

## Individual versus Cultural Differences in One's Propensity to Trust and Distrust

### Abstract

Propensity to trust can be defined as an individual difference or personality factor which affects one's general willingness to trust. Previous research has been done on cultural effects on propensity, specifically differences in collectivistic versus individualistic cultures. However, there has not been much research on the effects of culturally learned beliefs on propensity to trust. The present study examines social axioms (generalized beliefs about oneself, the social, physical, and/or spiritual world) and Big Five personality factors and compared the effects of culture and personality on propensity to trust and distrust. The study then looks at the social axioms and individual personality traits and asks how they independently impact trust and distrust behaviour. Undergraduate students (N = 86; 65 females and 21 males) filled out online questionnaires pertaining to their general willingness to trust or be trusted, perceptions of trustworthiness and distrust, attitudes about the world, and big five personality characteristics. Results showed that cultural aspects affected both propensities to trust and distrust to a greater extent than personality features. Personality was not correlated at all with propensity to trust or distrust. Individual social axioms and personality features had differential effects on trust and distrust. Caution is warranted due to the small sample size of the study.

*Keywords:* Trust, Distrust, Propensity, Big Five, Social Axioms, Personality, Culture