

## TRUST AND CREDIBILITY IN NOTIFYING ABOUT RISK

\*Kešetović Ž<sup>1</sup>, Ninković V.<sup>2</sup>

<sup>1</sup>*Faculty of Security Studies, University of Belgrade*

<sup>2</sup>*Transconflict, Belgrade*

**Abstract:** In the last twenty years the concept and dynamics of trust has come into focus of many social sciences. A concept of trust is widely identified as important to social interactions; however, it is rarely well defined or characterized. The notion of trust is playing an important role especially within the context of postmodern society, risk society. Making recourse to third-party expertise and knowledge is required whenever a context requires action, but one's own experience and individual knowledge is inadequate. If one's own knowledge no longer suffices, the very act of trusting in some external authority becomes a functional necessity. In the field of risk research there is now general agreement that trust in risk management institutions may be an important factor in perception and acceptance of risks. Furthermore, trust is seen as the key to successful risk communication, while distrust may be associated with stigmatization of technologies, such as nuclear power, as well as social amplification effects following major failures of risk regulation. While the transition from trust to distrust is often rather abrupt and is reflected in a crisis of confidence, the reverse, the re-gaining of trust, appears to be a slow and gradual process.

**Key words:** trust, credibility, risk management, risk communications, public affairs.

### 1. Introduction: a concept of trust

Trust has become a popular research subject in the social sciences during the last two decades. Trust is considered to lubricate social interactions on various levels so that these function smoothly and harmoniously, it is thought to reduce social uncertainty and complexity, and is seen to be an

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\*Corresponding author: e-mail: zelimir.kesetovic@gmail.com

important element of social capital and as a prerequisite for a healthy and flexible economy and democracy. (Tyler & Degoey, 1996)

Trust is a concept widely identified as important to social interactions, but rarely well defined or characterized. Intellectual perspectives on trust emanate from diverse academic disciplines – psychology, sociology, political science, economics and mass communication. Theoretical conceptualizations from these perspectives share a number of common features which can shed light on different types of trust and how they develop among people in social interactions. There are several distinctly different ways of defining the trust:

‘A generalized expectancy held by an individual that the word, promise, oral or written statement of another individual or group can be relied on’ (Rotter, 1980:1)

‘The generalized expectancy that a message received is true and reliable and the communicator demonstrates competence and honesty by conveying accurate, objective and complete information’ (Renn and Levine, 1991:181).

‘A set of expectations shared by all those involved in an exchange’ (Zucker, 1986:54).

‘Members of that system act according to and are secure in the expected futures constituted by the presence of each other or their symbolic representations’ (Lewis and Weigert, 1985:975).

‘A person’s expectation that an interaction partner is able and willing to behave promotively toward the person even when the interaction partner is free to choose among alternative behaviours that could lead to negative consequences for the person’ (Koller, 1988:266).

In very general terms, Rousseau et al. (1998) argue that trust can be defined as: “a psychological state comprising the intention to accept vulnerability based upon the behavior of positive expectations of the intentions of or behavior of another” (p.395). Half a century ago, Hovland et al. (1953) identified competence and care as a base for interpersonal trust. In a series of experiments they found that someone accepts information more readily when the communicator is seen as an expert and when the communicator is seen as being trustworthy, in the sense that the source is seen as willing to communicate the assertions he or she considers most valid (i.e., has no motives to promote a particular view, interest or ideology, or has lack of intent to persuade).

These definitions share some general themes, suggesting the need for a broad-based, multidimensional conception of trust. Important attributes of trust include the following:

- *Expectations about others and orientations toward the future.* Trust allows people to interact and cooperate without full knowledge about others and future uncertainties.

- *A notion of chance or risk taking.* To trust also implies that one has confidence that others will act voluntarily in a manner that is beneficial, even if not certain.

- *Subjective perceptions about others and situations.* These include perceptions of the intentions and attributes of others (e.g. commitment, competence, consistency, integrity, honesty), their motivations, qualities of the situation (e.g. the availability and accuracy of information), risks and uncertainties. In risk communication programmes, trustworthiness can depend on judgments about the quality of a message, its source, and the structure and performance of institutions (Midden, 1988).

Within risk research, a wide range of theoretical (e.g., Renn & Levine, 1991; Kasperson et al., 1992; Johnson, 1999) and empirical studies have been conducted to identify the core elements of trust. In other words, they have examined what kind of evaluative judgments contribute to the creation or destruction of trust in risk regulatory or other institutions. For example, Kasperson et al. (1992) identified four key dimensions that play an important role in the development and maintenance of trust: commitment, as social trust involves some degree of vulnerability, one wants to make sure that the trustee is fully committed to the mission, goal or fiduciary obligation; competence, since trust can only exist when a person or institution is competent in the thing it is obliged to do, so that someone should not only be committed to his or her fiduciary responsibilities, but should also fulfill it competently; caring, a perception that an institution acts in a way that shows concern for the people who put their trust in it; and finally predictability, in that people tend to trust people or organizations that are consistent. Predictability of arguments and behavior means that people know what to expect from a particular person or organization.

On the other hand, Metlay (1999) has criticized researchers for making discussions about trust unnecessarily difficult. His study of judgments of

trust in the U.S. Department of Energy suggests that trust is not complex and multifaceted, but a rather simple concept based on two distinctively different components: 1. a tightly interconnected set of affective beliefs about institutional behavior, which Metlay calls “trustworthiness”, and 2. perceptions of how competent the institution is. Within the paradigm of “two-factor theory” Frewer et al. (1996) found a structure that could best describe the reasons for trusting or distrusting various information sources, later validated with a more representative population sample. The first component comprised the characteristics: truthful, good track record, trustworthy, favor, accurate, factual, public welfare, responsible, knowledgeable, and (negatively) the characteristics: distorted, proved wrong in the past, and biased. The second factor consisted of the characteristics: accountable, self-protection, and a vested interest versus sensationalism component.

Another theory suggests that for most people it is far too demanding to base trust on evidence of competence and fiduciary responsibilities. Salient value similarity theory by Earle and Cvetkovich (1995) says that social trust is particularly critical where complex socio-technical systems generate risks that are remote from everyday experience (social trust being the willingness to rely on those who have responsibility for making decisions and taking actions related to the management of technology, the environment, medicine or other realms of public health and safety). Under such complex circumstances trust is based on agreement and sympathy rather than on carefully reasoned arguments or direct knowledge. In other words, people base their trust judgments on whether they feel that the other person or organization shares the same values, or is seen as having the same understanding of a specific situation.

Salient value similarity theory claims that the social trust consists of two key components: salient values and value similarity.

Salient value consists of the individual’s sense of what the important goals (ends) and/or processes (means) are that should be followed in a particular situation. Salient values are an aspect of the individual’s understanding of the meaning of a specific situation. The inferred meaning of a situation could include an understanding of what problem is being faced, what options are available, and how effective each might be. The modifier “salient” was chosen to emphasize that the individual concludes that specific values are important in one situation given its meaning, but that other values may be important in another situation with a different meaning. (Siegrist, Cvetkovich & Roth. 2000). Salient values are further characterized as being:

1. Generalizations that might apply in more than one situation.
2. Potentially changeable in saliency. As inferred meaning changes so will the saliency of values. Meaning could change, for example, as the individual learns more about a particular hazard. Personal experiences, discussions with family and friends, and media reports could all change the inferred meaning of a technology and affect the saliency of values (Kasperson & Kasperson, 1996; Renn et al., 1992).
3. Most often rapid, implicit, unarticulated, and automatically elicited rather than slow, explicit, articulated, and arrived at on the basis of controlled, systematic logical thought (Cvetkovich, 1999).

Judgments of value similarity involve:

1. A conclusion about the values that are salient for the person whose trustworthiness is being judged. This attribution is made on the basis of that person's verbal statements, actions and/or identity (e.g., federal regulator, nuclear plant operator).
2. A comparison of the similarity of the salient values of the perceiver and the person being judged. (Siegrist, Cvetkovich & Roth, 2000).

Several studies have shown that judged salient value similarity is strongly related to attributions of social trust (Cvetkovich & Löfstedt, 1999; Earle & Cvetkovich, 1995, 1997, 1999). The meaning of the situation determines which values are salient. It is possible to trust the government in one domain where there is salient value similarity, and to distrust it in another domain where there is salient value dissimilarity. It is hardly surprising, therefore, that general trust in politicians was found not significantly related to risks perceived (Sjöberg, 1999).

While a number of functional theories attempt to explain what trust is, few provide insight into the dynamics of trust at the level of society. Many argue that trust is gained slowly through incremental increases stemming from properly conceived and time acts on the part of each person in a relationship (Shapiro, 1987). The general social climate also structures the conditions under which institutions must operate to gain or sustain trust. In a positive social climate, people may invest more trust in institutions from the beginning and may be more forgiving when this trust is abused. In a negative social climate, by contrast, people may be very cautious in investing trust in any social institution (Renn and Levine, 1991).

Trust also depends heavily on the performance of social institutions. Luhmann (1980) contrasted the interpersonal trust that prevails in small, relatively undifferentiated societies with the system trust that prevails in the

bureaucratic institutions of modern, complex societies; he argued that the shifting nature of trust from the former to the latter is one of the hallmarks of our times. It is also probably the case that trust in larger, more complex societies rests on higher levels of cognitive trust, whereas trust in smaller, more immediate groups rests on higher levels of emotional trust (Lewis and Weigert, 1985).

These conceptions contribute to several insights into the nature of social distrust. Distrust appears to arise from violations of expectations that people have in social relations, and it occurs on cognitive, affective or behavioral levels. Violations of expectation, in turn, occur at both the individual level (such as in close interpersonal relationships) and the social level (as when politicians violate constituent expectations). Trust is hard to gain and easy to lose, so, for example, Slovic et al. (1991b) noted that a single act of embezzlement is sufficient to convince us that an accountant is untrustworthy, and that even 100 subsequent honest actions may do little to restore our trust in the individual.

Trust is never completely or permanently attained, but instead requires continuous maintenance and reinforcement. Distrust reflects the suspicion that violated expectations in one exchange may generalize to other transactions. To distrust, then, involves an attribution of intentionality that spreads from limited cases through a broader realm of interactions or exchanges. Renn and Levine (1991) distinguished five analytical levels related to trust and confidence that vary in degree of complexity and abstraction: trust involving a message, personal appeal, institutional perception, institutional climate or sociopolitical climate. They argued that the lower levels (i.e. message, personal appeal) are embedded in the higher ones (i.e. institutional perception, institutional performance) and that conditions that operate on the higher levels also affect lower levels of trust and confidence. Thus, consistent violations of trust at lower levels will, they argued, eventually affect the next higher level. Similarly, distrust at the higher levels will tend to shape options for gaining or sustaining trust at the lower levels.

## **2. The role of trust within the context of the risk society**

In the postmodern world, the principle of social responsibility, concept of democratic governance and growing body of legislative documents encourage the public to take active part in the risk assessment and risk management processes. According to the words of Ulrich Beck, the reason for such practice is that the contemporary society is the “Risk Society” and the world of manufactured uncertainty, the society where in the first place we

become more and more aware of the technological and scientific risks and hazards we are surrounded with and, in the second place, the society where such risks are rapidly increasing. The logic underlying modern industrial societies is changing from one based on the distribution of “good” aspects, in the form of material products, to one based on the distribution of “bad” aspects, in the form of risks and unintended consequences (Beck, 1998). Anthony Giddens speaks (1999) of “risk culture”, which can be seen as a new imperative for modern society; we live in a society which is no longer turned towards the past, but towards the future, in which individuals have acquired considerable autonomy and are encouraged to take their lives in their own hands - we must constantly think ahead and remain alert to both risks and opportunities. In such society it is no wonder that the psychology and perception of risk come into focus of the research.

Postmodern societies are characterized by the fact that they have learned, to a certain extent, to tolerate the unexpected and to deal with uncertainties. Thus, they have developed mechanisms for containing and coping with instances of uncertainty. We can take for an example the concept of “calculated risk”. Probability theory was able to quantify potential risks because, in a world governed by causal relations, sufficient knowledge of relevant factors made the uncertainties of the future estimable. (Reith, 2004)

In this context, trust is playing an eminent role. Making recourse to third-party expertise and knowledge is required whenever a context requires action, but one’s own experience and individual knowledge is inadequate. This always occurs against the background of a perceived uncertainty and/or a subjective lack of information. If one’s own knowledge no longer suffices, the very act of trusting becomes a functional necessity. Trust is considered important when tasks are too big or complex for individuals to manage themselves (Earle & Cvetkovich, 1995). With more differentiation and specialization in a society, members have become more dependent on each other. The division of labor comes with the expectation that people who have a specific task or responsibility will perform their duty in a way that others can count on. Although the division of labor has helped to substantially reduce various risks, the society has become more vulnerable in cases where duties are not properly being carried out. Trust is disappointed, if certain information turns out to be wrong or misleading. While errors in the theoretical, scientific dimension become “gaps of knowledge”, in the factual, social dimension, such errors result in “gaps of trust”. (European Commission, 2006)

Contemporary discourse on trust in social sciences often makes recourse to the theory of Anthony Giddens (1990). He points out that within

an environment fraught with danger, all mechanisms of trust need to be complemented with tangible trust in persons. Repeated and fundamental errors and misjudgments may shake the generalized trust in the system to such an extent that trust will be replaced by skepticism and distrust. While trust will ease the pressure in the present, distrust, at its most extreme, will paralyze all action. Every type of distrust will compel the present to engage in a quest for reassuring knowledge – a quest that consumes both time and resources. Nevertheless, it would be mistaken to generally perceive distrust as a deficiency; in many instances (e.g. in dealing with dangerous substances), distrust may be the rational course of the action (European commission, 2006).

### **3. Trust in the public sector risk management**

Trust is particularly important in the public sector, as these institutions often have the specific duty to protect the public from various risks. Trust in public institutions to effectively regulate or control risks is generally seen as an important factor in the acceptability of these risks (Poortinga W, Pidgeon N, 2005).

In the field of risk research there is now general agreement that trust in risk management institutions may be an important factor in perception and acceptance of risks. Furthermore, trust is seen as the key to successful risk communication, while distrust may be associated with stigmatization of technologies, such as nuclear power, as well as social amplification effects following major failures of risk regulation. An interesting example refers to the protection of population against H1N1 virus (swine flu) where the response of citizens to the official calls on vaccination was much higher in the countries in which governments and responsible ministries and agencies had high public credibility.

The ability to establish constructive communication will be determined, in large part, by whether the audience perceives the communication to be trustworthy and credible. Trust either refers to expected, future actions of third parties, or to the reliability of information, on which current actions are based. It is particularly relevant in conditions of ignorance or uncertainty with respect to unknown or unknowable actions of other. In this respect, trust concerns not future actions in general, but all future actions which condition our present decisions (Gambetta, 2000).<sup>1</sup>

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<sup>1</sup> Gambetta, Trust: Making and Breaking Cooperative Relations, University of Oxford – Department of Sociology, 2000, p. 217.



Therefore, it could be said that trust is a strategy for dealing with uncertainty. In the case of risky technologies, consumers and users trust science to be capable of assessing risks; on the other hand, they put their trust in industry and politics as regards their competence in taking action and their capability to implement sensible and preventive risk management.

If it becomes apparent that industry and/or politicians did not adequately communicate relevant information on risk potential, or even knowingly withheld such information, the confidence of citizens, who were affected directly or indirectly, will be severely shaken. Accordingly, dialogue-based risk communication could be the avenue for maintaining, stabilizing, or regaining trust of the public or stakeholders (Ninkovic, Novak, Kesetovic, forthcoming).

Trust is also very much a relational quality, influenced by, for instance, perceived sincerity and integrity. On the one hand, this depends on the degree of willingness (disposition for trust) of the respective "trust givers" (citizens, consumers); on the other hand, it depends on the trustworthiness of the respective "recipients of trust" (politicians, experts...). Trust is contingent, it needs to be voluntary, and it cannot be proscribed through norms nor demanded. The trust of citizens cannot be taken for granted or legislated, a fact often overlooked (European commission, 2006).

However, many studies suggest that people evaluate government policy as a whole, rather than specific policies or decisions on different issues. So, rather than the evaluation of a specific institution or a decision, people may assess the wider political and administrative system of risk governance (Poortinga & Pidgeon, 2003).

Some newer studies question the importance of enhancing trust in institutions. That is, the public does not necessarily expect or see trust as an achievable goal in their relation with institutions. Also, the importance of full trust tends to be exaggerated, especially in democratic societies. The public has become more competent and knowledgeable enough to have "effective" distrust. Such distrust is not destructive, but can be seen as an essential component of political accountability in a participatory democracy.

What is frequently called trust or distrust exists along a continuum, ranging from uncritical emotional acceptance to total rejection. Somewhere in between a healthy type of distrust can be found - critical trust. Critical trust can be conceptualized as a practical form of reliance on a person or institution combined with some healthy skepticism. Different degrees of general trust can coexist with different degrees of skepticism. The situation in which someone has high general trust in and is not skeptical about certain institution can be said to be one of "trust". One may be willing to rely on in-

formation, but one is still somewhat skeptical, and thus may still question the correctness of the received information. The situation, in which general trust is low, combined with low skepticism, is labeled as distrust. Although distrust is not a preferred situation, it could be contrasted to cynicism, a situation in which one not only has no trust in a specific institution, but one is also skeptical about its intentions. In the latter situation one is likely to simply reject everything that comes from a particular organization (Poortinga & Pidgeon, 2003).

The proposed typology of trust raises some interesting questions both for risk policy and the direction of future risk research. Decision makers may confuse critical trust with distrust or rejection. However, they are not the same thing, nor they demand the same responses.

While the transition from trust to distrust is often rather abrupt and is reflected in a crisis of confidence, the reverse, the regaining of trust, appears to be a slow and gradual process (Poortinga & Pidgeon, 2005). Trust is easier to destroy than to create or replace because negative events are more noticeable and carry more weight than positive ones.

The following peculiarities are relevant in the area of risk communications (European Commission, 2006):

1. Building trust is always a hybrid process; there is no clear distinction between “abstract” trust in the system and “tangible” trust in persons. Every agency or organization communicates through actual, visible representatives; and these may appear more or less credible. Accordingly, confidence-building measures implemented by institutions benefit from the trust given to identifiable personalities, e.g. politicians or other spokespersons. However, the trustworthiness of an actual spokesperson can be compromised by the affiliation with a less than trustworthy organization.

2. Trust in abstract systems is not sufficiently grounded in personal or expert knowledge; rather it is based on symbolic indicators of trustworthiness. Among variables we can count the supposed capability (competence and efficiency), integrity (independence and social responsibility), and the reliability of the respective institution, as well as the availability of the information provided. In each new instance, trustworthiness must be newly established afresh; however, even if risk regulation and risk communication have been successful, stakeholders do not automatically confer trustworthiness to the risk regulating institution itself.

3. Trust requires options for controls and enforcement. Trust is voluntary; it is given under the condition of the confidence in and the fairness of the one receiving it. In order to be certain that trust was justified, there need to be control mechanisms; i.e. transparency and continuous flow of infor-

mation are required. If it becomes apparent that trust was unjustified, trust can be withdrawn. The withdrawal of trust can result in unambiguous, pre-defined consequences; e.g. politicians will be forced to step down or the old institutions will be replaced with the new ones. When things have escalated to this point, stakeholders need to be involved in the process of risk communications, in order to regain trust in the risk management of companies or governments.

4. Whether information is perceived as trustworthy or untrustworthy depends on its source. There are fundamental doubts about the credibility and trustworthiness of

- a. Science experts (both as regards their expertise and their integrity)
- b. Industry culprits (due to the assumption of vested interests)
- c. Politicians (perceived as often incapable of action or biased).

The higher the assumed neutrality or independence of the communicators, the greater their trustworthiness. Confidence and trust of the stakeholders depend on the profit status; the more a particular agent stands to profit from a particular situation, the less trust will be given by the public. The studies from the USA and Western Europe showed that the highest marks are achieved by one's family and friends, NGOs (doubtful in Serbia), consumer protection associations, food monitoring agencies, and scientists and university research institutions; followed by ministries/agencies and politicians, and at the bottom of the scale, manufacturers and industry.

5. The willingness to trust is dependent on the reporting by the media. Information as well as assessment criteria as regards new technologies and their potential risks are interpreted and relayed by the media. The presentation by the media provides orientation both on the risk potential and on the trustworthiness of the agents involved.

The more inquiries by the media unearth previously held-back information, the more peoples' trust will be called into question. By necessity, reporting in the media is shaped by time constraints and the need to be on top of the news; it is also selective. Given these conditions, the logic of bad news is good news; the tendency to dramatization becomes more acute, especially in the case of environmental crises. This poses a serious challenge for risk communications, as "negative information" impacts greatly on trust, whilst positive information has much less impact.

The trust and credibility can be built by using support from credible third party sources. A lower credibility source takes on the credibility of the highest credible source that agrees with its position on an issue. When a lower credibility source attacks the credibility of a higher credibility source,

the lower credibility source loses the additional credibility. It is important to remember that the only information source that can effectively attack the credibility of another source is one of equal or higher credibility (Covello & Sandman, 2001).

Sometimes confusing terms risk and crisis, Covello and Allen give five practical rules for building trust and credibility (Covello & Allen, 1988):

1. Accept and involve the public as a partner. Work with and for the public to inform, dispel misinformation and, to every degree possible, allay fears and concerns.

2. Appreciate the public's specific concerns. Statistics and probabilities do not necessarily answer all questions. Be sensitive to people's fears and worries on a human level. Your position does not preclude your acknowledging the sadness of an illness, injury, or death. Do not overstate or dwell on tragedy, but do empathize with the public and provide answers that respect their humanity.

3. Be honest and open. Once lost, trust and credibility are almost impossible to regain. Never mislead the public by lying or failing to provide information that is important to their understanding of issues.

4. Work with other credible sources. Conflicts and disagreements among organizations and credible spokespersons create confusion and breed distrust. Coordinate your information and communications efforts with those of other legitimate parties.

5. Meet the needs of the media. Never refuse to work with the media. The media's role is to inform the public, which will be done with or without your assistance. Work with the media to ensure that the information they are providing the public is as accurate and enlightening as possible.

Finally, a high level of trust of general public is of the utmost importance for all aspects of police work. It is a necessary precondition for citizens to accept the police and cooperate with the police. Without this acceptance and cooperation the police cannot be efficient and effective, regardless of the modern equipment (Kešetović, 2000). By the very nature of its function in society, the police often use risk communication that converts into crisis communication whenever important values are put into jeopardy. Credibility of the police organization and its top management, and trust of the citizens predominantly influence success and effectiveness of this communication.

#### 4. Conclusion

In brief, trust plays a key role in risk regulation; it is necessary to be cognizant of the fact that the more pronounced the uncertainty (gap of knowledge), the greater the need to establish a firm base for trust. On the other hand, one of the major obstacles to effective risk communication is distrust. Sources of distrust include disagreements among experts, lack of coordination among risk management organizations, inadequate training of experts and spokespersons in risk communication skills, insensitivity to the requirements for effective communication, public participation, dialogue and community outreach; mismanagement and neglect; and a history of frequent distortion, exaggeration, secrecy, or worse on the part of many risk information providers. A complicating factor is that while industry and government risk communicators often see the lack of trust and credibility as their central problem, activists tend to see the undermining of undeserved trust as a major achievement.

As we already mentioned, the postmodern-risk society the negative aspects come into focus of the public interest. Unlimited sources and flow of the information enables the average citizen to be well informed in basically every issue he finds of any interest. The more informed and educated public becomes, the more developed attitudes it will have and the better decisions it will make. Therefore, it is the objective and the task of adequate risk communication to create the necessary conditions for a “culture of trust” across all levels. However, the aim cannot be a unilateral act of establishing trust among the public; a “culture of trust” can only be established based on a symmetrical approach. In this, the highest priority must be given to transparency, dialogue, participation and fairness. A merely instrumental interpretation of risk communication as a means to create trust among the public will be insufficient. The best way to build public trust is by assuring that procedures truly involve the public in decision making. Police managers should bear in mind this fact, as police organizations often tend to function as closed systems.

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## POVERENJE I KREDIBILITET U OBAVEŠTAVANJU O RIZIKU

### Rezime

U poslednjih dvadeset godina, pojam i dinamika poverenja se nalaze u žiži interesovanja društvenih nauka. Mada je pojam poverenja uopšteno percipiran kao značajan za društvene interakcije, on je, ipak, retko valjano definisan ili objašnjen. Ideja poverenja igra važnu ulogu u kontekstu postmodernog društva – društva rizika. Korišćenje znanja i veštine treće strane je neophodno kad god kontekst zahteva akciju, a posedovano znanje i veština nisu dovoljni. Ako nečije lično znanje nije dovoljno, sam čin poverenja u neki spoljašnji autoritet postaje funkcionalna nužnost. U oblasti proučavanja rizika, danas postoji opšta saglasnost o tome da poverenje u institucije upravljanja rizikom može biti značajan činilac u percipiranju i prihvatanju rizika. Štaviše, poverenje se smatra ključem uspešne komunikacije rizika, dok nepoverenje može biti povezano sa stigmatizacijom tehnologije, kao što je, na primer, nuklearna energija, kao i efektom socijalne amplifikacije nakon krupnijih grešaka u upravljanju rizicima. Dok je prelazak s poverenja u nepoverenje često nagao i trenutani, a očitava se u krizi kredibiliteta, obratni čin, to jest, ponovno uspostavljanje poverenja je spor i postepen proces.