów. Jest to istotne w szczególności w warunkach niepewności, kiedy trudno jest zdobyć klientów. Zjawisko jakim jest zaufanie to ważny element tej zależności, który przynosi korzyści ekonomiczne.

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<sup>28</sup> E. Winnicka, *Towar tkliwy. Rozmowa z prof. Piotrem Sztompką*, „Polityka” 32/33 (2007).

W zachowaniach ekonomicznych, które często są rutynowe, zaufanie nie jest każdorazowo uświadamiane, korzystamy z zasobów wcześniej ukształtowanych. Zaufanie w interakcjach ekonomicznych może odnosić się do osób i na ten aspekt opracowanie zwraca uwagę, ale także może odnosić się do instytucji. Celem artykułu jest próba analizy kategorii zaufania ze szczególnym uwzględnieniem budowania relacji zaufania w organizacjach. Zwrócono także uwagę na problematykę zaufania konsumentckiego oraz na badania dotyczące zaufania przedsiębiorców do usług i produktów.

**Słowa kluczowe:** zaufanie, organizacja, konsumenci, zarządzanie zaufaniem.

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