PSYCHOLOGY OF TRUST: THE PATH FROM ATTACHMENT TO COMMITMENT

ПСИХОЛОГІЯ ДОВІРИ: ШЛЯХ ВІД ПРИВ'ЯЗАНОСТІ ДО ВІДДАНОСТІ

Kiiko Yu.T.
Candidate of Economic Sciences,
Customer Experience Measurement Lead
PrivatBank JSC

The article seeks to theoretically analyze and synthesize scientific advancements in general, economic, and organizational psychology to: (i) ascertain the role and significance of trust in fostering emotional attachment, loyalty, and commitment, and (ii) identify the factors that contribute to the formation of trust. The approach, rooted in psychology literature, is enhanced by research from marketing and sociology on related subjects.

The lasting ability to trust is primarily influenced during childhood. With time, initial experiences transform into a perception of stability and receptiveness to society. In adulthood, a person's intrinsic level of trust acts as a foundational basis for establishing connections. Trust is fundamental to diverse interactions, whether among individuals, between a person and a brand, or between a person and an organization. Although trust may not directly affect the formation of loyalty or commitment, it serves as an essential intermediary, connecting personal experiences with a feeling of security. The primary factors influencing trust are favorable relational experiences and their prolonged length.

In partnerships, trust is fluid and may increase or diminish due to adverse influences. It serves a specific function at each phase of a relationship. Initially, intrinsic trust is essential, since it establishes the groundwork for the development of the connection. In the process of cultivating loyalty, trust develops through favorable empirical interactions with the particular individual or business. As these favorable experiences accumulate, trust intensifies, eventually transcending the rational dimension and evolving into an emotional state – commitment.

Key words: loyalty, attachment, interpersonal relationships, emotional security, stages of relationships.

Метою статті є теоретичний аналіз і систематизація наукових здобутків у сфері загальної, економічної та організаційної психології, для і) виділення місця й ролі довіри у формуванні емоційної прив'язаності, лояльності й відданості; іі) виділення чинників формування довіри. В основу аналізу покладено психологічні наукові тексти. Проте аналіз доповнено науковими роботами зі сфери маркетингу та соціології на суміжну тематику.

Перманентна здатність довіряти закладається ще в дитинстві. Пізніше дитячий досвід трансформується у відчуття відкритості до соціуму певного рівня стійкості. У дорослому віці властивий особистості рівень довіри можна вважати «нульовою точкою» для входження в стосунки. Довіра є одним із ключових елементів у відносинах: людина – людина, людина – бренд; людина – організація тощо. Імовірно, вона не має безпосереднього впливу на формування лояльності й відданості, а є медіатором між досвідом і відчуттям безпеки. Основними чинниками довіри є позитивний досвід відносин і їх тривалість.

У відносинах довіра має динамічний характер і може як зростати, так і під впливом несприятливих чинників знижуватися. На кожному з етапів стосунків вона відіграє певну роль. На старті відносин важливою є саме властива (особистісна) довіра, яка дає змогу власне розпочати стосунки. На етапі розвитку лояльності через успішний емпіричний досвід формується довіра вже до конкретного суб'єкта відносин. У процесі накопичення позитивного досвіду довіра зміцнюється й витісняє й раціональний складник, перетворюється на установку, яка має радше емоційну основу – відданість.

Ключові слова: лояльність, прив'язаність, міжособистісні стосунки, емоційна безпека, етапи відносин.

Introduction. Contemporary psychological research regards trust as a central construct essential to healthy and strong interpersonal relationships. It is a critical factor in the development of attachment, loyalty, and commitment [63; 61]. J. Bowlby, the founder of attachment theory, asserts that trust begins to develop in early childhood. He posits that it emerges during the formation of emotional bonds with parents (or caregivers) and significantly influences the capacity for forming attachments later in life [14]. The patterns of adult relationships, as well as the role of trust within them, are shaped in part by early attachment patterns.

Trust is an evolving process that demands ongoing reinforcement and growth. At every stage of emotional development, trust serves as a fundamental feeling, with new dimensions of it emerging over time [23]. In adulthood, cultivating and reinforcing trust is essential for fostering commitment, which reflects the stability and longevity of relationships [45].

Many scholars have investigated the influence of trust on the transition from attachment to commitment, including R.J. Sternberg (1986), the proponent of the triangle theory of love. Sternberg posits that trust is fundamental to this process, because it is essential for fostering intimacy and commitment, which are crucial components of robust, lasting, and adult relationships. J. Rotenberg (2010) [63] emphasizes the significance of trust in fostering favorable social anticipations and establishing robust emotional connections in partnerships. The regularity of a partner's behavior is essential for effective interpersonal partnerships. In recent decades, the importance of trust and commitment has extended beyond conventional interpersonal interactions in psychology. Trust now plays a pivotal role in business partnerships, perceptions of organizations, and attitudes toward specific products or services, which are often internalized by individuals as distinct entities.

The stability of commitment and its growth over time are largely influenced by trust established during the early stages of a relationship. Developing trust at this stage enables mutual predictability of actions

[21], helping to reduce anxiety and promoting positive expectations.

In psychology, customer commitment and loyalty to domestic organizations are rarely the focus of research. These topics are more commonly explored by marketers and sociologists [8; 46; 49; 66]. The mechanisms underlying the development of loyalty and commitment are inadequately studied, with essential components and their respective impacts not yet thoroughly delineated. Consequently, the objective of our study is to perform a theoretical analysis of current research and scholarly contributions in interpersonal psychology, economics, and marketing, to clarify the function of trust in influencing attachment, loyalty, and commitment.

Outline of the Main Material. The Significance of Trust in Interpersonal and Collaborative Relationships. Secure, substantial, and prosperous partnerships are founded on trust. It lays the foundation for the development of attachment and influences its progression toward commitment. J. Bowlby, the pioneer of attachment theory, asserted that trust is established during childhood and is characterized by "basic security" when an infant receives emotional support and protection from their parents or caregivers [14; 23]. During the formative years, an individual's capacity to trust in maturity is influenced by the trust they develop, which in turn impacts their responses to social cues and the formation of relationships later in life [2].

Trust is a multifaceted theoretical concept that encompasses cognitive, emotive, and behavioral components. The model proposed by J.K. Rempel, J.G. Holmes, and M.P. Zanna (1985) identifies three fundamental components of trust in a relational partner: (a) confidence in their dependability, (b) the predictability of their behavior, and (c) the assurance of their support. The capacity to anticipate and foresee the actions of the other party is facilitated by trust, which in turn breeds a sense of security in relationships.

The assessment of the trust object's competence in fulfilling its proclaimed responsibilities is a component of belief in reliability. This dimension involves a logical assessment of the likelihood of competence, honesty, and adherence to high ethical standards. As articulated by M. Yakovleva et al. (2010) [78], D. Johnson & K. Grayson (2005) [34], and L. Hsu (2022) [30], it is frequently associated with cognitive trust.

The predictability of activities is a critical factor in evaluating the consistency and predictability of an individual's behavior. This aspect of trust is fostered by positive experiences within the relationship [18].

The anticipated likelihood of receiving assistance from a trustworthy individual when necessary is represented by the term "confidence in support". Affective trust is intricately linked to this component. D.J. McAllister (1995) [43] underscores the significance of affective trust in the promotion of interpersonal cooperation, positing that it is the result of emotional connections and a shared sense of support.

Trust in partnerships is a dynamic concept that changes in response to a variety of external influences from the other party. The rational dimensions of the relationship typically dominate, increasing the likelihood of its dissolution, when adverse experiences accumulate and transcend emotional connection.

Trust is not exclusively financially advantageous in the context of commercial partnerships. It enhances communication [21], fosters collaboration [4], provides flexibility in partnerships, reduces risk exposure, and, as a result, reduces transaction costs. In extensive and logistically complex supply chains, actions that are founded on trust and transparent communication are indispensable [39]. Partnership efficacy is improved by trust, which is closely associated with cooperation, as it cultivates a sense of security and confidence. Mouzas et al. (2007) [48] contend that trust promotes the longevity of partnerships, reduces the likelihood of conflict, and enhances cooperation.

Although partnerships require a minimum of two parties to operate under identical conditions, the intensity of trust may vary among them [32]. This discrepancy demonstrates the unique characteristics of the partners and the influence of organizational identity and the ability to effectively manage the relationship.

It is especially important to investigate the influence of trust on recurrent purchase decisions when considering its role in the consumption process [51]. Perceived purchasing risks are mitigated and loyalty is fostered by consumer confidence in a brand, organization, vendor, or product. Consumer satisfaction is frequently elevated as a consequence of trust, which in turn strengthens brand loyalty. A cycle of loyalty is established when content customers who have confidence in a brand are more likely to engage in repeat transactions and recommend the brand to others [36].

A brand's ethical standards, social responsibilities, and digital marketing initiatives all contribute to the development of trust. Consumers are more likely to trust brands that they perceive as ethical. The implementation of corporate social responsibility initiatives serves to fortify trust [29]. The brand's perception is improved by the collaborative efforts of ethics and social responsibility, which in turn encourages consumer engagement with the brand. Brand image development is influenced by the development of effective and high-quality internet marketing initiatives, which cultivate a sense of familiarity and presence that bolsters trust. The significance of brand promotion through digital channels has increased significantly in the era of widespread social media usage. Engaging with consumers on social media platforms promotes transparency, builds trust, and increases their purchasing intentions [27].

However, the quality of products or services and the clarity of communication are the most critical factors in fostering trust. Brand trust is cultivated by consumer contentment with a purchase, which in turn increases long-term loyalty [36]. In this context, satis-

faction is contingent upon the product's suitability for the consumer's needs, rather than merely on its quality. It is imperative to provide information that is both precise and transparent regarding the characteristics of a product or service. A business that is perceived as transparent and sincere by consumers cultivates a dependable brand image, which in turn increases consumer trust and encourages more favorable purchasing behavior [47].

Consumers' routines become increasingly engrained with specific brands or products as a result of their habitual use, which gradually transforms into their identity. Subsequently, emotional mechanisms replace the rational components that previously built consumer confidence in the brand-consumer relationship. R.B. Kim and C. Yan (2019) underscore the importance of emotional connections in the development of trust between consumers and brands. Brands that provide emotionally engaging and positive experiences are more likely to establish trust, thereby fortifying these relationships.

Behavioral predictability is essential for the development of confidence in employer-employee interactions, which is facilitated by consistent organizational support. The likelihood of employees engaging in trust-building actions is increased, and their ability to integrate the company's image into their identity is positively influenced by organizational support. It is essential to cultivate a positive work environment and provide consistent and expeditious service by establishing a robust company culture. M. Barattucci et al. (2021) [10] underscore the importance of an organization's ethical climate in the development of employee trust. Furthermore, transformational leadership is essential for cultivating a workplace that is based on trust [73]. A shared organizational identity is essential for the development of trust, as it fosters a sense of belonging, value, and coherence.

The scientific literature consistently emphasizes the importance of trust in economic relationships and collaborations. It fosters a collaborative environment that not only enhances performance but also encourages collaboration. Trust is influenced by a variety of factors, such as the characteristics of interpersonal relationships or collaborations. Service quality, transparency, organizational identity and support, emotional connections, effective marketing strategies, and corporate social responsibility are the primary components. Organizations that prioritize these domains are more likely to establish trust with their employees, collaborators, and consumers.

Trust as a Basis for Attachment Formation. Attachment is a fundamental and primary theoretical idea that a neonate experiences. J. Bowlby's hypothesis posits that attachment develops through early interactions with parents or caregivers characterized by trust, emotional support, stability, security, and closeness. The trust a someone cultivates during this developmental phase significantly influences their capacity for trust in adulthood [2; 23].

Trust is a progressive process that requires positive interactions to be strengthened for full development. The emotional bonds and trust in a partner's support are enhanced by the predictability, stability, and consistency of their actions [41]. Thus, trust profoundly influences attachment. Trust is a crucial element of systems that enable individuals to view others as reliable partners and protect resources vital for risk management. Emotional security is an ancillary element that fosters the establishment of trust, thereby leading to a stronger relationship [45].

The formation of attachment in a consumer's relationship with a brand is based on trust. It significantly impacts several consumer behaviors, such as brand loyalty, overall satisfaction, and purchase intentions. In the early stages of this connection, it is crucial to cultivate trust and attachment via straightforward communication and explicit information. Confidence in competency and confidence in benevolence significantly influence consumers' online purchase behavior [26]. Clear communication by brands, especially regarding environmental matters, cultivates consumer trust and thus enhances brand loyalty. According to R. Huaman-Ramirez and D. Merunka (2019) [31], consumers are more predisposed to support firms that fulfill their commitments and cultivate a sense of security and trust.

In the early stages of the consumer-brand relationship, brand experience is essential for fostering attachment. Brands that successfully evoke favorable emotional responses, often through their heritage, are more inclined to foster trust and, hence, attachment [62]. In this scenario, the portrayal of a brand that is both established and seasoned is particularly significant. The attachment of consumers to a brand is profoundly affected by brand experience, brand image, and brand trust, especially within the millennial demographic [38]. Moreover, an effective brand interaction experience with prospective customers on social media can enhance brand perception and customer equity, with brand attachment and trust serving as mediating variables in these dynamics [79].

The concept of "imported trust" is very captivating. Confidence in streamers serves as a compelling incentive for acquiring the products and services they promote in the rapidly growing realm of streamer advertising [77]. Social media platforms enhance consumer trust and attachment by utilizing influencers as middlemen. Consumers exhibit a greater propensity to engage in social commerce when they possess trust in social media influencers [67]. The notion of "imported trust" aimed at attracting new consumers also includes traditional strategies, such as endorsements by celebrities and cultural icons. The trust placed in brand ambassadors is directly tied to the trust placed in the brand itself.

Trust is an essential element of the employee-organization interaction that facilitates the formation of attachment. This relationship is particularly crucial throughout the recruitment process, since it lays the groundwork for a successful collaboration. Organiza-

tional identification serves as a mediating variable, favorably affecting employee loyalty through trust inside the organization [20]. In the first acclimation phase, new employees are more likely to identify with the organization's values and culture if they regard it as trustworthy. During a phase when their picture of the organization is shaped by outward impressions rather than personal experience, this first perception fosters a more robust emotional connection.

The formation of trust during the adaption process is significantly influenced by leadership's role. Confidence in leadership is a vital element in fostering employee allegiance [38]. New employees are more inclined to feel a sense of loyalty and connection to the firm when they perceive its leaders as trustworthy.

The emotional atmosphere during the adaption phase significantly affects trust and attachment. M. Mende and R. Bolton's research primarily examines consumer attachment patterns, revealing that attachment security correlates with heightened happiness and trust, which are essential components in fostering commitment across various partnerships [44]. The connection of new employees to the business can be enhanced by a pleasant emotional atmosphere during induction, which thereafter cultivates a sense of security and belonging.

Building trust during the onboarding process relies on excellent communication. C. Nguyen and M.T. Ha assert that the implementation of appropriate internal communication tools can enhance employee engagement and trust [53]. Establishing a sense of inclusion and trust among new employees is vital for fostering attachment. This is accomplished by supplying them with constant, clear information regarding their responsibilities and the organization.

The notion of organizational citizenship behavior is fundamentally connected to trust and connection during the adaption process. Furthermore, Y. Dai et al. noted that employees are likely to demonstrate increased organizational citizenship behavior when they possess confidence in the organization [20]. This connection is further reinforced by the probability that new employees would perform in the organization's interest when they perceive themselves as valued.

Emotional bonds are formed and the relationship between couples is strengthened by trust, a crucial element in the formation of attachment. It is a crucial element of emotional intimacy and is vital for maintaining the quality, depth, and stability of relationships throughout time. Attachment persists as superficial, instinctual, and reflexive without the presence of trust.

Transition from Attachment to Loyalty: The Role of Trust. To foster loyalty in a relationship, it is essential to create reciprocal trust and understanding, grounded in the predictability and reliability of the partner. In the absence of a robust basis of stability and trust, relationships are prone to ineffectiveness and limitations. In the early stages of a relationship, rational factors predominate; but, as attachment intensifies and is bolstered by loyalty, emotional attributes become more salient. This perspective is corroborated by the findings of A.N. Albarq (2023) [3], W. Wahyudi and E. Ruswanti (2021) [75], and A. Bisimwa et al. (2019) [13]. Trust is a crucial element in fostering client loyalty, which is intrinsically connected to service quality and consumer happiness, as demonstrated by several research [15; 64].

The quality of products or services, along with their support, is especially crucial throughout the loyalty development phase. S.A. Pratminingsih et al. (2013) [58] emphasize the significance of consumer satisfaction with the purchasing experience in fostering trust in online commerce. Likewise, E. Prasetyo and colleagues (2023) [57] reached analogous conclusions. Their study on the influence of service process satisfaction on online application users revealed a strong relationship between loyalty and trust.

Customer attachment can be strengthened and transformed into loyalty through emotional relationships established by trust [72; 36]. Trust influences consumer pleasure and strengthens the emotional bonds formed during brand interaction, which arise from collaborative experiences. S. Levy and H. Hino (2016) [40] assert that emotional attachment might temporarily retain unsatisfied clients, indicating that trust-based emotional ties can foster loyalty and alleviate unfavorable experiences.

Studies show that previous performance of a brand-that is, its record of successes or failures-defines brand loyalty. Positive brand experiences, according to I. Başer et al. (2016) [11] build trust, which strengthens emotional link and increases brand loyalty.

Within an internal business setting, brand identification acts as a channel between loyalty and confidence [20]. More trust helps one to include the image of the company into their own identity. Loyalty is much influenced by the workplace's seeming dependability as well as by improved recognition. Clear communication, a nice workplace, and consistent leadership help the company to strengthen its sense of security and loyalty. When people feel valued, their likelihood of keeping dedication and involvement in their current employment is much higher.

Thus, trust is an essential element in the evolution of interpersonal or commercial ties from mere attachment to a deeper level of commitment. It serves as an intermediary between the perception of security associated with an organization (or another relational entity) and the resultant pleasant or bad experiences from contacts, including usage, communication, or service.

The ultimate phase of relationship growth is the establishment of loyalty. As loyalty matures and is strengthened by favorable experiences, it transforms into a more essential and emotionally-driven construct: commitment. This deeper connection often entails diminished focus on the rational elements of the partnership, stemming from strengthened emotional bonds. Commitment engenders a robust desire to preserve the relationship, especially under objectively

difficult or adverse conditions [68]. Commitment is a fundamental and persistent component of long-term relationships, as Sternberg highlights in his theory of love. In contrast to loyalty, commitment is marked by an intensified engagement to the relationship and signifies stronger, more stable psychological connections. This degree of commitment requires the readiness to adopt strategies that cultivate and maintain relationships [25; 56].

A strong sense of trust is intricately associated with commitment [24]. Trust is an essential element in transforming loyalty into commitment [45]. Time, favorable collaborative experiences, and emotional intimacy are essential for the cultivation of trust. The move from loyalty to commitment is particularly significant. During this phase, relationship assessments sometimes become subjective, with the object of allegiance exhibiting a halo effect. Trust cultivates collaboration and the achievement of common goals by creating predictability and assurance among partners [76; 69].

Trust is a fundamental element of commitment in organizational interactions, ensuring brand sustainability, economic success, and profitability. Research conducted by G. Baştuğ and associates (2016) elucidates the correlation between productivity, employee commitment, and trust within teams. Affective commitment is significantly influenced by trust, which compels employees to fulfill their obligations and act in the best interests of their employer [28].

Trust is a fundamental component in establishing emotional connections between consumers and brands, crucial for a lasting, reciprocal relationship. P.C. Verhoef (2003) [74] emphasizes the importance of affective connection, cultivated via trust, in retaining current clients and enticing new ones through referrals. A brand with a robust consumer base is more likely to withstand weather-related challenges. Affective strain may stem from negative experiences, substandard product or service quality, deception, and breaches of trust, which can undermine commitment [42; 55].

Consequently, trust is a crucial component in the concluding phase of relationship development. It essentially ensures consistency and stability across many interactions. Trust is the intellectual foundation that underpins commitment, stemming from positive experiences.

Conclusions. Establishing, maintaining, and improving all kinds of interactions in a social setting depend on trust fundamentally. Although it might not directly influence loyalty or dedication, trust is absolutely essential for creating security and serves as a major mediator. Development of trust consists in two main components: Shaped by early experiences of trust and temperament, an individual's inherent (personal) level of trust; ii) the cultivated level of trust resulting from pleasant experiences in relationships, cooperation, or communication.

From the beginning of a relationship, personal trust is absolutely vital. Establishing attachment requires a basic degree of trust, which lets someone engage in interpersonal, organizational, or financial relationships.

The relationship widens and gets more ordered as the connection develops from positive experiences accumulating and attachment strengthens. Attachment continues to be a part of a fresh, complex construction; a conditional moment of transition to the phase of loyalty results. In both its two forms-i) rational – so promoting a sense of security; ii) emotional – so strengthening emotional ties and attachment-trust acts as a facilitator in the development of loyalty.

Though it does not indicate its ending, commitment marks the last phase of relationship development. At this point, the emotional core of the marriage takes front stage while the logical element loses importance. Under this situation, trust is a basic component of decision-making since the subject of loyalty has a halo effect. When trust is high enough, few behaviors or traits of the other partner in the relationship will invite doubt.

Prospects for Further Empirical Research. Confirming the conclusions reached in this paper requires empirical study. We think that qualitative research – including personal interviews – should help to support and improve theoretical analysis. Together with the theoretical study, these interviews can help to establish a theoretical model of trust, loyalty, and commitment. After that, this model ought to be tested with a well crafted quantitative survey.

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