

Personality Traits, Trust in Institutions and Interpersonal Relationships Insights from Slovakia

VERONIKA CIGÁNEKOVÁ AND MARTIN LUKÁČ



Politics in Central Europe (ISSN 1801-3422)
Vol. 21, No. 3
DOI: 10.2478/pce-2025-0017

Abstract: *This paper examines the association between personality traits and trust. In this paper, trust is divided into two types: interpersonal and institutional. Both are fundamental for cohesion, reduction of social fragmentation, effective governance and institutional legitimacy. The literature primarily identifies personal experience and anticipated adherence to norms as key drivers of trust. In this context, understanding whether and how personality influences trust is crucial, as trust may be partially hereditary and thus only partly shaped by behaviour. This suggests that some population segments may remain distrustful, regardless of the efforts to build trustworthiness. Hence, this paper examines the effect of personality on trust in diverse entities. Personality traits are operationalised through the Big Five personality model. Effect of personality on both types of trust, i.e. institutional and interpersonal, is measured. For both types, subcategories of trustees are examined; for instance, friends and family are included in interpersonal trust subcategories. This paper focuses on the Slovak population and uses data from the World Values Survey. The results show that conscientiousness, openness and agreeableness are positively related to trust in certain institutions. On the other hand, interpersonal trust was positively related only to openness and agreeableness. Neuroticism has been negatively associated with both institutional and interpersonal trust.*

Keywords: *interpersonal trust, institutional trust, drivers of trust, Big 5 personality model, personality traits*

Introduction: Trust and personality

Trust is essential for social cohesion and democratic governance. It refers to the belief that the entity in whom we place our trust (hereby referred to as the trustee) – be it an individual, a group of people, or an institution – will uphold their commitments and act in good faith. Indeed, the social science literature divides trust into two types: interpersonal (Simpson 2007; Borum 2010; Rotter 1967; Larzelere & Huston 1980) and institutional (Bornstein & Tomkins 2015; Hudson 2006; Sønderskov & Dinesen 2016; Norris 2022). Both are necessary for an effectively functioning country. Interpersonal trust describes how people trust each other and is usually further divided into trust within the family, among friends and finally among people we do not know. This type of trust is foundational to personal interactions and relationships as well as social harmony in general. A deficit in interpersonal trust impedes communication and collaboration which often leads to the fragmentation of society into small camps (Kosnáč et al. 2024). In contrast, institutional trust describes the level of this sentiment towards various political and apolitical institutions, whether it be the government, parliament, political parties or more apolitical institutions like universities, courts, businesses, municipalities, religious organisations, media or scientific institutions. Trust in these institutions is crucial for their legitimacy and the general effective functioning of the society. A lack of trust in state institutions can, for instance, significantly hinder crisis management efforts. For example, during the COVID-19 pandemic, institutional mistrust led to resistance against public health recommendations such as quarantine guidelines or vaccination campaigns. Many individuals turned to alternative information sources which often amplified misinformation, further eroding public confidence. In contrast, trust in institutions facilitated greater acceptance of protective behaviours (Majid et al. 2021). Furthermore, trust is generally important with regards to citizens' political actions and decisions. A meta-analysis' findings indicate a weak to moderate correlation between trust and a range of outcomes, including voter turnout, voting choices, policy preferences and compliance with law (Devine 2024).

The literature has mainly identified personal experience and expected adherence to norms as the main drivers of trust (Brezzi et al. 2021). This paper explores the relationship between personality traits and trust, with a particular focus on the Slovak population. Investigating the potentially hereditary nature of trust is crucial, as some population segments may never trust institutions or other individuals regardless of their actions. We examine the influence of one's character, operationalised through the framework of the Big Five personality model, on trusting diverse institutions and the populace. The Big Five personality model, also known as the Five-Factor Model, is a widely recognised framework for understanding human personality. It measures personality traits

across five broad dimensions: 1) openness, characterised by inventiveness and curiosity as opposed to consistency and caution; 2) conscientiousness, marked by efficiency and organisation as contrasted with an easy-going and careless nature; 3) extraversion, defined by outgoingness and energy in contrast to solitude and reservedness; 4) agreeableness, reflecting compassion and cooperativeness as opposed to antagonism and detachment; and 5) neuroticism, denoting sensitivity and nervousness in contrast to resilience and confidence. Importantly, according to the theory underlying this model, all individuals possess each of these five traits but to varying degrees. Hence, our personalities are a unique blend of these dimensions.

The Big Five model is often considered the most robust model explaining personality (Poropat 2009) and it has been replicated across various demographics and cultures (Digman 1997; McCrae & Costa 1997). Unlike socioeconomic factors, which can shift rapidly and largely contextualise opportunities for trust, personality traits remain relatively stable over time (Costa & McCrae 1988; Costa 1992; Specht et al. 2011; Roberts et al. 2006). Thus, incorporating personality into the study of trust offers complementary insights that help explain individual differences in trust propensity even under similar structural conditions. By analysing how these psychological traits relate to trust in both institutions and other people, this study tests whether personality serves as a significant explanatory factor for trust at the national level.

Literature review

In this part, we will first present the literature review of personality's impact on social and political attitudes, which will lead us to hypotheses about their impact on trust. We are looking at both interpersonal and institutional trust. Since the analysis will use data from the World Values Survey (Haerpfer et al. 2022), hypotheses will already include relevant existing categories of trustees from the survey.

Openness

Openness has been associated with higher levels of creative behaviour, willingness to try new things and social efficacy (Mondak 2008; George & Zhou 2001; Mak & Tran 2001). People who score high on the trait of openness tend to be more imaginative and have broader interests. They are often described as curious and adaptable and eager to engage with new ideas or environments, which enables them to flourish even in complex social and cultural settings. In contrast, low scores were associated with a practical and grounded approach (Costa 1992; Gerber et al. 2011). Furthermore, open people are more likely to embrace a cosmopolitan culture with diverse communities, practices and

perspectives (Gallego & Oberski 2012). Their openness often translates into a greater willingness to understand and appreciate viewpoints different from their own, fostering inclusivity and mutual respect. Research has also shown that openness relates negatively to discrimination against marginalised and historically oppressed groups (Cullen, Wright & Alessandri 2002; Duriez & Soenens 2006; Flynn 2005).

Aligned with these reasons, it is expected that people with higher levels of openness should also have higher levels of interpersonal trust. Indeed, Freitag and Bauer (2016) have shown this in a sample of the Swiss population. Their results showed significant associations between openness and trust in both familiar individuals and strangers. This suggests that openness may facilitate a more optimistic view of human nature, enhancing the willingness to rely on others regardless of prior interactions. Whether the trustee is a close family member, a neighbour, a known individual or an unknown individual, higher openness may lead to greater confidence in their intentions and reliability. Therefore, we hypothesise the following:

Hypothesis 1: Openness is positively associated with interpersonal trust in all categories of trustees.

Conscientiousness

Conscientious people are logical, well-informed and typically view themselves as highly competent (Freitag & Bauer 2016; Gallego & Oberski 2012; McCrae & Costa 2003). Their strong features are planning, deliberation and ambition. Conscientious individuals often prioritise structure, reliability and a systematic approach. In contrast, individuals with low conscientiousness tend to behave more immaturely, carelessly and unpredictably (Freitag & Bauer 2016; McCrae & Costa 2003). Further, conscientiousness has been associated with multiple political attitudes. For instance, there is some support that higher conscientiousness is associated with more interest in politics and higher adherence to social norms (Gallego & Oberski 2012; Mondak & Halperin 2008). This adherence often translates into a preference for order and stability within societal systems. Conscientious people care about rule-following and conventionality. There has also been an association between conscientiousness and conservatism or dogmatic beliefs (Mondak & Halperin 2008). This relationship may reflect a preference for tradition and resistance to change which aligns with the structured and disciplined nature of conscientious individuals.

Since the literature connected conscientiousness with preferring the status quo, acting more according to the social norms, and even dogmatic belief, it could be assumed that conscientiousness is related to higher trust in certain

institutions. This connection likely stems from conscientious individuals' intrinsic appreciation for structure, order and stability. If institutions represent consistency, reliability and enforcement of rules, conscientious individuals should tend to trust them more. This trust is linked to the appreciation for the effectiveness of organised systems and a recognition of the importance of upholding social norms. Hence the second hypothesis is that conscientiousness is positively associated with institutional trust, but specifically, it is trust in the armed forces, police and courts because these represent stability, order and authority. Further, conscientious individuals probably tend to trust civil service as it represents the stable professional side of the public sector as opposed to institutions like parliament, government or political parties, which are more politicised and unstable.

Hypothesis 2: Conscientiousness is positively associated with trust in the armed forces, police, courts and civil service.

Agreeableness

Agreeableness is linked to communal and pro-social orientation (Gallego & Oberski 2012). Agreeable people are more cooperative, conflict avoidant and sympathetic (Mondak & Halperin 2008). They engage more in volunteering and community building activities. This tendency reflects their innate desire to contribute to the well-being of others and foster a sense of belonging within their communities. They prefer harmonious relationships and are interested in community issues (Gerber et al. 2011). They can often serve as mediators or peacemakers in group dynamics, striving to maintain positive interpersonal connections. In terms of political attitudes, agreeableness has been related to higher civic participation or voter turnout but conditional on non-conflictual situations (Gallego & Oberski 2012; Mondak & Halperin 2008; Mondak et al. 2010). For instance, agreeable people might be more likely to join peaceful demonstrations but not boycotts or heated political debates. This aversion to confrontation stems from their strong preference for harmony. They are more inclined to support or engage in politics through consensus-building measures and dialogue rather than opposition.

Based on the literature review, we expect the trait of agreeableness to shape interpersonal trust, primarily increasing trust toward familiar trustees within communities. Agreeable people have a pro-social and empathetic nature but since they are focused on community building, it is likely that the bonds they foster are mainly within their immediate social networks. Further, since agreeableness fosters a preference for harmonious and non-confrontational interactions, individuals high in this trait are likely to trust institutions that reflect these values. By the same token, we anticipate an inverse relationship, meaning

there should be a negative association with institutions commonly linked to political conflict, such as parliament, government and political parties. Therefore, we propose the following hypotheses:

Hypothesis 3a: Agreeableness is negatively associated with trust in parliament, government and political parties.

Hypothesis 3b: Agreeableness is positively associated with close categories of trustees – that is, family and neighbourhood.

Extraversion

Extraversion refers to the degree to which people need social interaction (Gerber et al. 2011). People who are more extroverted derive more pleasure from social interactions. They are active, better networkers and outgoing (McCrae & Costa 2003; Mondak & Halperin 2008). On the other hand, introverts tend to be shy and more reserved, preferring solitude or small groups. Extroverts are energised by the company of others and tend to seek out social settings that facilitate stimulating and dynamic interactions. As a result, extraversion is strongly related to group-based political activities, such as attending town hall meetings, where these traits are effectively engaged (McCrae & Costa 2003; Mondak & Halperin 2008; Gallego & Oberski 2012). Extraversion is also associated with certain forms of civic participation, such as campaigning, volunteering or community organising (Mondak & Halperin 2008). Extraverts tend to prefer political actions that involve teamwork and interpersonal communication. Such activities align with their preference for action-oriented, high-energy involvement and the opportunity to influence collective outcomes. Their preference to choose highly social situations often translates into an ability to build coalitions and mobilise support for shared goals.

Additionally, extraversion has been linked to a greater interest in politics and voting (Gallego & Oberski 2012; Gerber et al. 2011; Mondak & Halperin 2008). This association likely stems from extroverts' tendency to feel more connected to collective decision-making processes. Higher interest in voting could, in turn, foster greater trust in the elections. Furthermore, since extraverts are often involved in group-based political activities, they could trust labour unions more as these organisations align with their preference for collective action, collaboration and advocating for shared interests within a social framework. Therefore, Hypothesis 4a is that extroversion is positively associated with trust in elections and labour unions. Further, extraverts are more likely to have extensive social networks due to their outgoing and engaging nature. It is likely that their networks would include diverse individuals, exposing extroverts to varied perspectives which could foster inclusivity. Hence, Hypothesis 4b is that extro-

version is positively associated with interpersonal trust towards all categories of trustees, whether it is family, neighbours, known or unknown individuals.

Hypothesis 4a: Extroversion is positively associated with trust in elections and labour unions.

Hypothesis 4b: Extroversion is positively associated with interpersonal trust towards all categories of trustees.

Neuroticism

People with high neuroticism scores are likely to be more anxious and nervous (Mondak et al. 2010). Due to their tendency to experience negative emotions more frequently, such as fear, sadness and anger, their overall emotional stability is often compromised (McCrae & Costa 2003). This heightened emotional sensitivity often leads to overthinking and a tendency to dwell on potential risks or adverse outcomes, even in situations where such concerns may not be warranted. This emotional reactivity makes them more susceptible to stress in challenging situations. They often feel particularly vulnerable to perceived threats from unfamiliar individuals or groups outside their immediate social circles, heightening their sensitivity to any signs of discord or disruption within societal harmony (Gallego & Oberski 2012; Ackermann K. & Ackermann M. 2015).

When it comes to evaluating the trustworthiness of others, their predisposition toward anxiety leads them to foresee negative outcomes more frequently. This expectation of adverse scenarios fosters a general wariness in social interactions and drives a cautious and sceptical approach toward engaging with others. Neurotics often hesitate before forming close bonds. They frequently anticipate deceit or betrayal from others, which significantly diminishes their trust (Freitag & Bauer 2016). Hence, we expect neuroticism to be related to distrust in all categories of trustees but more so in the unknown groups as there are more unpredictable.

Hypothesis 5: Neuroticism is negatively associated with interpersonal trust in all categories of trustees but more so for strangers.

Data and methodology

The data used in this paper focus on Slovakia and are derived from the World Values Survey (WVS) Wave 7, collected in 2022 (Haerpfer et al. 2022). The WVS employs computer-assisted personal interviewing (CAPI), conducted face-to-face. The representative sample consists of 1,200 respondents from the non-institutionalised population of Slovakia, aged 18 years and older, and covering the entire country.

All WVS data, except the Big Five questionnaire, are publicly available. The Big Five questions were collected using a standardised 20-item Big Five questionnaire added to the WVS. These data are owned and curated by the DEKK Institute, which conducted the data collection. In preparation, negatively keyed items from the Big Five questionnaire were reversed for easier interpretation. Similarly, all scales from the WVS were reversed to gain positive scoring. Institutional trust items are measured on a 1–4 Likert scale, using the following question: ‘I am going to name a number of organizations. For each one, could you tell me how much confidence you have in them: is it a great deal of confidence, quite a lot of confidence, not very much confidence, or none at all?’ Interpersonal trust is measured using the question: ‘I’d like to ask you how much you trust people from various groups. Could you tell me for each whether you trust people from this group completely, somewhat, not very much or not at all?’

Building on prior literature review linking personality traits with political and social attitudes, this part of the paper empirically investigates the relationship between personality and trust through a series of linear regressions. Institutional trust variables include the armed forces, labour unions, police, courts, government, political parties, parliament, state and public administration, and elections. They were chosen for their representation of political or public sector institutions. Institutions such as media, banks or international organisations were excluded as they relate to non-state or geopolitical phenomena. By excluding these the study ensures conceptual clarity as the trust in chosen institutions is rooted in domestic political and administrative systems. For interpersonal trust, the dependent variables include trust in family, neighbourhood, people one knows and strangers. The control variables were age, income, education, gender and language, which was included to account for Slovakia’s minority groups, such as Hungarians and the Roma.

Results

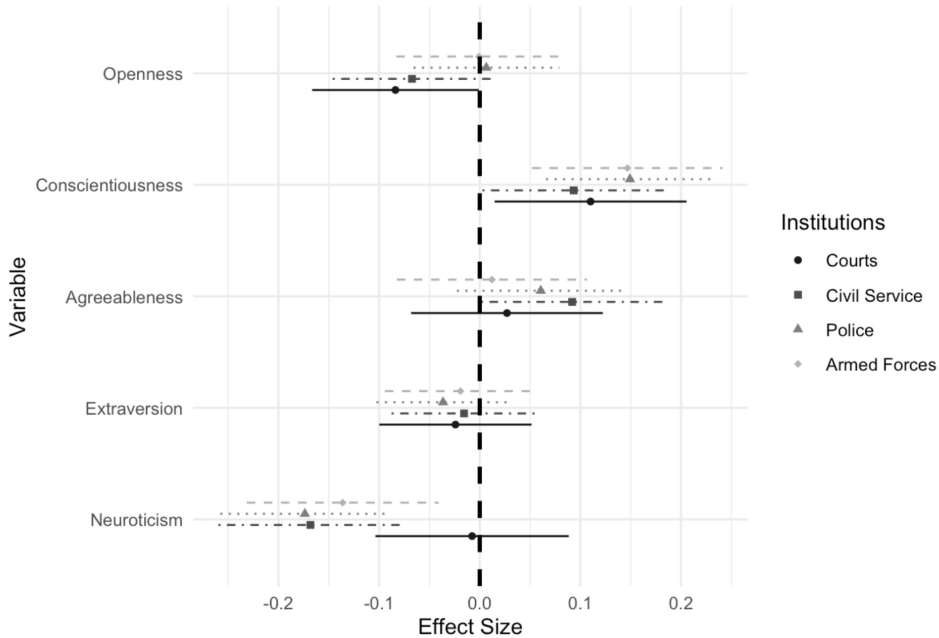
In this section, we present the results of the study, which models the relationship between trust and personality traits. We detail the outcomes of the regression analyses, both with and without control variables, to evaluate the hypotheses developed in the theoretical section.

Institutional Trust

For the institutional trust this paper argued for three hypotheses: conscientiousness is positively associated with trust in the armed forces, police, courts and civil service (Hypothesis 2); agreeableness is negatively associated with trust in parliament, government and political parties (Hypothesis 3a); and extroversion is positively associated with trust in elections and labour unions (Hypothesis 4a).

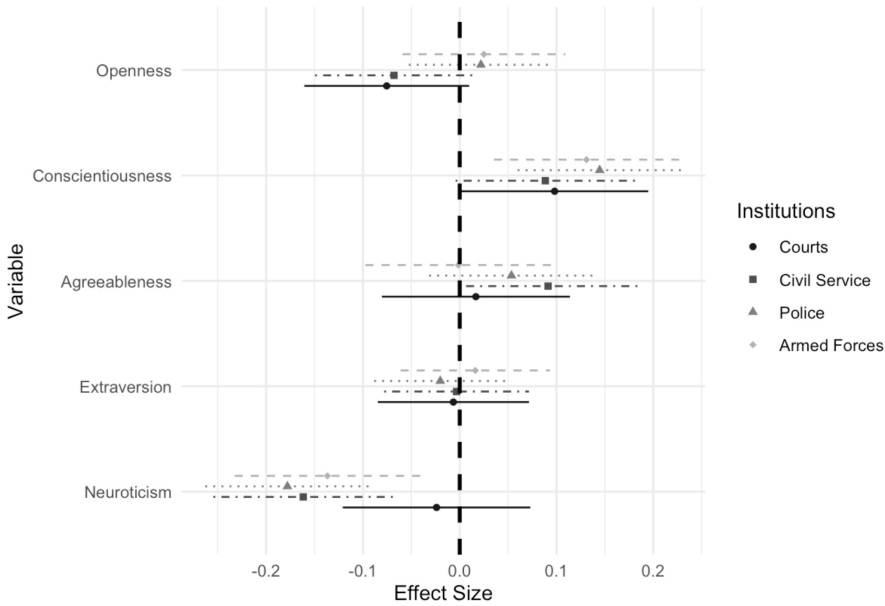
In Figure 1, we see that the linear regression results support Hypothesis 2 – that is, conscientiousness is positively associated with trust in the armed forces ($\beta=0.15$, $SE=0.05$, $p<.01$), police ($\beta=0.15$, $SE=0.04$, $p<.001$), courts ($\beta=0.11$, $SE=0.05$, $p=.02$) and civil service ($\beta=0.09$, $SE=0.05$, $p=.04$). It appears that conscientious individuals prefer institutions traditionally perceived as bearers of stability and order, and the professional side of the public sector – civil service. As we can see in Figure 2, after adding the control variables, conscientiousness remained positively associated with trust in the armed forces ($\beta=0.13$, $SE=0.05$, $p<.01$), police ($\beta=0.14$, $SE=0.04$, $p<.001$), courts ($\beta=0.09$, $SE=0.05$, $p=.05$) and civil service ($\beta=0.08$, $SE=0.04$, $p=.06$) though with slightly lower effects. Further, trust in the civil service also became less significant. In line with the theoretical expectations, Figure 3 shows that more politicised and fluctuating bodies, such as the parliament and government, do not show a significant association with conscientiousness. However, we see a positive association between conscientiousness and trust in labour unions ($\beta=0.17$, $SE=0.06$, $p<.01$) and elections ($\beta=0.12$, $SE=0.05$, $p=.02$). Figure 4 shows that the relationship remained significant after controls were added (labour unions $\beta=0.14$, $SE=0.07$, $p=.04$ and elections $\beta=0.10$, $SE=0.05$, $p=.05$).

Figure 1: Institutional trust in public sector



Source: Authors, based on data from WVS Database.
 Note: Point estimates and 95% confidence intervals without control variables.

Figure 2: Institutional trust in public sector



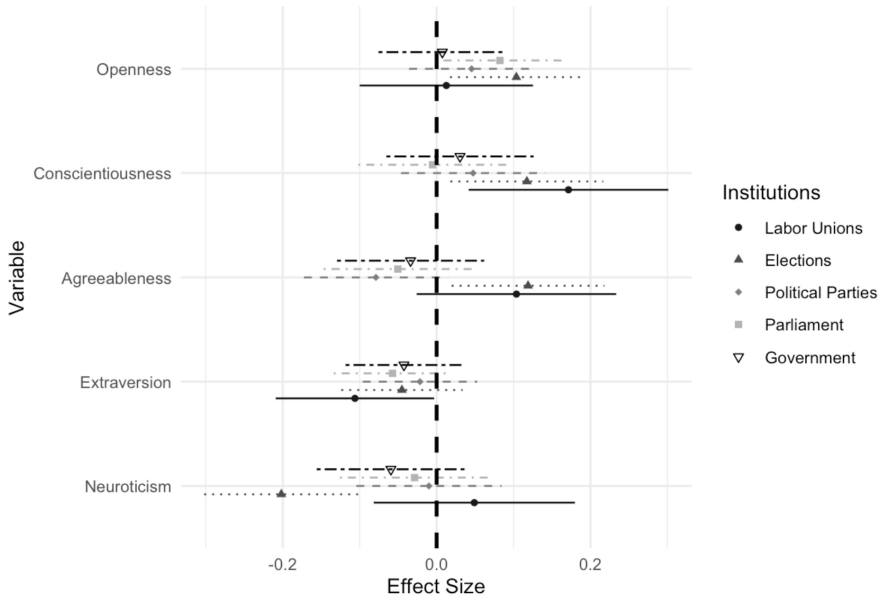
Source: Authors, based on data from WVS Database.

Note: Point estimates and 95% confidence intervals without control variables.

As we can see in Figures 3 and 4, no support was found for Hypothesis 3a; none of the theorised institutions – parliament, government and political parties – showed the expected negative relationship with agreeableness. Although there was a consistent negative association with all three institutions, these relationships were not statistically significant. However, there was a significant positive association between agreeableness and trust in elections ($\beta = 0.12$, $SE = 0.05$, $p = .02$) and trust in the civil service ($\beta = 0.09$, $SE = 0.05$, $p = .05$), although part of this association was reduced when control variables were added. The Hypothesis 4a was not supported. Figure 3 shows that extraversion was negatively associated with trust in labour unions ($\beta = -0.11$, $SE = 0.05$, $p = .04$). However, in Figure 4 we see that the significance dropped below the standard 95% confidence interval when control variables were added. There was no significant association between the extroversion and trust in elections, yet the directionality was contrary to expectations.

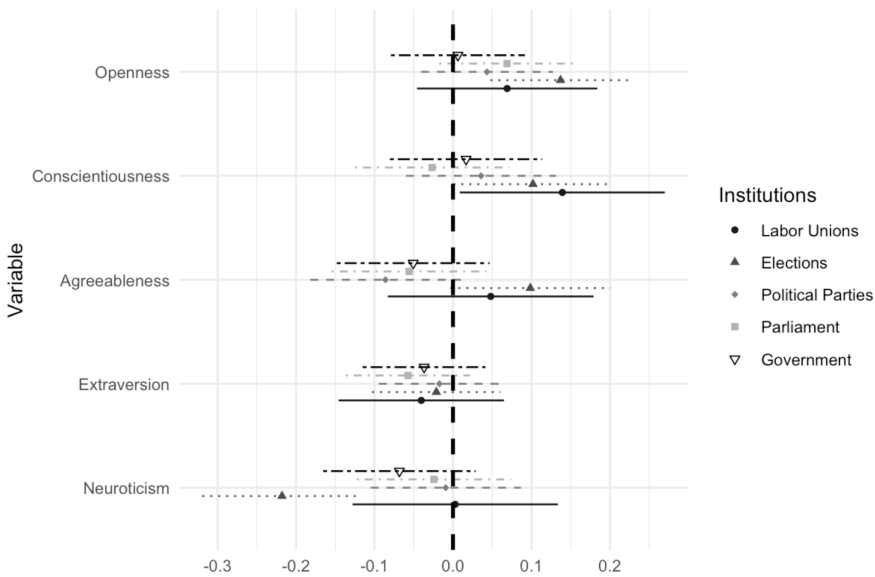
As for further associations, openness was negatively associated with trust in the courts ($\beta = -0.08$, $SE = 0.04$, $p = .05$), but this association also diminished when controlling for other variables. Openness was also positively associated with trust in elections ($\beta = 0.10$, $SE = 0.04$, $p = .02$), and this relationship increased in significance when control variables were added ($\beta = 0.14$, $SE = 0.05$, $p < .01$), suggesting potential omitted variable bias in the initial model. Further-

Figure 3: Institutional trust in political institutions



Source: Authors, based on data from WVS Database.
Note: Point estimates and 95% confidence intervals without control variables.

Figure 4: Institutional trust in political institutions



Source: Authors, based on data from WVS Database.
Note: Point estimates and 95% confidence intervals without control variables.

more, from the figures we can see that neuroticism was negatively associated with several institutions: trust in the armed forces ($\beta = -0.14$, $SE = 0.05$, $p < .01$), trust in the civil service ($\beta = -0.17$, $SE = 0.05$, $p < .001$), trust in elections ($\beta = -0.20$, $SE = 0.05$, $p < .001$) and trust in the police ($\beta = -0.17$, $SE = 0.04$, $p < .001$). Interestingly, one of the controls, the Romani language, showed a significant negative association to trust in civil service ($\beta = -0.64$, $SE = 0.29$, $p = .03$). The Romani language also has a negative association with trust in the police ($\beta = -0.56$, $SE = 0.26$, $p = .03$). Furthermore, Hungarian has also shown significant negative association with trust in the armed forces ($\beta = -0.39$, $SE = 0.11$, $p < .001$).

Interpersonal Trust

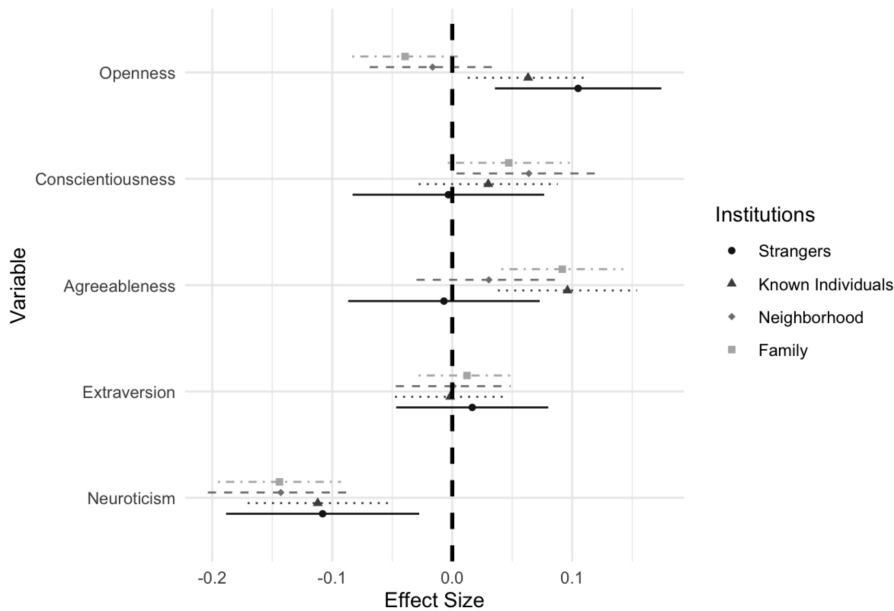
For interpersonal trust, this paper hypothesised that openness would be positively associated with interpersonal trust across all categories of trustees (Hypothesis 1). Additionally, it was hypothesised that agreeableness would be positively associated with closer categories of trustees, specifically family and neighbourhood (Hypothesis 3b). Extroversion was expected to be positively associated with interpersonal trust across all categories of trustees (Hypothesis 4). Lastly, it was hypothesised that neuroticism would be negatively associated with interpersonal trust across all categories of trustees, with a stronger effect for strangers (Hypothesis 5).

In Figure 5, we see that Hypothesis 1 was only partly supported. Openness showed significant positive associations only with trust in people known personally ($\beta = 0.06$, $SE = 0.03$, $p = .01$) and trust in strangers ($\beta = 0.10$, $SE = 0.04$, $p < .01$). Figure 6 shows that the relationship remained significant for both variables even after adding control variables. As we can see on both figures, there were no significant associations to trust in family and neighbourhood.

Hypothesis 3b was also only somewhat supported. It was expected that both family and neighbourhood would have significant positive associations with agreeableness, as they represent close communities. However, in Figure 6 we see that only trust in family showed a significant relationship ($\beta = 0.09$, $SE = 0.03$, $p < .01$ after controls), and trust in known individuals was also positively associated ($\beta = 0.10$, $SE = 0.03$, $p < .01$ after controls). Hypothesis 4 was not supported, as none of the variables showed a significant relationship with extraversion.

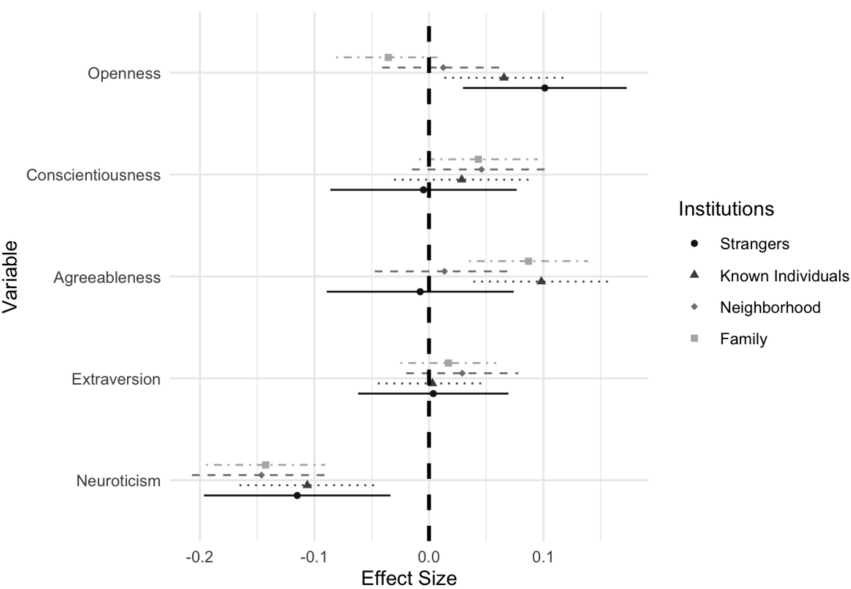
Finally, Hypothesis 5 was supported, as illustrated in Figure 5 and 6. Neuroticism negatively associated with all categories of trustees. These relationships remained significant after adding control variables. There was a stronger negative association with trust in family ($\beta = -0.14$, $SE = 0.03$, $p < .001$ after controls), neighbourhood ($\beta = -0.15$, $SE = 0.03$, $p < .001$ after controls) and known individuals ($\beta = -0.11$, $SE = 0.03$, $p < .001$ after controls) compared to people met for the first time ($\beta = -0.12$, $SE = 0.04$, $p < .01$ after controls).

Figure 5: Interpersonal trust



Source: Authors, based on data from WVS Database.
Note: Point estimates and 95% confidence intervals without control variables.

Figure 6: Interpersonal trust



Source: Authors, based on data from WVS Database.
Note: Point estimates and 95% confidence intervals without control variables.

Discussion

Institutional Trust

In the results section, we observed an unexpected positive association between conscientiousness and trust in labour unions and elections. On the one hand, these institutions are usually associated with change. The elections produce a change of the government and labour unions lobby for change in workers' rights legislation. This would contrast with our theoretical expectations that conscientious people prefer stability. On the other hand, these institutions are also associated with a type of stability. Elections are a critical pillar of the democratic system, and labour unions help maintain political balance by addressing the concerns of workers' rights. Both are foundational elements of democratic state's structure and democratic governance. It could be stipulated that conscientious individuals trust these institutions because they are connected to the stability of the democratic system.

Furthermore, we saw that there was a significant positive association between agreeableness and trust in the civil service. Possible explanations for this relationship may lie in the non-conflictual and impartial nature of the institution. Unlike, for example, political parties, which are by definition partisan and often support conflict of opinions, the civil service operates with a focus on professionalism, neutrality and public interest, which may appeal to individuals with high levels of agreeableness. Moreover, we observed significant positive association between agreeableness and trust in elections. This aligns with existing literature, which highlights a link between agreeableness and increased voter turnout (Gallego & Oberski 2012; Mondak & Halperin 2008; Mondak et al. 2010). Agreeable individuals are more cooperative and community oriented and elections often serve as a platform for representing diverse community interests. Hence, the higher tendency of agreeable individuals to trust elections could be connected to the perceived positives of collective decision-making.

We found no support for Hypothesis 4a: neither trust in elections nor trust in labour unions showed the anticipated positive relationship with extraversion. Instead, the direction of the relationship was negative for both institutions. We hypothesised a positive association, expecting extraverts' preference for collective action and collaboration to align with greater trust. However, this unexpected finding challenges the assumption that extraversion, which previous research has linked to higher political interest and voting behaviour (Gallego & Oberski, 2012; Gerber et al., 2011; Mondak & Halperin, 2008), directly translates to institutional trust. This finding highlights the nuanced ways in which personality traits interact with trust, especially when contrasted with the trait of agreeableness. Both extraversion and agreeableness have been connected to greater interest in voting. Yet, while extraverts may actively engage

in politics and prefer collective actions, such engagement does not necessarily foster trust in elections or labour institutions.

The results also showed that openness was positively associated with trust in elections, and that the relationship increased in significance when control variables were added which suggests potentially omitted variable bias in the initial model. It is possible that some control variables are related to both openness and trust in elections. However, in general, the positive relationship between openness and trust in elections may be attributed to the value open people place on the acceptance of diverse viewpoints and inclusivity (Gallego & Oberski 2012; Cullen, Wright & Alessandri 2002; Duriez & Soenens 2006; Flynn 2005). Elections provide an opportunity for collective decision-making where a wide range of ideas are represented. This is particularly relevant in the Slovak multi-party system, which brings diverse representation of voices and policy proposals. It is likely that this is the reason for the increased trust in the electoral process among those with an open-minded disposition.

Furthermore, neuroticism was negatively associated with trust in the armed forces and police. As we have already noted, individuals with high neuroticism scores often experience increased anxiety and emotional instability. Some evidence also suggests that neurotic individuals may be more sensitive to authority (Greene & Robertson 2017; Wall et al. 2019). These institutions may be perceived as imposing control or potential harm, which could explain the decreased trust in them. However, we need more evidence on the relationship between neuroticism and authority because while some studies, such as Greene and Robertson (2017), suggest that neurotic individuals are more likely to view authority figures and institutions with suspicion due to their heightened emotional sensitivity and focus on potential threats, others, like Wall et al. (2019), indicate that neuroticism can also lead to compliance or reliance on authority in situations where it provides a sense of security or stability.

Moreover, there was a negative association between neuroticism and trust in civil service and elections. It could be argued that this relationship is linked to the scepticism of neurotic individuals and their expectation of deception (Freitag & Bauer 2016). They do not believe in fair election competition nor the objectivism and professionalism of civil service. They rather expect deceit and nepotism. Furthermore, prior research has associated neuroticism with higher levels of dishonesty (Giluk & Postlethwaite 2015; Stănescu & Iogra 2013; Weber 2017), which could theoretically lead neurotics to expect the same from others. It reinforces their belief that institutions are flawed and that societal systems are rigged. However, this explanation would mean that they distrust all institutions not just a selected few and therefore we would need more evidence to understand why neuroticism specifically impacts trust in certain institutions.

We also noted that the Romani language showed a significant negative association to trust in civil service and trust in the police. Negative experiences and

discrimination faced by the Roma minority in Slovakia (Belák 2016; Vašečka 2002) may contribute to their lower trust in public institutions. Such experiences likely eroded their confidence in public institutions over time and created a widespread perception of institutional alienation and exclusion within the community. This aligns with broader research, which links societal experiences of marginalisation, structural inequality and perceived institutional bias to diminished levels of trust among minority groups (Koch 2019; Murphy 2013; Tyrberg 2024; Vackle et al. 2020). Similar reasoning could be applied to Hungarians and distrust towards the armed forces although we would need more research to understand why specifically the armed forces and not police and civil service as in the case of the Roma minority.

Interpersonal Trust

In the results section, we observed no significant associations between openness and trust in family and neighbourhood. This outcome contrasts with our initial expectation that openness would be positively associated with trust across all categories of trustees. However, it aligns with previous research, which has highlighted a stronger relationship between openness and trust in strangers compared to known trustees (Freitag & Bauer 2016). Moreover, the literature suggests that open individuals are more likely to embrace diverse perspectives, engage with people from different cultural backgrounds and exhibit lower levels of discrimination (Cullen, Wright & Alessandri 2002; Duriez & Soenens 2006; Flynn 2005). These tendencies could contribute to their greater trust in strangers, as such interactions require openness to new experiences and reduce bias. It seems that trust in unfamiliar individuals is more likely to be influenced by dispositional traits like openness, while trust in familiar contexts, such as family and neighbourhood, may rely on other factors. There is probably a different dynamic to close relationships, where other elements such as shared experiences, mutual obligations or interpersonal bonds may take precedence over personality trait of openness.

Additionally, agreeableness was related to trust in family and known individuals, but not in neighbours, suggesting that Slovaks may not view neighbourhoods as close communities. This finding warrants further investigation by controlling for urban-rural status. If both contexts confirm this pattern, it would be an important insight. Furthermore, the results also show that there is no significant relationship between interpersonal trust and extraversion. Previous literature has indicated that extraversion is linked to wider social networks and higher participation in group-based activities (McCrae & Costa 2003; Mondak & Halperin 2008; Gallego & Oberski 2012). However, this study refines those findings by demonstrating that such tendencies do not necessarily translate into trust

in others, whether known individuals or strangers. This nuance challenges the assumption that social connectivity inherently fosters trust. It seems that interpersonal trust may depend more on factors such as the nature of social interactions, specific social environment or the quality and depth of interpersonal interactions.

Finally, we saw that neuroticism related negatively to interpersonal trust whatever to category of trustee. As the literature suggests, neurotics' perceptions of trustworthiness are biased by expectations of negative outcomes, such as deceit or betrayal (Freitag & Bauer 2016). Interestingly, there was a stronger negative association with known or familiar categories of trustees such as family and neighbourhood. This finding suggests that neurotics may perceive familiar relationships through a lens of heightened sensitivity to perceived risks or past experiences. Still, it is notable that pre-existing relationships influence the level of trust that neurotics attribute to individuals. This contrasts with prior literature, which suggested stronger scepticism toward unfamiliar individuals (Gallego & Oberski 2012; Ackermann & Ackermann 2015).

Limitations

Several limitations need to be considered. First, the explanatory power of the regression models was limited, which was indicated by low R-squared values across all models (ranging from 0.003 to 0.079). While this outcome was expected – given that this paper did not anticipate that personality traits would fully explain variations in trust – it still suggests that the models captured only a small portion of the variance. Moreover, the associations observed in the results may, in part, reflect omitted variable bias, as in some cases the inclusion of control variables altered the significance of certain predictors, for instance with openness and trust in elections. This indicates that other unmeasured factors, possibly related to both personality and trust, might influence the results. Future research should explore these omitted variables to refine the models further.

Moreover, we would need further research to understand the relationship between neuroticism and distrust in certain institutions. In the discussion section we offered some possible explanations but more research would be needed as the literature posed mixed findings, e.g. the relationship between neuroticism and authority are shown to lead to both suspicion and compliance. Further, the findings suggested that there was a stronger negative association between neuroticism and known categories of trustees in contrast to strangers. Further research could delve deeper into the question of why pre-existing relationships influence the level of trust for neurotics. Additionally, there was an interesting contrasting finding for openness. While openness had a significant positive association to strangers it did not have a significant association with trust in family and neighbourhood. Further research could explore whether there are

different dynamics to close relationships. Relatedly, we found that just social connectivity does not inherently foster trust since there is no significant relationship between interpersonal trust and extraversion. Future research could further explore the factors such as the nature of social interactions, specific social environment or the quality and depth of interpersonal interactions and their relationship to interpersonal trust. Similarly, a mere interest in politics or greater voter turnout is not necessarily linked to higher trust as shown by the contrasting results for extroversion and agreeableness.

The study's scope was also constrained by its exclusive focus on a Slovak sample, which may limit generalisability to other cultural or demographic contexts. This is particularly relevant given that institutional trust is often shaped by historical, political and cultural factors, which vary widely across countries. Certain institutions may be perceived differently depending on the context. As such, the results should be interpreted with caution when applied to other populations. Additionally, the analysis was cross-sectional, examining data at a single point in time, which may overlook the dynamic nature of trust and personality. Longitudinal studies are needed to capture how personality traits and trust interact over time, especially considering the potential for bidirectional influences or changes in trust levels due to societal events.

Lastly, potential omitted variables, such as significant personal experiences or traumas that could influence both personality and trust, were not accounted for. For example, the study did not include direct measures of discrimination or systemic inequality, which may be particularly relevant for understanding the lower trust to certain institutions observed among the Roma minority. Broader structural factors, such as socio-economic status and education level, were primarily treated as control variables, leaving their broader potential impact underexamined. A deeper investigation into these factors could provide further insights into the relationship between trust and perceptions of institutions.

Conclusion

This study explored the relationship between personality traits and trust within the Slovak population. The findings show that certain traits – namely, openness, conscientiousness, agreeableness and neuroticism – are associated with higher levels of trust in specific institutions. In the category of interpersonal trust, significant positive relationships were found for openness, agreeableness and also neuroticism. While the phenomenon of trust cannot be fully explained by personality alone, this paper demonstrates that personality plays a role.

Specifically, openness was linked to trust toward strangers and known individuals. The relationship was stronger for strangers which could be connected to a reduced bias of open individuals and their broader acceptance of diversity. However, it did not significantly influence trust within immediate communities

like family and neighbourhood, suggesting potential overlaps in the survey category of 'known individuals' or differing trust dynamics for these two categories. Moreover, conscientiousness emerged as a significant predictor of trust in stability-oriented institutions such as the armed forces, police, courts and civil service. This shows a preference of conscientious individuals for structured and reliable systems. We have also observed a positive association between conscientiousness and trust in elections and labour unions, reflecting a broader inclination towards organised systems and democratic processes. Further, we expected, based on the literature review, that agreeableness would negatively affect trust in conflict-oriented political institutions. While the observed relationships were in the anticipated direction, they were not statistically significant. Instead, agreeableness was positively associated with trust in elections and the civil service, likely due to their non-confrontational nature. Additionally, agreeableness was related to trust in family and known individuals, but not in neighbours, suggesting that Slovaks may not view neighbourhoods as close communities. Extraversion, contrary to prior research, did not show significant associations with trust, implying that in the Slovak context, social engagement does not necessarily translate to trust in others. Finally, neuroticism was consistently associated with lower interpersonal trust, particularly towards familiar individuals, contrasting with previous literature. We offered the explanation that neurotic individuals are less trusting of others due to their bias of negative expectations, yet it remains open why this relationship is stronger towards known individuals. Neuroticism was also negatively associated with trust in elections, police, the armed forces and civil service, but we would need further research to understand the reason for the effect on these specific institutions.

Still, the study emphasises the importance of considering personality traits in efforts to build and sustain trust within societies. It shows that behaviour alone may not restore trust across all population segments, as personality factors also influence trust dynamics. The analysis of diverse trustee categories provided a more nuanced understanding of these complexities. This deeper insight into the interplay between personality and trust can inform effective policymaking and community-building initiatives, which could ultimately enhance social cohesion and institutional legitimacy.

Acknowledgements

We thank Pavol Kosnáč, Director of the DEKK Institute and the scientific board of the DEKK Institute for their valuable comments and edits.

This work was supported by the DEKK Institute. While no specific grant was allocated to this study, it was funded through the Institute's general internal resources, made available by contributions from DEKK's supporters and benefactors.

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Veronika Cigánková is a Policy Analyst at the DEKK Institute, Slovakia a Parliamentary Policy Analyst at the National Council of the Slovak Republic. Her main research fields are culture and media, trust, social cohesion and polarization. Among her recent publications are *Polarizácia a Antisystém 2025* (DEKK Inštitút 2025). E-mail: veronika.ciganeкова.1@gmail.com; ORCID: 0009-0003-6580-232X.

Martin Lukáč is the AI Lead at Flank AI and a member of the Scientific Advisory Board at the DEKK Institute. His main research fields are computational social science, causal inference, and personality psychology. His recent publications include work on speech-based personality prediction using deep learning, as well as a literature review paper on the challenges of personalising AI. E-mail: m.b.lukac@gmail.com; ORCID: 0000-0002-1747-3168.