Zbornik Instituta za kriminološka
i sociološka istraživanja
2020 / Vol. XXXIX / 1 / 7-25
Originalni naučni rad
Primljeno: 01. marta 2020. godine
Prihvaćeno: 04. maja 2020. godine
UDK: 316.6:17
316.37

ANALYSIS OF TRUST IN SERBIA: PSYCHOLOGICAL AND SOCIOLOGICAL IMPLICATIONS*

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This study aimed to analyze social and institutional trust in Serbia and their demographic and socioeconomic correlates. Moreover, two alternative models on the direction of influence between social and institutional trust were tested. The European Social Survey data in the Serbian community sample (N = 1660, 49% women, mean age 52.5 years (SD = 17.7)) revealed generally low levels of all the aspects of trust, whereas trust in international institutions was the lowest. Participants who have lost a spouse or belonged to an older generation reported lower social trust and trust in international institutions, but higher trust in local institutions. Lower trust in local institutions but higher social trust was reported by participants of higher income and education. Model testing effects of social trust on institutional trusts showed a better fit than the reversed model. These results indicate the continuity of the 1990s' trust crisis: the epistemic hypervigilance and system that cannot be trusted. Mediators of the relationship between social and institutional trust should be investigated in future research.

* This paper is a result of research Project "Crime in Serbia: phenomenology, risks and the possibilities of social intervention" (47011), financed by the Ministry of Education, Science and Technological Development of Republic of Serbia.
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KEYWORDS: social trust / institutional trust / demographics / Serbia

1. INTRODUCTION

The multifaceted nature of trust permeates various scientific domains (Welch et al., 2005). The clinical-developmental approach in psychology emphasizes the importance of early parent-infant attachment security for the formation of child's epistemic trust, i.e., "willingness to consider new knowledge from another person as trustworthy, generalizable, and relevant to the self" (Corriveau et al., 2009; Fonagy & Allison, 2014). Moreover, secure attachment participates in creating a benign setting for the relaxation of epistemic vigilance, which is "the self-protective suspicion towards information coming from others that may be potentially damaging, deceptive, or inaccurate" (Fonagy & Allison, 2014). More specifically, secure attachment, which is reflected through positive internal working models (IWM) of self and others, is connected to higher trust in reasonably credible others, as well as confidence in one's own experience, belief, and judgment. On the other hand, attachment insecurity depending on how it is represented may generate: 1. epistemic mistrust, in case of negative IWM of other; 2. epistemic uncertainty through overreliance on the views of the attachment figure, in case of negative IWM of self; and 3. epistemic hypervigilance, the mistrust of both the attachment figure and strangers as a source of information, when both IWM are negative (Fonagy & Allison, 2014).

In the social and organizational psychology fields, the different levels of complexity of the trust conceptualizations could be found (see Lewicki, Tomlinson & Gillespie, 2006). The authors of unidimensional models emphasize cognitive, affective, and behavioral components of trust, which could be captured by a single global trust construct. Still, the basic assumption of trust is a perception of another's trustworthiness, which enables and facilitates a willingness to be vulnerable. The main characteristics of unidimensional definition remain when it comes to two-dimensional models of trust, except that trust and distrust are treated as two distinct and independent dimensions (Lewicki, McAllister & Bies, 1998). Namely, it assumes that in each relationship an individual's behavior is guided by accumulated reasons for trust and distrust and it is to be expected that majority of relationships would reflect some combined levels of trust (i.e., the degrees of hope, faith, assurance, initiative, etc.) and distrust (i.e., the degrees of fear, skepticism, watchfulness, vigilance, etc.). Finally, the transformational approach differentiates: 1. calculus-based trust (CBT), grounded on the estimation whether the other will keep their word, 2. knowledge-based trust (KBT), grounded in the ability to know and understand the other well enough to predict his or her behavior and 3. identification-based trust (IBT), based on the possibility that one party fully internalizes the preferences of the other, such that he or she identifies with the other (Lewicki, Tomlinson & Gillespie, 2006).

While clinical and developmental theories emphasize the role of trust in early close relationships in establishing trust in later (social) relationships (which can also include relations with authorities and institutions), the other direction is recognized as possible in organizational psychology literature. For instance, in addition to personality traits and cognitive capacities, the trust in institutions that they will assure an individual's protection against distrusting actions by the other represents a baseline for moderate to high levels of trust (McKnight, Cummings & Chervany, 1998). Furthermore, when analyzing trust in an organizational setting, authors emphasize the institution-based trust (i.e., sense of fairness and consistent treatment, as well as the existence of legal/organizational protections) as a promotor of the development of CBT (Lewicki, Tomlinson & Gillespie, 2006).

The sociological perspective focuses on trust as a means for building and maintaining social relationships (Hearn, 1997; Misztal, 1996). Hearn (1997: 97) provides the definition of trust that arises between people and institutions and generates the base for reciprocal trust; the trust then becomes the origin of common goal pursuit, i.e., the social capital. Among the sociological theories used for explaining trust, the predominant one is a social capital theory (Coleman, 1990; Hearn, 1997; Putnam, 2000). Social capital governs social and economic progress (Golubovic, 2008), whereas trust represents a substantial element of it (Keele, 2007; Zarić & Borišić, 2017). Namely, a trust may be considered being the essence of social capital and its only indicator (Allum, Patulny, Read & Sturgis, 2010; Letki, 2006; Nooteboom, 2007), although Welch and colleagues (2005) argue for social capital as the byproduct of trust.

Social capital is understood as an amalgam of group resources, among which is trust as well, used by connecting people in the pursuit of common goals (Misztal, 1996). Such goals can include the economic goals (short or long-term profits, employment or self-employment), the intermediatory goals (a division of labor, access to markets) or non-economic (safety, social acceptance, power), out of which participating actors may have the conflictual goals (Nooteboom, 2007). Utilizing social capital for self-advantage, at the expense of others, represents the negative side of social capital (Džunić, 2010).

The prominent elements in Hearn's definition are the different levels of trust: individual and institutional level of trust. Trust literature identifies delineation between trustor and trustee, where the trustee may be either an individual or institutions (e.g., Sønderskov & Dinesen, 2016; Rothstein & Stolle, 2008). Trust in 'people' encompasses social trust, while institutional trust is represented by trust in the "social system" or the "administration of social norms" (Hwang, 2017) or the "figure of authority". Sources of social capital, therefore, include both interpersonal (social) trust and trust in institutions.

1.1. Empirical relevance and relationship between social and institutional trust

Previous literature indicates that social (dis)trust can be used to predict both an individual as well as aggregate level benefits: mental and somatic health (Hudson, 2006; Newman, 1998), cooperation with others and positive consequences for society (Stolle, 2001), economic growth (Bjørnskov, 2009; Lekovic, 2012; Zarić & Borišić, 2017), innovation (Bešić, 2018), democratic government (Knack & Zak, 2002) and justice (Jackson et al., 2013). Likewise, trust in institutions predicted wellbeing and satisfaction with life standards (Ward et al., 2016); proved to be effective in combating corruption (Bjørnskov, 2011) and is an indispensable element of democracy (Inglehart, 2010).

Several studies have uncovered a positive correlation between social and institutional trust (e.g., Bjørnskov, 2010; Lekovic 2012; Rothstein & Stoole, 2008). Still, there are disagreements concerning the eventual direction of influence. One line of researchers has suggested that social trust predicts trust in institutions, as well as that trust can help in building effective social and political institutions (Lipset & Schneider, 1983; Newton & Norris, 2000). This stance is in accordance with the clinical-developmental approach in psychology and Putnam's (1993, 2000) argument that institutional trust is formed from the generalized trust. In other words, the socializing effect of interpersonal trusts affects democratic and cooperative values and norms (Fukuyama, 1999; Putnam, 2000).

In contrast to that, another group of researchers has found empirical support for the effect of institutional on social trust (Rothstein & Stolle, 2008; Sønderskov & Dinesen, 2016). The institutional trust could improve or stunt social trust, depending on their quality (Bjørnskov, 2011). Nevertheless, these results showed that a feedback effect from the social trust to institutional trust could not be ruled out.

1.1.1. Data on the relationship between social and institutional trust in Serbia

Post-socialist countries transitioning to institutionalizing democracy and a market-based economy usually suffer from the crisis of trust, which impedes progress (Latusek & Cook, 2012). Wars, regime changes, inflations, migrations concurrently existed in the Serbian past (Ćirić & Drndarević, 2019), and their abundant uncertainties may have as a consequence damage of trust relations (Latusek & Cook, 2012). For the past 30 years, Serbia has maintained low levels of both social and institutional trust (Bešić, 2016; Stojiljković, 2011).

To the best of our knowledge, there were no studies on the comparison of social and institutional trust in Serbia – previous studies focused exclusively on one of them. These studies demonstrated generally low levels of social trust, even among other developing countries in the Balkans (Bešić, 2011, 2016; Stojiljković, 2011) and most authors have utilized social capital theory to frame the findings of trust that social

capital influences (shadow) economy and social processes (Golubovic & Džunić, 2015; Džunić, 2010, 2008). Institutional trust, on the other hand, was connected with economic impact, following the hypotheses that economic improvement is realized by improving institutional trust (Jakopin, 2018) and that low institutional trust perpetuates institutional performance and economic development (Joksimović, 2004). Low institutional trust is also recognized as an indicator of a crisis in democracy (Elez, 2018). Furthermore, in times of crisis, trust tends to shift to personalized and centralized authorities (Miladinović, 2009).

1.2. Demographic and socioeconomic relation to trust

Previous studies have established both demographic and socioeconomic characteristics as correlates of different trust domains, although results tend to be mixed. The research suggested that men, cross-culturally, show a lower level of institutional trust (Ward et al., 2016); women had lower social trust in the USA, but not in the other western countries (Delhey & Newton, 2003). Other authors found no relationship between gender and trust (Allum et al., 2010). Age-based differences in levels of trust are registered (Meyer et al., 2012), and main findings could be summarized as follows: people under 44 years of age exhibited lower institutional trust (Ward et al., 2016), while Delhey & Newton (2003) presented a U-curve in explaining social distrust through ages. Furthermore, although most research showed no relationship between marital status and trust (Alesina & Ferrara, 2002; Ward et al., 2016), there were some opposite results, as well (Allum et al., 2010). Education and income status tend to go hand in hand: higher levels of education and income status are associated with lower trust in institutions (Ken'ichi, 2013). Income levels and unemployment are related to all the facets of institutional trust (Hudson, 2006), as well as social trust (Inglehart, 1999). On the other hand low standard of living is associated with low institutional trust (Meyer et al., 2012; Ward et al., 2016),

Sønderskov and Dinesen (2016), however, reported no significant links between education, income, gender, age, or income status, on the one side, and social and institutional trust, on the other, in Denmark. And although the vast majority of research showed that social trust is positively correlated with education and income in wealthy western countries (Alesina & Ferrara, 2002; Allum et al., 2010), the opposite results are found in other countries (Inglehart, 2010).

1.2.2. Trust and sociodemographics in Serbia

Serbian demographics indicate an aging society, with a diminishing number of young people, where demographics play an important role in transitions and consequently on trust (Tomanović et al., 2012). Demographic transformation is also highlighted as an important aspect that can affect social capital (Golubović & Golubović, 2007), where the younger population is manifesting diminishing levels of trust, changing marital structure, and migrating tendencies (KOMS, 2018). Still, studies on the relationship between trust and sociodemographic variables in Serbia are scarce. One study showed that older people have higher political confidence than

younger, but no education differences were found (Bešić, 2016). Previously, one research suggested that sociodemographic variables explain only 4.6% of the variance (Bešić, 2011).

1.3. Rationale

This study aimed to extend and update the current knowledge on trust in Serbia, as well as to investigate further the relationship between social and institutional trust. Namely, we wanted to analyze the data on different aspects of trust, to test if expected differentiation between social and institutional trust can be found, and to compare those domains of trust. Furthermore, we made several hypotheses on the associations between trust-related variables and demographics and socioeconomic variables based on previous studies in Serbia (e.g., Bešić, 2011): while no correlation between gender and trust, and between education and trust will be found, the trust will be positively linked to age and income. Based on the data from other countries, we hypothesized that marital status would not be connected to trust (e.g., Ward et al., 2016). Finally, the relationship between social and institutional trust was explored by testing two opposing stances: 1. social trust constitutes trust in institutions (e.g., Newton & Norris, 2000), and 2. institutional trust constitutes social trust (e.g., Sønderskov & Dinesen, 2016).

2. METHOD

This study represents a secondary analysis of the European Social Survey (ESS) data gathered in 2018. The ESS data comprise of 30 European countries, including Serbia ("European Social Survey", 2018). Data have been collected via face-to-face CAPI interviews in all participating countries and were published in November 2019. To yield a sufficient sample size (after taking account of design effects) of at least 1,500 respondents per country, a probability sampling was performed at each stage.

2.1. Study participants

For our analyses, we used data on 1660 participants from Serbia who fully completed the questionnaire (51.0% (n = 839) were men). The age of the respondents ranged from 15 through 90 years, with the mean age of 52.5 years (*Median* = 54, *SD* = 17.7). Education was represented by three levels: 1. no education, up to and including elementary education (n = 22.2%), 2. secondary or higher school (n = 64.3%), and 3. a university degree or higher (13.4%).

Marital status encompassed four categories: 1. legally married (n = 4.2%), 2. legally divorced (n = 9.4%), 3. widowed (n = 17.1%), and 4. none of these (i.e., never married or in legally registered civil union) (n = 23.5%). People could also mark the "not applicable" category: for almost half the sample (n = 45.4%, age *mean* = 54.0, *SD* =14.2, *Median* = 54), presented marital status categories were not adequate in explaining their situation. Ten deciles described income levels - 1 being the lowest

and 10 being the highest (23% of participants had a missing value due to their refusal to answer or not knowing which category applied for them).

No significant differences were registered between men and women across ages (t (1654) = -0.04, *ns*), while some differences occurred concerning other sociodemographic variables: 1. slightly more men reported secondary or higher education, while there was more women with elementary or a faculty education ($\chi 2$ (2) = 7.98, $p < .05$, $V = .07$), 2. slightly greater number of women reported being widowed and divorced, while men were more frequently married or never married ($\chi 2$ (3) = 67.22, $p < .05$, $V = .27$), and 3. slightly lower income levels were found in women (t (1276) = 3.49, $p < .05$, $d = .20$).

2.2. Measures

Trust was operationalized and measured with the following items: 1. Would you say that most people can be trusted or that you can't be too careful in dealing with people? 2. Would you say that most of the time people try to be helpful or do they mostly look after themselves? 3. Do you think that most people would try to take advantage of you if they got a chance or would they try to be fair? 4. Trust in the country's parliament. 5. Trust in the legal system. 6. Trust in the police. 7. Trust in politicians. 8. Trust in political parties. 9. Trust in the European Parliament. 10. Trust in the United Nations.

The first three items had bivalent ends on an 11-point scale. For example, "You can't be too careful in dealing with people" is located on 0 while "most people can be trusted" is located on 10. The last seven items were rated on an 11-point scale as well, starting from 0 (lack of trust) to 10 (complete trust). Additional variables concerned the demographic and socioeconomic status: gender, age of the respondent, education levels, marital, and income status.

2.3. Data analysis

Data were analyzed using SPSS for Windows (version 23.0, SPSS Inc., Chicago, IL, USA). Descriptive statistics illustrated mean and standard deviation scores on trust items in the total sample. The latent structure of the trust items was investigated with an explorative factor analysis of principal components with varimax rotation. Associations between trust-related variables and demographics and socioeconomic variables were tested using a t-test, chi-square, and Pearson's coefficient of correlation, depending on the variables' nature. Pair sample t-test was performed in order to compare the three obtained factors of trust. Finally, Structural Equation Modelling (SEM) (in AMOS, version 21) was performed to test two alternative models of the relationship between trust variables. According to the first model, social trust predicted the trusts in local and international institutions, while the contrariwise relationship was assumed in the second model.

3. RESULTS

Descriptive statistics for each item measuring trust, as well as their associations with demographic and socioeconomic variables, are shown in Table 1. Age showed minimal but significant negative correlations with items related to interpersonal trust. A small positive correlation was obtained between trust in the country's parliament, politicians, and political parties, on the one side, and participants' age on the other. Higher-level of education was associated with higher scores on the items on interpersonal trust, while a negative correlation was found with the items on institutional trust, except for the European Parliament and the United Nations.

Table 1. Descriptives and associations between items on trust and sociodemographics

Items on trust	Mean	SD	Age (r)	Gender (t)	Marital (F)	Education (r)	Income (r)
People can be trusted or you can't be too careful	3.83	2.80	-.07**	-0.43	2.48	.12**	.11**
People try to take advantage of you or try to be fair	3.94	2.93	-.06**	-1.68	0.71	.12**	.15**
People mostly looking out for themselves or helpful	3.04	2.72	-.08**	-0.98	3.56*	.08**	.07**
Trust in the country's parliament	3.83	3.10	.18**	0.11	3.23*	-.13**	-.07**
Trust in the legal system	3.80	2.95	.00	-0.83	0.46	-.09**	-.04
Trust in the police	4.85	3.03	.05	-1.04	0.45	-.08**	.00
Trust in politicians	2.75	2.88	.22**	0.39	7.93**	-.17**	-.16**
Trust in political parties	2.54	2.77	.17**	0.68	2.98*	-.13**	-.13**
Trust in the European Parliament	3.09	2.85	-.1**	-1.42	4.92*	.01	.00
Trust in the United Nations	3.49	2.95	-.09**	-2.95*	2.71*	.06*	.02

Note. * = $p < .05$;** = $p < .001$

The income status showed small positive correlations with interpersonal trust, as well as small negative correlations with the trust in the country's parliament, politicians, and political parties. Women reported slightly higher trust in the United Nations (mean difference = 0.43, $d = .15$). On the other hand, "widowed" in comparison to "never married" showed less trust in helpfulness of other people (mean difference = -0.61, $\eta 2 = .012$) and in EP (mean difference = -0.74, $\eta 2 = .016$), but more trust in country's parliament (mean difference = 0.73, $\eta 2 = .011$) and in politicians (mean difference = 1.05, $\eta 2 = .026$). No significant difference in respect to political parties was found when data were examined with the Scheffe's posthoc test.

The structure of three revealed factors of trust (named as social trust, trust in local institutions, and trust in international institutions which explain 17.94%, 33.89%, and 20.66% of the variance, respectively) is given in Table 2.

Table 2. Factor analysis of trust

Items	Factor loadings		
	Social trust	Trust in local institutions	Trust in international institutions
People can be trusted or you can't be too careful	.82		
People helpful or mostly looking out for themselves	.84		
People try to take advantage of you or try to be fair	.78		
Trust in the country's parliament.		.85	
Trust in the legal system.		.72	
Trust in the police.		.72	
Trust in politicians.		.87	
Trust in political parties.		.84	
Trust in the European Parliament.			.90
Trust in the United Nations.			.89

Note. Total variance explained = 72.48%. Coefficient values below .30 were suppressed.

No difference between social and trust in local institutions was found (t (1659) = 0.69, *ns*), while a significant difference was registered between social and trust in international institutions (t (1659) = 4.19, $p < .01$, $d = .12$), and between trust in local and international institutions (t (1659) = 3.97, $p < .01$, $d = .10$), with trust in international institutions being slightly lower in both cases (Table 3).

Table 3. Age, gender and socioeconomic differences between types of trust

Trust	Mean	SD	Age (r)	Gender (t)	Marital (F)	Education (r)	Income (r)
Social trust	3.60	2.32	-.09**	-1.27	2.58	.12**	.13**
Institutional (local) trust	3.55	2.44	.15**	-0.18	2.78*	-.18**	-.1**
Institutional (international) trust	3.29	2.73	-.10**	-2.34*	4.08**	.02	.01

Note. * = $p < .05$;** = $p < .001$

Differences in three aspects of trust with respect to demographic and socioeconomic variables are shown in Table 3. There was a small negative correlation between age and social trust, as well as trust in international institutions and a small positive correlation between age and trust in local institutions. Both education and income showed a small positive correlation with social trust and a small negative correlation with trust in local institutions. Women reported higher trust in international institutions (mean difference = 0.31, $d = .11$), while widowed participants exhibit lower trust in international institutions than those who never married (mean difference = -0.69, $\eta 2 = .014$).

Two hypothesized models of the relationships between trust variables are presented in Figures 1 and 2. Although both models significantly differed from default ones, both incremental (CFI and TLI) and badness of fit indexes (RMSEA) met proposed criteria (Kenny, Kaniskan & McCoach, 2015).

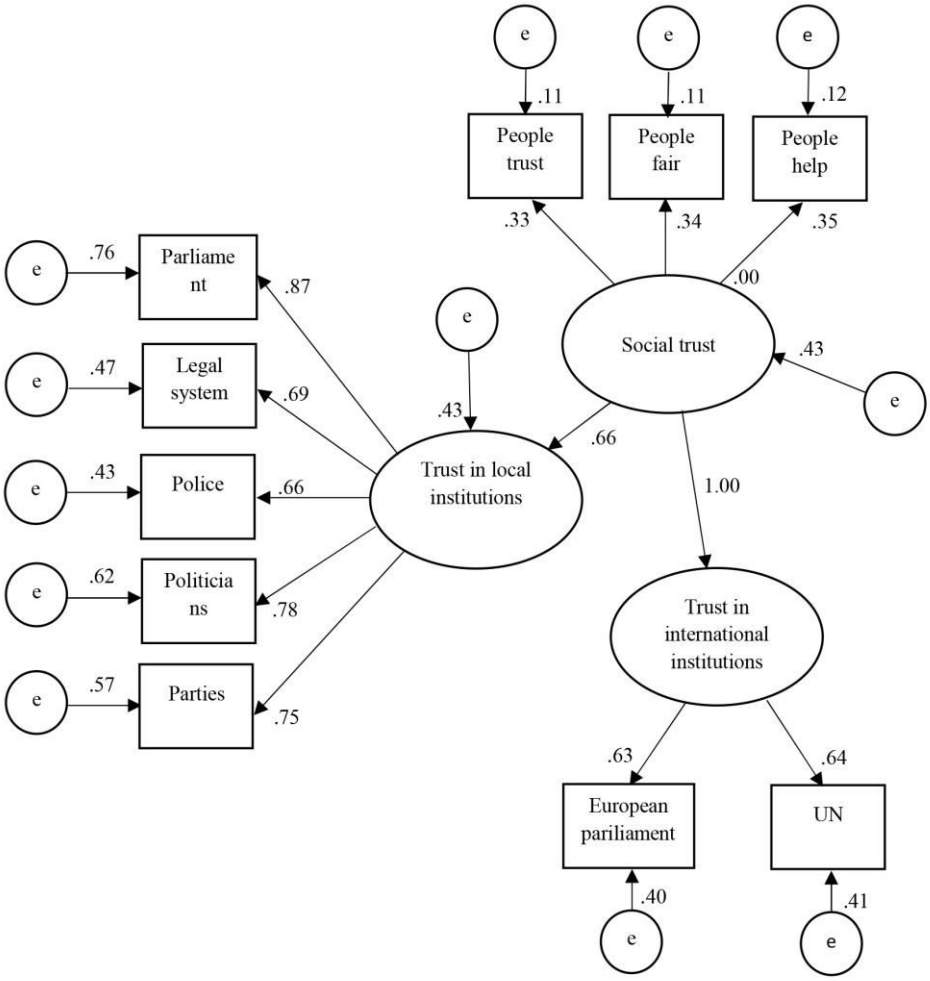

Figure 1. Results for the structural equation model

Note. Rectangles represent observed predictors, ovals represent latent factors. Entries are standardized regression weights. Non-Normed Fit Index *TLI* = .96; Comparative Fit Index *CFI* = .98; root mean square error of approximation *RMSEA* = .066; chi-square $\chi 2$ (28) = 229.23, $p < .001$; e = error.

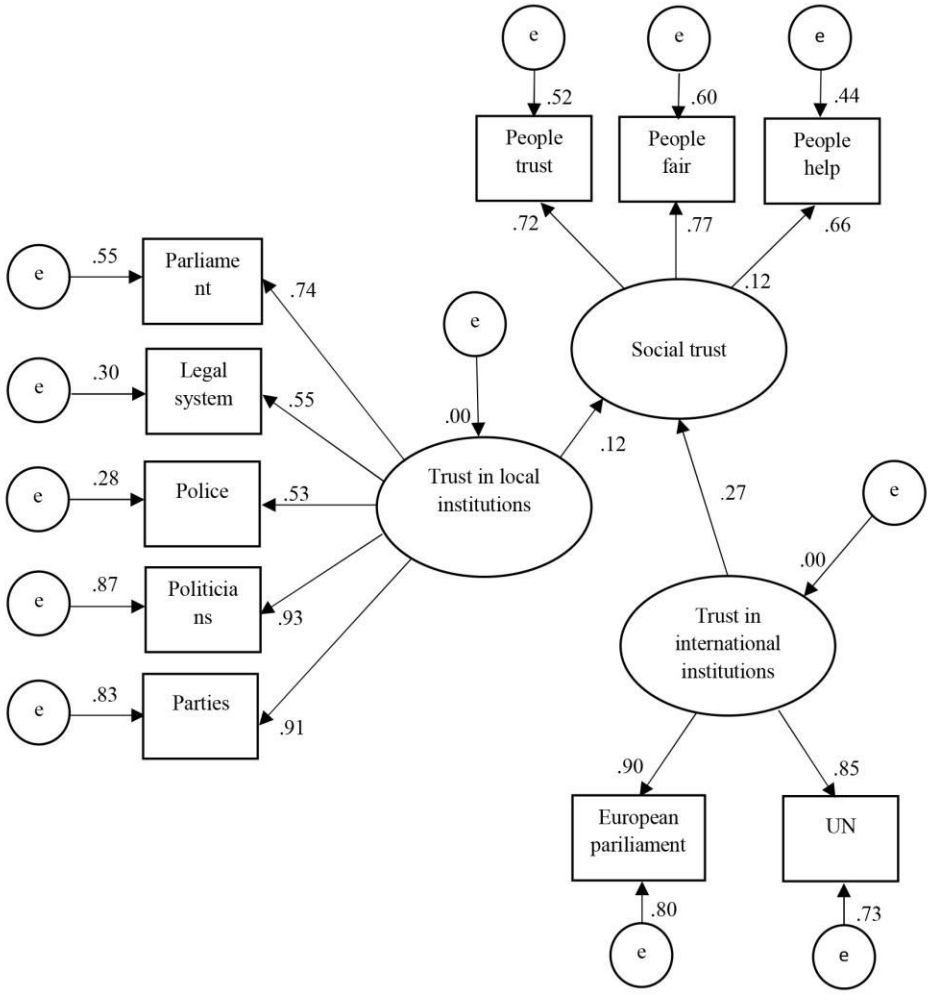

Figure 2. Results for the structural equation model

Note. Rectangles represent observed predictors, ovals represent latent factors. Entries are standardized regression weights. Non-Normed Fit Index *TLI* = .97; Comparative Fit Index *CFI* = .97; root mean square error of approximation *RMSEA* = .074; chi-square $\chi 2$ (29) = 273.33, $p < .001$; e = error.

The estimates for the first model showed the significant effect of social trust on trust in local institutions ($B = 1.51$, $SE = 0.17$, $p < .01$), as well as the effect of social trust on trust in international institutions ($B = 2.08$, $SE = 0.25$, $p < .01$). In the second model the effects of trust in local institutions on social trust ($B = 0.1$, $SE = 0.03$, $p < 0.01$), and trust in international institutions on social trust ($B =$

0.22, *SE* = 0.03, $p < 0.01$) were as well significant, but smaller. The first model encountered problems with multicollinearity in the path from social to trust in international institutions, which was also registered in the previous research on trust utilizing survey data (Rothstein & Stolle, 2008; Ward et al., 2016); however, the presence of multicollinearity does not affect the predictions or the goodness-of-fit statistics (Gujarati, 2011).

Table 4. The SEM models comparison

Models	χ^2	P	χ^2/df	AIC	CFI	RMSEA	SRMR	ΔCFI	ΔRMSEA	ΔSRMR
Model 1	229.23	<.001	28	283.2	.98	.066	.0349			
Model 2	273.33	<.001	27	329.3	.97	.074	.0574	.01	.008	.0225

Note: AIC = Akaike information criterion; CFI = comparative fit index; RMSEA = root mean square error of approximation; SRMR = standardized root mean squared residual; ΔCFI = difference in comparative fit index; ΔRMSEA = difference in root mean square error of approximation; ΔSRMR = difference in standardized root mean squared residual.

4. DISCUSSION

The aim of this study was to investigate trust in Serbia, more specifically to analyze social and institutional trust, their relationship, and links to demographic and socioeconomic variables, using the latest ESS data. We found low average scores on all the aspects of trust, which is consistent with previous trust research performed in Serbia (e.g., Bešić, 2011; Stojiljković, 2011). Results of factor analysis empirically supported a distinction between social and institutional trust, whereas later was divided on trust in local and trust in international institutions. Lower scores on all three factors of trust suggest that the trust crisis in Serbia remained from the 1990s when it was marked with unparalleled levels of uncertainty and situations in which old patterns of behavior did not secure the same results, and new norms of behavior had not yet materialized (Slavujević, 1997). On the one side, it might be that the basic epistemic trust in Serbia was affected by the repeated traumas, uncertainties and negative interpersonal experiences in a state of vulnerability, which could have led to the epistemic hypervigilance (Fonagy & Allison, 2014), while on the other we may assume that institutional trust was undermined by the system's lack of capacities to embody the values of impartiality, justice and truth, mediate efficiently between people, and sanction untrustworthy behavior (Offe, 1999).

When it comes to the relationship between trust and demographic and socioeconomic variables, interesting patterns occurred. Namely, older people and those who lost a spouse reported lower social but higher trust in politicians, political parties, and the country's parliament. These results are in line with previous data on age and trust in Serbia (Bešić, 2016). A possible interpretation could be that older generations, higher deference to authority may render them more susceptible to social and political manipulation, which would stand in contrast to the younger generation, which usually has higher formal educations, defies authority, and is

more invested in democracy (Dalton, 2005). In addition, lower social trust in older in comparison to younger people may result from more experiences of broken trust (Angouri, 2012). It is important to note that the above patterns were based on weak correlations, and although the correlations were statistically significant, their relevance in practice is still to be investigated. On the other hand, studies assessing variables in social sciences tend to have correlation coefficients weaker than +/-0.6, reflecting the numerous factors being associated with the given variable (Kenny, 1987). In accordance, provided interpretations should be taken with reservation when interpreting weak correlations, considering the myriad of interconnected factors involved with variables in social sciences.

Although in contrast to some research (Alesina & Ferrara, 2002; Ward et al., 2016), results suggest that disruption in marital status may be connected to lower trust in people (Allum et al., 2010). Alongside a greater number of widows, a post-war period may leave an enduring sense of violence and insecurity, which would require time to mend and rebuild (Brück & Schindler, 2009). Prolonged violent conflicts and collapse of social cohesion and trust during the 1990s (Slavujević, 1999) may have left low residual levels of social and institutional trust resulting in a similar state of learned helplessness. It might be that widowed people have expected higher investment from other people because of their unfavorable situation. Thus, the lower social trust would result in unmet expectations, while institutions may provide the only beacon of security.

No gender differences in trust were registered, which is in accordance with previous research in Serbia (Bešić, 2016). Higher education and income levels were linked to higher trust in people as well as lower trust in institutions of the state, which contradicts previous research in Serbia (Bešić, 2016) and confirms studies done elsewhere (Alesina & Ferrara, 2002; Ken'ichi, 2013). Winners in society (i.e., those with higher socioeconomic status) tend to have higher social trust (Newton in Hooghe, Marrien & de Vroome, 2012). Different mechanisms of producing such winners may reflect the difference between Western and Central and Eastern European (CEE) countries. Higher-income status in CEE countries tends to be connected with the unfair social system, which provides better opportunities for those well connected. This would result in higher social and yet lower institutional trust (Medve-Bálint & Boda, 2014). Higher-income people in such countries would use the system to their advantage, which would result in having less trust in system institutions because of its (misused) features. Such a state of affairs would create the public opinion that to be wealthy - a person has to be corrupted. Believing that you need connections to survive in such a system would imply that you are not the master of your fate, which depresses the social trust in lower-income groups (Rothstein & Uslaner, 2005). Paradoxically, poorer people are more trusting of the institutions presumably because they depend on them for the social welfare states; in other words, they fear of losing what they already have (Medve-Bálint & Boda, 2014).

On the other hand, high income is often connected with higher education, and consequently, with greater criticism, awareness, and interest in the system and institutions. Spending an increased amount of time in the educational system is

thought to provide the basis for socializing experience with other people, therefore, increasing the social trust (Hooghe, Marrien, & de Vroome, 2012). On the other hand, low institutional trust (evident in corruption and favoritism) limits the educational effect on social trust, which may result in both low institutional trust and higher but limited social trust (Charron & Rothstein, 2016).

Finally, we tested two alternative models of the relationship between social and institutional trusts: one suggesting social trust forms institutional trusts, and the other in which institutional trusts constitute social trust. None of the models met criteria to be rejected, obtaining solid model fit. Having in mind the strength of the connections, lower AIC index, and the other fit indexes being slightly better (Table 4), we may suggest that the data better support the first model. This conclusion may confirm the assumption that substantial effect of institutional trust could be expected only on moderate to high levels of trust (McKnight, Cummings & Chervany, 1998), although it promotes to some extent the development of the basic levels of trust, as well (Lewicki, Tomlinson & Gillespie, 2006). Nevertheless, both models are theoretically plausible: the social trust may form the institutional trust, for instance via a socializing effect of interpersonal trust (e.g., Newton & Norris, 2000) or through the generalization of internal representations of others and the relaxation of epistemic vigilance (Fonagy & Allison, 2014), while the institutional trust could affect the social trust through regulating norms of social exchange (e.g., Rothstein & Stolle, 2008). Moreover, Putnam (1993) argues that trust can be built both by instituting vertical systems controlling the social exchange (embodied in institutional trust) as well as by forming communities of trusting individuals (embodied in social trust).

This study gave additional evidence of the interconnection of social and institutional trust, indicating that both directions of (dis)trust formations could be valid. A social trust may be built in situations where institutions can act as intermediaries between a trustor and a trustee, ensuring the smooth exchange, enabling trust and risk-taking. If the institutions are non-existent, weak or corrupted, institutional trust plummets, driving people away from cooperation or turning to friends and family, which is characteristic of low-trust societies (Fukuyama, 1999). These create a closed-loop generating distrust as well as creating functional alternatives to trust - opportunism, nepotism, exploitation, and corruption become widespread. In such a state, people become increasingly vigilant and suspicious (Sztompka in Latusek & Cook, 2012). Societies with a high level of social trust tend to have high levels of institutional trust, and contrariwise societies having low levels of social trust are less likely to provide the impetus for institutional performance resulting in low institutional trust. On the other hand, inadequate institutional performance (e.g., corruption) may contribute to prevalent social distrust (Rothstein & Stolle, 2008).

The pervasive trust crisis continuing from the '90s may further cement the way things are done, lowering the chances of making a productive change and success of the implementation of universal programs for rectifying such a state (Rothstein & Uslaner, 2005). Each action potentially produced by low-trust societies (e.g., buying grades, gifts to the doctors, inadequate justice system) may undermine the trust in

institutions, and therefore any further trust in the good intention of institutional reform as well as impose limits on social trust (Rothstein & Uslaner, 2005).

This study is not without limitations, which need to be considered for any interpretation of the results. The first one is related to the cross-sectional nature of the study design and limited possibilities for causal interpretations. Furthermore, these findings represent a secondary analysis of the data collected through the European Social Survey, which has not been made of most frequently used and well-validated measures, but from the list of several independent items. Thus, for instance, the items measuring interpersonal trust did not differentiate the particularized and generalized trust, which are recognized in the social capital framework. Further research should focus on testing the mediators of the relationship between social and institutional trust to identify the ways through which the trust can be increased, as well as testing the methods for efficient trust rebuilding.

CONCLUSION

This study of trust in Serbia revealed general low levels of both social and institutional trust, which has shown continuance for the past thirty years with little or no change. Being of a younger generation or having higher socioeconomic status (education/income) implies higher social and lower institutional trust, whereas being of an older generation, widow, or having lower socioeconomic status exhibits the opposite trend. Although certain demographic and socioeconomic differences in trust were registered, the general trend remains low, showing both social and institutional distrust, indicating low-trust society. In such a state, various alternative adaptive strategies emerge – turning to family and friends, nepotism, exploitation, corruption – further eroding social and institutional trust. Furthermore, low-trust society is perpetuated by a bi-directionality of distrust formation by low social and institutional trust, which constitutes a system resistant to change. The key contribution of the study is reflected in the analysis of both social and institutional trust in the demographic and socioeconomic context of Serbia.

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ANALIZA POVERENJA U SRBIJI: PSIHOLOŠKE I SOCIOLOŠKE IMPLIKACIJE

Cilj studije bio je da analizira socijalno i institucionalno poverenje u Srbiji kao i njihove demografske i socioekonomske korelate. Povrh toga, testirana su dva alternativna modela o pravcu uticaja između socijalnog i institucionalnog poverenja. Podaci Evropskog društvenog istraživanja (ESS) na uzorku srpske populacije (N = 1660, 49% žena, prosečna starost 52.5 godine (SD = 17.7)) ukazali su na nizak nivo svih aspekata poverenja, pri čemu je poverenje u strane institucije bilo najniže. Ispitanici koji su izgubili supružnika ili su pripadali starijoj generaciji iskazali su niže socijalno poverenje i poverenje u međunarodne institucije, ali i veće poverenje u lokalne institucije. Učesnici sa višim primanjima i nivoom obrazovanja izvestili su o nižem poverenju u lokalne institucije, ali većem socijalnom poverenju. Model u kom socijalno poverenje doprinosi institucialnom poverenju je pokazao bolje karakteristike. Ovi rezultati ukazuju na kontinuitet krize poverenja 1990-ih: epistemički oprez i postojanje sistema kojem se ne može verovati. U budućim istraživanjima treba istražiti medijatore odnosa između socijalnog i institucionalnog poverenja.

KLJUČNE REČI: socijalno poverenje / institutionalno poverenje / demografija / Srbija