

# **Role of Trust in Cross-Cultural Adaptation: The Perspective of International Degree Students at a Finnish University**

Noriyuki Watanabe

Master's Thesis

Intercultural Communication

Department of Communication

University of Jyväskylä

June 2008

# UNIVERSITY OF JYVÄSKYLÄ

Faculty <b>FACULTY OF HUMANITIES</b>	Department <b>DEPARTMENT OF COMMUNICATION</b>
Author Noriyuki WATANABE	
Title Role of Trust in Cross-Cultural Adaptation: The Perspective of International Degree Students at a Finnish University	
Subject Intercultural Communication	Nature of the Study Pro Gradu
Date June 2008	Number of pages in total 104 pages + 3 Appendices
<p><b>Abstract</b></p> <p>This study examines the perceptions and experiences of trust held by international degree students enrolled at a university in Finland. The study also intends to develop existing theories and empirical findings on trust within the framework of cross-cultural adaptation. Fifteen international degree students living in Finland for more than one year participated in the qualitative mode of inquiry. Their accounts were obtained through the series of semi-structured, face-to-face interviews and online correspondence. The collected data were analyzed in line with the following themes: the concept of trust, trust in Finland, own episodes regarding trust, and an emerging multicultural society and its impact on trust in Finland.</p> <p>The majority of the students illustrated the concept of trust related to non-instrumental concerns such as belief. Almost all of them positively evaluated the high and prevailing Finnish trust, especially its public domain in terms of security and order. With reference to cases of trust in their home or visiting countries, the students generally agreed that Finnish trust is culturally unique, and owed heavily to local institutional rules and customs rather than to personal and relational networks. They were also of opinion that the local culture of trust would be more or less challenged as a result of migrant input. Meanwhile, their own episodes of trust showed that the students seem to have understood and dealt with encountering trust-driven situations according to more instrumental and practical concerns. The overall accounts revealed some discrepancy in the concept of trust.</p> <p>In analysis of the empirical findings, it is suggested that the concept of trust be understood in the two levels, which also supposedly correspond to the two levels of adaptation (Ward &amp; Rana-Deuba, 1999). Trust linking to instrumental concerns may belong in sociocultural domain while trust in the domain of psychological adjustment appears to be rather constant over time, involving non-instrumental elements. The latter trust is also associated in multiple points with the concept of <i>general trust</i> (Möllering, 2001; Uslaner, 2002; Yamagishi, 1999). The current empirical findings generally supported this proposed framework of trust and adaptation while a need of further theorizing efforts and empirical proof is warranted.</p>	
Keywords Trust, general trust, adaptation, acculturation, Finland, international student	
Place of storage     University of Jyväskylä/Tourula library	

## TABLE OF CONTENTS

1. INTRODUCTION .....	1
1.1. Encountering Mystery of Trust .....	1
1.2. Research Setting, Questions & Roadmap.....	3
2. CONCEPT OF TRUST IN THEORIES.....	5
2.1. Trust in Our Time .....	5
2.2. Growing Significance of Trust .....	6
2.3. Nature of Trust Defined .....	8
2.3.1. Trust as Human Action-Oriented .....	8
2.3.2. Competence and Goodwill of Trustworthiness.....	9
2.3.3. Rational Choice Framework of Trust .....	10
2.3.4. The Non-Instrumental & Social Model of Trust.....	12
2.3.5. Dynamics of Trust.....	13
2.4. Trustfulness & General Trust.....	15
2.4.1. Finding General Trust .....	16
2.4.2. Moral Foundations of Trust.....	17
2.4.3. Assurance & Emancipation Theory of Trust.....	18
2.4.4. Suspension in Trusting Process.....	21
2.4.5. Generalized Reciprocity .....	22
2.4.6. Summary .....	23
2.5. Trust in Finland.....	26
3. CROSS-CULTURAL ADAPTATION.....	28
3.1. Defining Terms .....	28
3.2. Theoretical Approaches to Adaptation .....	28
3.3. Attitudes, Strategies & Factors toward Adaptation .....	30
3.4. Phases & Patterns of Adaptation.....	32
3.5. Migration & Adaptation in Finland.....	33
4. TRUST & ADAPTATION: SEEKING AN INTEGRATED FRAMEWORK.....	35
5. METHODS .....	38
5.1. Research Questions .....	38
5.2. Target Group .....	38
5.3. Methodological Outline .....	40
5.4. Internet Interviewing .....	41
5.5. Expected Logistical Issues .....	43
5.6. Interview Procedures .....	44
5.7. Interview Questions .....	45
5.8. Presentation of Results & Data Analysis.....	46
6. RESULTS .....	48
6.1. Paths to Finland: General Background of Informants.....	48

6.2. The Meaning of Trust.....	50
6.2.1. Trust in Free Association.....	50
6.2.2. Trust in Competence or Goodwill .....	53
6.2.3. Trust and Familiarity .....	55
6.2.4. Trust and Liking .....	56
6.3. Finnish Trust .....	57
6.3.1. Leaving Personal Belongings Unattended .....	58
6.3.2. Unmonitored School Exams .....	60
6.3.3. Unsupervised Entry & Access.....	61
6.3.4. Interpersonal Trust.....	62
6.4. Contact Episodes .....	65
6.4.1. Trustworthiness of Self.....	66
6.4.2. Issue of Trustfulness: “Can you trust Finns?” .....	70
6.5. Trust in Internationalizing Finland.....	76
6.5.1. Trust outside Finland.....	77
6.5.2. Multicultural Finland & Trust.....	81
7. DISCUSSION .....	87
7.1. Trust in Mind.....	87
7.2. Finnish Trust Revisited .....	88
7.3. Episodes in Review .....	89
7.4. Emerging Multicultural Impacts upon Trust .....	91
7.5. It Takes Two (Trusts) to Tango: Theoretical Implications.....	92
7.6. Connecting People: Logistical Implications.....	95
7.7. Limitations & Future Directions.....	97
REFERENCES .....	99

## APPENDICES

APPENDIX 1: PROFILES OF INTERVIEW PARTICIPANTS

APPENDIX 2: ONLINE INTERVIEW INSTRUCTIONS

APPENDIX 3: INTERVIEW QUESTIONS

*”Is a danger to be trusting one another  
One will seldom want to do what the other wishes  
But unless someday somebody trusts somebody  
There be nothing left on earth excepting fishes”*

Richard Rodgers & Oscar Hammerstein II, *The King and I*

## 1. INTRODUCTION

### 1.1. Encountering Mystery of Trust

This study explores the role of trust in intercultural contexts. It aims primarily to highlight whether, when, where, and how trust matters on the part of individuals or groups of people coming to stay in a new intercultural environment. The study also intends to develop theories and empirical findings on trust within the framework of intercultural adaptation. As the research target, the study selected international degree students studying for at least a few years in Finnish universities. Their accounts were obtained through a series of interview sessions and online correspondence.

The author's original motivation for the research came from his own personal experiences in confronting of trust situations in various contexts. He identified and experienced trust as intriguing, amazing, insightful, yet a sometimes confusing phenomena in daily life. What constitutes trust in general, and the Finnish trust in particular, soon became an inevitable question to be explored. The first-hand experiences concerning Finnish trust also let the author revise the idea of trust commonly understood in his home country, Japan, in a new cross-cultural perspective.

The following is an excerpt from the diary the author had occasionally kept during his stay in Helsinki, Finland (Feb-Mar, 2006). Observing a number of local services and business practices, which rely on general trust in others without particular security back-ups, he summarized with reference to the Japanese case:

*Many public and commercial services here (Finland) seem to rely heavily upon trust. I've already seen a lot of loopholes out there. Should I be a delinquent or criminal, I would be successful in taking advantage of these loopholes without any risks. To say another way I have a feeling that my morality or reciprocity is quite often tested under the trust-driven Finnish system. (---) In Japan, I guess such kinds of loopholes are virtually non-existent, at least in the system level. There are preventive measures and controls almost everywhere (yet often*

*invisible). Thus even a potential criminal would have to behave trustworthily, for otherwise he would surely be punished. There, his internal morality is not tested.*<sup>1</sup>

Interestingly, this personal viewpoint was somewhat parallel to empirical findings by Yamagishi et al. (1998a), suggesting that the level of Japanese trust behavior became significantly higher, *provided* monitoring conditions were installed in order to prevent defectors. Does trusting behavior in Japan come from trust or external security support? Without such monitoring systems, how is trust actually sustained in society like Finland? How would the Japanese behave if they could no longer rely on security support for trust when moving into an unfamiliar sociocultural environment? These were part of the starting questions leading up to the current study. At least the meaning and practice of trust could no longer be taken for granted.

At the same time the large amount of stories regarding trust has also been reported and discussed by many migrants living in Finland. The author himself is an international student in Finland, wondering if his own episodes and those of other migrants have something in common. Out of personal curiosity he recorded in an informal manner a number of episodes on trust revealed by international students in his close circles. This initiative also eventually contributed to developing the current study.

Apart from trust itself, the main theme in this study is closely related to the issue of intercultural adaptation. It is plausible to ask whether the meaning of trust is universally consistent or culturally unique and conditioned. Suppose trust is understood differently among cultures, those who come into a new, unfamiliar sociocultural environment would soon have to deal with, or in the long run adapt themselves to, the local meaning and practice of trust. For instance it is possible that local trust could sometimes be perceived as excessive or culturally unfit,

---

<sup>1</sup>The statement was translated into English from the original Japanese texts.

causing acculturative stress (Berry, 1990) on the part of incoming people. This assumption of *over-trust* or *unfit-trust* arising from an intercultural perspective may challenge the conventional wisdom that the higher, more prevailing level of trust leads to the better life for everybody in society. As a potential factor affecting the adaption strategies, trust is therefore a relevant subject in acculturation research.

## **1.2. Research Setting, Questions & Roadmap**

The primary purpose of the study is to find out how trust is perceived, understood and responded to by international degree students living in Finland. The study also investigates the dynamics of the acculturation process as well as the role of trust as an influential factor throughout the process.

As often seen in a body of previous research, the concept of trust is analyzed in public and interpersonal dimensions (e.g. Gambetta, 2000). Taking these two dimensions into account, the current study tried to describe “public/institutional trust” and “trust in people and interpersonal relationships” during the interviews. Besides that, the study additionally explores trust in the intercultural dimension. Accordingly, many interview questions were administered on the basis of local interactions between Finnish/local/host, and non-Finnish/migrant/newcomer.

The set of questions were also arranged in the two levels. The first level intended to examine the general outlook of trust held by research participants. Not only were they to describe the meaning of trust per se, research participants were also asked to illustrate their present host environment, that is Finnish society, with a specific focus on trust relationships as well as systems in local contexts. In this level of inquiry, interviewees were likely to observe the concept of trust from the neutral position and in an abstract sense. The free association technique was also employed in this level.



By contrast, the second level of inquiry approaches the practical and existential domains of research participants, letting them reveal how they have actually interpreted and dealt with the issue of trust in the new host milieu. Their personal episodes as well as first-hand memories are to be sought in this level. This existential approach is critical for the current study, for trust matters considerably when one is actually involved in trust-ridden situations. It is important to examine the consistency of what they say or think about trust detached from their own situations on the one hand, and how they actually behave with regard to a matter of trust once they face it, on the other hand.

Although being carefully deliberated prior to the interview sessions, the contents of the interview questions were flexible and adaptive to responses from interviewees. Some of the questions contained several dimensions in a single statement while others were meant to expect more specific answers. Details regarding the methodology and procedures will be discussed in Chapter 4.

The present introductory chapter has addressed the significance of the research subject as well as motivations for it. The basic research setting and question format have also been introduced. Chapter 2 observes the theoretical backgrounds and development in the concept of trust. Chapter 3 deals with the other crucial part of the study, namely cross-cultural adaptation. Chapter 4 summarizes the previous chapters of theoretical review, making an effort to integrate the concept of trust and adaptation. The chapter also paves the way for the implementation of the current study. In Chapter 5, the research methodology employed for the current study is discussed. As the empirical part of the study, Chapter 6 presents the analysis of the findings. Finally, Chapter 7 discusses the findings, referring to previous research, together with the limitations of the current study and future directions.

## 2. CONCEPT OF TRUST IN THEORIES

### 2.1. Trust in Our Time

Trust is a fascinating yet ambiguous concept. The word “trust” is often used, recognized, or even taken for granted in various parts of human life, particularly with regard to relationships. Despite such familiarity and omnipresence of trust, our knowledge of its concept still seems to be limited, confused, or misunderstood. What we mean by trust also varies according to contexts. The studies on trust in academic circles probably reflect this trend. On the one hand, trust has broadly been recognized as a significant feature of interpersonal and intergroup relations among varied fields of social sciences. During the years 2001-2004, PsycInfo and EconLit databases find 3461 and 616 references with the key word of “trust” respectively (Yamagishi et al., 2005). The issue of trust has been addressed in research of sociology (Misztal, 1996; Sztompka, 1999), personality psychology (Rotter, 1980), social psychology (Yamagishi, 1999), organizations and management (Kramer & Tyler, 1996), socio-economics and public policy (Fukuyama, 1996; Putnam, 2000; Uslaner, 2002), and international security and conflict resolution (Kydd, 2005; Kelman; 2005). Although not being the main subject, the concept of trust also frequently appears in a large body of research literature. For instance, Kearly (1989) shows a list for intercultural communication effectiveness, in which trust is briefly mentioned as one of positive values.

On the other hand, trust is a relatively new and developing concept. Theorizing as well as empirical efforts are still going on and as yet are far from completed. Little consensus has been attained among scholars over its conceptualization. Yamagishi (1999) indicates that in social sciences, serious attention and research on trust started to emerge only at the beginning of the 1990s. Misztal (1996) recognizes that trust itself was previously not explicitly questioned or studied. She even suggests that trust will never be a central topic of mainstream sociology while somewhat acknowledging its recent growing popularity. Underdeveloped conceptualization, confused mixture of approaches and perspectives still exist to some extent in trust research. As best summarized, trust is one of the “more

frequently used and yet least understood of significant concepts in the social science.” (Das & Teng, 2004:86).

## 2.2. Growing Significance of Trust

Many contemporary scholars, particularly social scientists, acknowledge that the issue of trust has become increasingly significant and scientifically relevant to explore. Yamagishi (1999) suggests that the growing concerns of trust partly reflect public awareness of decline or loss of trust in western societies, like in the United States. In a practical sense, trust has recently been studied and discussed in the hope that it can provide some solutions to various kinds of ongoing social problems.

It is also pointed out that modernization, or the more contemporary phenomenon of globalization, has had tremendous impacts on society as well as on human relationships. Under such an emerging modern society, trust counts much more profoundly than ever. As the social importance and relevance of trust, Sztompka (1999) summarizes unique features of contemporary societies by several points. First, individuals are more able to take active roles in making a difference in the future. They can decide the course of action and actively construct *their* future, instead of giving in to fate. Second, as our world has become interdependent by increasing or diversifying the division of labor, trust is necessary to induce cooperation among people belonging in different sections of society. Third, related to the previous point, each individual starts playing more than a single role. Thus the relationships based on role-sets become much more complicated and can no longer survive without trust (see also Seligman, 1997). Fourth, technological developments may cause new, unintended threats and hazards. Trust is required in order to deal well with emerging risks of our own making.

Fifth, many more choices or alternative courses of action in making a decision are available both for us and for others. As decision-making and negotiation processes become more complex, so does trust become essential during the

processes accordingly. Sixth, as many parts of current society become opaque, ordinary individuals can rely more heavily upon trustworthiness of experts who handle complexities in social life. Seventh, people need to depend more on trustworthiness of relatively unknown others regarding consumption of various goods and services. Finally, the ongoing globalization has promoted intergroup and intercultural mobility of people who are more unfamiliar to the locals. Trust in strangers is thus increasingly called upon.

Consequences of trust are also discussed, mostly in positive terms. In the micro interpersonal level, trust can create and maintain stable relationships while at the same time reduce uncertainty. In the macro and social level, trust can encourage redistributive actions, promote collective initiatives and solidarity, and realize a tolerant and vibrant social community (Uslaner, 2002). Fukuyama (1995) attributes the level of trust in several countries to the economic development while Inglehart (2000) in the same vein shows the positive associations between the level of general trust of people and GNP per capita of economies around the world. One of the general themes for Misztal's work (1996) is how trust contributes to a social order, if at all.

While such benefits of trust are often addressed, it should be reminded that trust can also produce negative outcomes. Trust in anti-social individuals or organizations such as crime syndicates can cause harm and corruption in society. Trust also tends to create a social and psychological boundary separating “our” people or group to be trusted, from the “other” or someone else to be distrusted. Yamagishi et al. (1998b) report that the attitude toward the outgroup members tends to be negative, and that evaluations about trustworthiness are also likely to be biased in favor of in-group members in the particular commitment relations. Gullibility of trustful people is also another debated issue. Garske (1976) suggests that high trusters are credulous because of their less complex cognitive structures. By contrast, Yamagishi and Kosugi (1999) contend that trust does not mean gullibility, for it depends on how the concept of trust is defined. Referring to Rotter's (1980) concept of general trust as “default expectation of other people's trustworthiness,” Yamagishi and associates conclude that high trusters

are sensitive to trust-related information, and are thus able to make accurate judgments regarding the trustworthiness of others.

### **2.3. Nature of Trust Defined**

Together with numerous connotations, trust is defined and interpreted in various ways. The definition of trust depends largely upon which approaches or perspectives one takes in order to articulate the concept. For instance, Sztompka (1999:25) simply defines trust as a “bet about the future contingent actions of others.” As a more profound definition, Gambetta (2000:217) states that trust is a “particular level of the subjective probability with which an agent assesses that another agent or group of agents will perform a particular action, both before he can monitor such action and in a context in which it affects his own action.” In a classic definition of trust with a focus on its functional character, Luhmann (1979:150) states that “its (trust's) function is the reduction of social complexity by increasing the 'tolerance of uncertainty'.”

Instead of introducing the enormous amount of definitions one after another in a figurative way, this study uses the more reasonable approach of illustrating the nature of trust in several conceptual dimensions and classifications. This method sheds lights on a number of debating points and unexplored areas in the entire trust research, some of which are also to be dealt with in more detail in this study.

#### ***2.3.1. Trust as Human Action-Oriented***

Sztompka (1999) argues that trust is related to future-oriented actions, and that the most important part of such actions takes place in the domain of the social world. Instead of interacting with the natural world or events (e.g. hiking in the forests, planting flowers), people are more concerned about trust when they interact with each other. According to this view, it may sound rather peculiar to

say, “I trust the rain to fall,” or “I trust the sun to rise every morning,” as these statements illustrate interactions with non-human entity.

Sztompka claims that trust does not belong to natural discourse but to human. When we discuss trust as natural events or objects, “it makes sense only if they are humanly created” (21). Therefore if someone states, “I trust a Japanese car,” his true target of trust is not a car itself, but designers, engineers or other service crew members at a certain Japanese automobile company. Sztompka finds it crucial to distinguish natural events from social ones in analysis of trust. A key part of the current study is to understand the perception of trust held by international students toward the Finnish people and society (or humanly created institutions). This approach is thus in line with Sztompka's viewpoint.

### *2.3.2. Competence and Goodwill of Trustworthiness*

It is argued that trust or trustworthiness has two different dimensions: competence and goodwill. Some researchers find it critical not to confuse these two dimensions in analysis (Barber, 1983; Yamagishi, 1999). As for competence, the target of trust is one's capability of living up to expectations of others. For some highly-skilled professionals such as medical doctors, lawyers, or airline pilots, it is important to demonstrate their competence, usually in objective terms such as the ownership of official licenses. While non-professional aspects, such as the personal character of a doctor, could be taken into account, most patients would evaluate trustworthiness of their doctor primarily on the basis of pure professional knowledge and skills.

As for goodwill, the target of trust is related to one's integrity, reliability, or character as a whole. The central question is whether a trustee has a benevolent intent to fulfill expectations of trusters despite good chances of trustees' betrayal. In the case of infidelity or extramarital affairs, the matter of trust is not so much about one's competence or ability to seduce someone else or to keep an

extramarital relationship confidential, as one's goodwill or intent not to cheat on the partner (Yamagishi, 1999).

In practice, the two dimensions of trustworthiness are often sought and evaluated simultaneously. For instance, politicians or elected officials are required to demonstrate their competence as well as goodwill of trustworthiness. In election campaigns candidates are evaluated by voters not merely as to whether they are capable of carrying out political agenda, but also whether they are reliable and fair enough not to disappoint voters. Meanwhile, Mishra (1996) also identifies competence and reliability, together with openness and concernedness, as essential parts of trust constructs. During the interviews of the current study, the competence-goodwill dimension was also explored.

### *2.3.3. Rational Choice Framework of Trust*

Trust as well as trust behavior used to be predominantly discussed within the instrumental and rational choice framework (Kramer & Tyler, 1996). According to the rational choice perspective, people are likely to maximize their personal gains and minimize their loss in social interactions. Here the gains and losses of self-interest of individuals do not necessarily have to be tangible. Non-material resources, with mixed motives in interactions, also account for their rational choice and behaviors.

The recent emergence of trust as a social issue is parallel to the development of rational choice theory (Kramer & Tyler, 1996). In the view of rational choice theorists, trust is significant because the decline of trust in relationships disproportionately increases transaction costs. Under such conditions, people are more likely to avoid risks or demand protection measures against a potential breach of trust.

The accurate calculations of trustworthiness on the target of trust are therefore the primary concern for rational choice theorists. Sztompka (1999) analyses foundations of trust in accordance with types of targets for trust, namely primary targets and secondary targets. Primary targets, persons or a group of people with whom you have direct relationships, are often evaluated on a basis of reputation, performance, and appearance. Their trustworthiness is also judged or biased according to social categories such as gender, age, race, ethnicity, wealth and so forth. These social categories and subsequent estimates of trust also differ across societies and cultures, and in different historical moments (Sztompka, 1999). Meanwhile, secondary targets mean sources of information about trustworthiness of primary targets. Such informants or indirect cues to trust are also targets to be evaluated.

Rational choice theorists pay attention to social institutions or structures exerting both formal and informal control over the behavior of individuals, and the change of individual trusting behavior corresponding to the change of social context (Kramer & Tyler, 1996). Sztompka (1999) notes that *agencies of accountability* like courts, police, licensing bodies, Ombudsman, elicit trustworthiness of targets by pressure or force. He labels these agencies of accountability as secondary targets. Yamagishi et al. (1998a) articulates the idea of *assurance* produced by forming committed relations among parties concerned in the face of social uncertainty. They argue that a system of mutual monitoring and sanctioning encourages self-interest individuals to cooperate with each other in situations of social dilemma.

All in all, trust according to the rational choice perspective is a calculative concept. Theorists belonging to this tradition also focus on external structures influencing trust behaviors of rational individuals.



#### 2.3.4. *The Non-Instrumental & Social Model of Trust*

In contrast to the rational choice perspective, scholars from the non-rational choice tradition attempt to conceptualize trust as a personality trait or orientation toward others as well as society (Tyler & Dogoey, 1996; Uslaner, 1999, 2002). They argue that trust does not come so much from rational calculations of trustworthiness as from the drive factors of individuals, or via the social norms or trust culture. Non-instrumental trust research stresses the emotional side of the trust concept, in contrast to instrumental trust research which examines calculative assessment processes and utility of trust. The primary concern of non-instrumentalists tends to be holistic, exploring the reason *why* people trust or distrust others, rather than *how* they decide to trust them. Trust motives, as non-instrumental scholars claim, do not necessarily reflect a series of rational calculations. Regarding a crucial debate on trust as a product of either nature or nurture, Sztompka (1999) states that the contemporary approach prefers to regard trust traits not as genetically inherited, but as learned through socialization in the long run. Uslaner (2002) suggests that the roots of trust are set and developed early in life, influenced mostly from parents.

Scholars studying non-instrumental motives of trust also stress social meaning of trust beyond short-term calculation of self interest. Tyler and Degeoey (1996) demonstrate that trust matters only when people have social relationships. In their analysis of social identity and organizational trust, people trust someone when they can obtain identity-relevant information from their group authorities about the target of trust. The importance and priority of trust is non-instrumentally framed, thus instrumental or strategic concerns do not influence such an identity-based frame.

Reviewing both instrumental and non-instrumental frameworks of trust, Kramer (1996) points out that each model is relevant in explaining trust behaviors in some settings. For future research, he finds it more helpful to investigate the situational dimensions shaping the significance of instrumental and non-instrumental concerns.

### 2.3.5. *Dynamics of Trust*

Another plausible approach to the nature of trust is to focus on dynamics in various levels of relationships over time. Lewicki and Bunker (1996) illustrate the stages of trust development in an organizational context. Modifying the original category by Shapiro, Sheppard, and Chesraskin, Lewicki and Bunker first suggest three types of trust, arguing that achievement of trust at one level leads to the development of trust at the next level, in a sequential manner. The first level of trust is *calculus-based*. This type of trust assures consistence of behavior by deterring violations of trust with threats or by eliciting cooperation with rewards. The second level of trust is *knowledge-based* trust, which is grounded upon the predictability of others. Knowledge-based trust usually grows over time, requiring a history of interaction that enables one to improve the predictability of others. The third is *identification-based* trust, in which people fully understand each other, and even voluntarily cooperate with each other. Unlike the first calculus trust, deterrence or incentive is no longer necessary in the identification-based trust relationships.

Lewicki and Bunker (1996) further argue that the trust relationship gradually develops by moving from the calculus-based, to the knowledge-based, and up to the identification-based level. In some occasions the development stops or remains at the calculus or knowledge-based stage simply because the higher level of trust relationship is unnecessary or unavailable in practice. In addition, the transition from one stage to another may necessitate a “frame change,” or a “shift in the dominant perceptual paradigm” (Ibid. 125) in the relationship. As a move to a higher stage occurs, there is a shift in the frame of conceptual sensitivity to contrasts, differentiation, as well as assimilation between one’s self and the other party.

In a macro or sociocultural domain, Sztompka (1999) addresses the developmental model of trust culture. According to the current framework,

extended from his earlier model of social becoming, the trust culture goes through complex and long-term processes, involving macro-societal conditions as well as personal traits, socio-economic status or personal capital of social actors. As for macro-societal factors, normative coherence, stability, transparency, familiarity and accountability all pave the way for the trust culture. As for personal factors, general activism, optimism, future-orientation, high aspiration, success orientation, and innovative drive contribute to developing the trust culture. As for personal and collective capital, social networks (e.g. higher socio-economic status in terms of education, occupation type; ownership of assets and resources) produce and maintain the trust culture,

Sztompka (1999) further integrates those factors in to the trust culture using four variables: background, independent, mediating, and dependent variables (corresponding respectively to historical context, structural context, agential endowment, and cultural effect). He argues that trust culture emerges through sequential processes, where actions of trust are taken, met, accumulated, and finally turned into cultural rules influencing subsequent trust calculations of individuals.

Besides the question of building the trust relationship, trust violations, subsequent trust decline or loss, and the culture of distrust are also remarkable research subjects. Lewicki and Bunker (1996) state that trust violations are perceived and dealt with in different manners, depending upon in which level (calculus, knowledge, or identification level) the ongoing trust relationship is established. They elaborate how to repair and regain trust once broken in relationships. Repair and compensation strategies also vary in accordance with the stages of trust relationships. In the lower calculus stage, broken trust is usually compensated by imposing extra-safeguards or cautions. In the higher identity stage, considerable and mutual efforts are necessary for both the trust violator and the victim.

Bies and Tripp (1996) analyze acts of revenge responding to trust violations. They describe negative consequences of trust violations such as damaging the

sense of civic order, honor, identity, and the abusive authority. Responses to trust violations differ, to a varied extent, from revenge “fantasies,” inaction, identity restoration (e.g. by demanding apology), social withdrawal, private confrontation, feuding (e.g. litigation), to forgiveness.

Sztompka (1999) notes that the opposite case or the culture of distrust also appears in the long run through the same sequential processes involving four variables (macro-societal conditions, personal traits, socioeconomic status, and personal capital of social actors), yet in the negative direction. Aside from investigations about the rise and fall of trust in relationships, Yamagishi (1999) shows a unique and alternative feature of trust in a dynamic sense. Distinguishing the concept of trust from the committed relationship on the basis of assurance, he argues that trust (of individuals) emancipates them from the ongoing committed relationship when such a relationship becomes liable, or its opportunity costs exceed its transaction costs. This theory of emancipation will be further discussed in the following section.

#### **2.4.Trustfulness & General Trust**

As previously shown, trust researchers, particularly ones from the instrumental or rational choice tradition, have been concerned with the concept of trustworthiness in specific contexts. They would like to understand what factors make one trustworthy, in order to gain actual trust from others. These trust-inducing or hampering factors are analyzed on personal, economical, social-psychological, organizational, political, or cultural grounds. Some research findings even suggest several practical strategies to raise the level of trustworthiness leading to better results, namely in professional life (e.g. Hurley, 2006). Regarding cross-cultural as well as intercultural issues, trust researchers address whether or how meanings of trustworthiness differ across cultures, or how people of different cultural backgrounds deal with a matter of trust in interactions.

By contrast, the concept of *trustfulness* as a research subject seems to be limited or relatively overlooked. Trustfulness, or readiness to trust others, is different in concept than trustworthiness, someone/something deserving of trust while both are interplayed in trust phenomena. It is often assumed that trustworthiness is chiefly responsible for the emergence of trust. Trust will be attained naturally so long as one proves his high level and proper type of trustworthiness to potential trust givers. Previous research on trustfulness aims merely to understand how and how accurately one evaluates trustworthiness of others prior to actual trust giving. It also tends to deal with the issue of trustfulness in a strategic manner, examining how to improve the accuracy rate of detecting trustworthiness of others, or how to avoid trusting suspicious people who act as being trustworthy.

Much of previous research, however, did not touch on the fundamental question of why trusters dare to take the risk of trusting someone, even if their interpretation on trustworthiness remains inconclusive. The question was also seldom explored as to what actually happens after all interpreting efforts are completed, yet a perfect prediction is never attained. In fact, trustfulness or trustful acts are regarded more as religious, philosophical, ethical, or cultural questions. Many scholars of social policy, business professionals or policymakers seemed uninterested or simply hesitant in examining such a mysterious side of trust questions. The following sections try to unravel this mysterious domain of trust by paying attentions to the concept of *general trust*, comparing with particular, strategic as well as instrumental trust.

#### ***2.4.1. Finding General Trust***

General trust, its terms, features as well as conceptualization, has remained elusive and in part unresolved. For instance, general trust is also referred to as generalized trust (Uslaner, 2002), moralistic trust (Uslaner, 2002), basic trust (Giddens, 1991 cited in Sztompka, 1999), innate sociability (Fukuyama, 1995), depersonalized trust (Yuki et al., 2005), or trusting impulse (Sztompka, 1999). Similar to the line of argument on general trust above, especially its dynamic

nature, Möllering (2001) also explores the stage of *suspension*, describing it as an “element of socio-psychological quasi-religious faith” within trust.

While the entire discussion on general trust is highly diverse and relatively immature, it is broadly agreed that there must be something in trust phenomena as a whole, which however can hardly be explained in traditional frameworks of trust theory. General trust aims at strangers or someone unfamiliar. Its scope of trust is thus rather unlimited and inclusive, where no particular target of trust is involved. General trust is also not based upon previous knowledge, familiarity or personal experience. These features are crucial when it comes to addressing trust in intercultural occasions where people know little about each other at the initial stage. Also this kind of trust phenomena seems to be due to our non-instrumental, emotional drive from within. Following is a summary of scholarly works regarding general trust or other related concepts.

#### 2.4.2. *Moral Foundations of Trust*

Uslaner (2002) discusses the concept of trust from moralistic point of view, challenging the conventional wisdom of trust in several points. According to him, we can and do trust strangers whom we do not know well, or about whom little information is available. Putting faith in strangers is *moralistic trust*, in contrast to *strategic trust* practiced upon someone we already know. Without preceding information we find it impossible to trust strangers and evaluate their trustworthiness. Rather we suppose *a priori* that others are honorable and share our fundamental moral values. Therefore we should treat others *as if* they are trustworthy. By contrast, strategic trust depends upon information and past experience, yet not upon morality.

Uslaner (2002) further suggests that moralistic trust is an enduring value which alters little over time. Even if someone breaches your trust, such a personal negative episode does not affect your level of moral trust. Moralistic trust as well as *generalized trust* is learned from our parents, at an earlier stage in life. As for

socialization processes and the direction of causality, Uslaner believes that moralistic/generalized trust precedes group association. When socializing with friends or other members, or joining meetings of civic associations, we usually do so with people *like ourselves*. However, the familiarity leads merely to reinforcing *particularized trust*, rather than producing generalized trust. It is in fact moralistic/generalized trust that starts to engender civic engagement and cooperation involving unfamiliar population as group members.<sup>2</sup>

In summary, Uslaner highlights the moral dimension of trust, differentiating it from strategic, particularized trust. Moralistic trust stems from non-instrumental concerns. As for shortcomings, many research findings about moral trust by Uslaner are based on statistical survey reports, such as *General Social Survey*<sup>3</sup>. In those surveys, participants simply responded to a series of the questionnaire statements such as “Can most people be trusted?” Little qualitative data is attained.

### 2.4.3. Assurance & Emancipation Theory of Trust

General trust appears in a number of research findings reported by Yamagishi and associates (1998, 1999; also Kiyonari et al., 2006). Yamagishi explores how people deal with social dilemma as well as uncertainty, and how and where trust counts. Facing high levels of social uncertainty, people are likely either [1] to take an initial risk (trusting), expecting reciprocity from trustees leading to building a trust relation; or [2] to avoid such a risk of trusting by establishing risk-reducing structural arrangements. Yamagishi labels [2] solutions as *assurance* relations, claiming a need to distinguish it from [1] trust relations,

---

<sup>2</sup> As an exceptional case in the causality of trust and association, Uslaner noted that charity organizations and activities can inversely produce moralistic/generalized trust. For their purposes are usually meant to help unknown others, and activities are done in a moral basis.

<sup>3</sup> *General Social Survey* is a longitudinal project conducted by the National Opinion Research Center, University of Chicago. For detail about the project, see General Social Survey (URL: <http://www.norc.org/projects/general+social+survey.htm>)

even though the two concepts are often confounded in trust discourse. According to him, many societies around the world, throughout history as well, seem to take [2] strategy. For instance, he sees Japanese social relations primarily as assurance relations rather than trust relations.

In assurance relations, people can easily trust each other, for they are assured that defectors of trust would be punished, victims of defection would be compensated, or trusting behavior would be valued and beneficial. In economic terms, assurance relations reduce transaction costs. Assurance relations however also become liabilities when more beneficial opportunities from outside the relations are potentially ignored. In economic terms, assurance incurs opportunity costs upon those who willingly seek more utility outside.

General trust<sup>4</sup> is necessary to emancipate people from such burdened assurance relations, driving them into a new environment with better opportunities. General trust is different in character from trusting behavior under assurance, since the former deals with strangers or relatively unknown people as targets of trust.

Yamagishi's concept of trust is remarkable for a number of reasons. First, it challenges the conventional view of the trust function, introduced by Nicholas Luhmann (1979), as reducing social complexity by increasing tolerance of uncertainty. Trust is also commonly seen as a bond keeping people together in relations. Yamagishi counters this bonding function of trust as well, arguing that trust can break a relationship suffering a burden and liability. General trust drives one to take an initial risk of forming a new relationship outside, in a relatively unfamiliar world.

---

<sup>4</sup> For terminology in his argument, Yamagishi often employs the word “trust” and “general trust” interchangeably. For according to his theory, either trust or assurance produces trusting behavior (yet out of different logic and resources). He also considers a subsequent result of trust as “risk-taking,” while labeling assurance as “risk-avoidance.” (Cook et al, 2005).



The conceptual distinction between assurance and trust is also noteworthy. It indicates that observable trust behaviors do not necessarily reflect personal level of trust, but a product of social, institutional or cultural arrangements. Hence it would be too hasty to judge a person as trustworthy by character without pondering what particular contexts or surrounding factors make that person trustworthy. The concept of assurance, along with general trust, contributes profoundly to the whole discussion on culture of trust.

In addition, the entire line of the story (from uncertainty, assurance arrangements, dilemma, up to emancipation) is plausible when it comes to the issue of intercultural adaptation process. Yamagishi's model can illustrate behaviors of immigrants as well as hosts interacting with each other in intercultural situations. It is particularly the case for aspiring immigrants, as they tend to seek better opportunities available yet outside their cultural/ethnic community where co-cultural rules, customs, or familiarity of its members reduce uncertainty and risks of trusting within a new environment. The emancipation theory may also further enrich the ongoing discussion of acculturation strategies (Berry, 1990).

On the other hand, Yamagishi's trust model is based upon an instrumental or rational choice perspective. In his model, people always think and behave rationally in order to maximize their self-interest or utility. Yamagishi seems to downplay or totally ignore non-instrumental elements facilitating trust behavior, even at the last stage of emancipation.

Yamagishi succinctly sees culture as institutional or structural, distinguishing it from psychological orientations of individuals. Cultural variability is therefore different structural arrangements seen across societies. He does not believe that the Japanese are inherently collectivist or the American individualist. Rather the Japanese tend to behave collectively, *knowing* that such a behavior serves as the best strategy to maximize self-interest under collective-cultural arrangements in society. Again Yamagishi oversimplifies individuals as rational actors. A

possible counter-argument may be that non-instrumental motives and sociocultural environment also influence behaviors of individuals with regard to trust.

More significantly, Yamagishi still fails to make clear characteristics of general trust while often mentioning it by name in his theory. He briefly discusses general trust as part of social intelligence, arguing that a high truster can make an accurate judgment on trustworthiness of targets (Yamagishi & Kosugi, 1999). High trusters are thus not gullible or naïve as generally anticipated. They are more likely to take a risk of trusting someone who is not suspicious. The concept of emancipation also is subject to further inquiry. What actually happens between the end of comparative assessment of ongoing assured relations and outside opportunities on the one hand, and the outreach into a new environment on the other? Does the emancipation take time, and if so, how long? Does it happen straightforwardly or through more complicated processes? What psychological states do people go through in the middle of the emancipation? These questions are significant, thus ought to be further investigated.

#### *2.4.4. Suspension in Trusting Process*

Owing to the relevant work of Georg Simmel (1858-1918), Möllering (2001) conceptualizes trust as a mental process of three elements: expectation, interpretation, and suspension. Möllering suggests that trusting process comprises of “weak inductive knowledge” or calculated predictions (interpretation), and a mysterious, unaccountable, “quasi-religious” element (suspension). Expectation or ultimate decision of trusting or distrusting comes through this combination of interpretation and suspension. Much of previous trust research with primary focus only on interpretation has failed to account for particular expectation or trustful behaviors.

Suspension, or stopping the assessment of trustworthiness, comes in to play when all interpretation efforts have ended, yet any perfect prediction is never

attained. This is due mostly to limited capacity of human being about information processing. In order to “leap” to a favorable/unfavorable expectation, one should temporarily suspend all cognitive work, or make “interpretative knowledge momentarily certain” (Ibid. 414).

The idea of suspension appears to be similar in nature to Yamagishi's story of emancipation. Both momentary periods are supposed to occur in the trusting process, after all interpretations and calculations are taken into account. Möllering calls for scholarly efforts to explore the stage of suspension, particularly its contents, which classical trust researchers have overlooked. He suggests that the suspension stems from the affective, abstract, and moral sides of trust bases.

Similarly to the concept of emancipation in trust, research questions regarding suspension should also be addressed: Is suspension a time-consuming process, and if so, how long? Does it happen straightforwardly or through more complicated processes? What psychological state do people experience during suspension? Those were crucial yet unexplored points of investigation. Möllering himself implies possible descriptions given by respondents in research concerning suspension as follows:

*One can catch glimpses of suspension empirically when people say things such as: 'everything will be fine', 'no need to worry' or 'just go ahead'. (Möllering, 2001: 414)*

It remains to be seen whether these types of discourse are also identified in research describing emancipation, and ultimately general trust.

#### **2.4.5. Generalized Reciprocity**

The notion of generalized reciprocity (Putnam, 1995) or generalized exchange (Takahashi, 2000) explains the logic of trusting to unknown others in unfamiliar occasions. Generalized reciprocity can be characterized by “unilateral resource

giving” (Takahashi, 2000:1105), for one’s giving or trusting is reciprocated not by the recipient, but by another third party. Referring to his findings of evolutionary simulation, Takahashi (2000) reports that generalized exchange can emerge among individualistic people without collective norms, even though their knowledge and information are limited only to immediate others.

A well-known Japanese cliché goes that “情けは人のためならず。巡り巡って己がため” (Giving favors or kind deeds to others counts not merely on its own right; it will go circulating around, coming back to you, and serve your own interest in the end.)” This phrase illustrates the characteristic of generalized reciprocity as well as moral drive in a collective sense, with little expectation of immediate reciprocity from particular targets.

Generalized reciprocity can contribute to the development of an extended and inclusive community and social capital (Putnam, 1995). From the perspective of classical, instrumental or rational choice theorists, generalized reciprocity may look bizarre and unaccountable, as its framework inherently allows for free-riding or breach of trust by the recipient. Generalized reciprocity provides underlying reasoning to account for why people can generally trust relatively unknown others. As for shortcomings, the question of causality has yet to be confirmed; it remains to be seen whether generalized reciprocity precedes general trust in practice or the other way around.

#### 2.4.6. *Summary*

A number of the studies reviewed above provide some alternative pictures of trust, which were not greatly taken into account in classical trust research. Nonetheless, these general trust scholars still fail to show a full account of what constitutes general trust. For instance, Yamagishi relies heavily upon instrumental concerns prior to the emancipation stage. Uslander’s moral trust model seems to underestimate any underlying reasoning or rationality behind actual trusting behaviors toward someone unfamiliar. It would be suggested that

general trust exists somewhere between full of knowledge and unaccountable faith, affected both by external relational conditions as well as internal psychological trait of trusters.

Moreover, general trust may comprise both cognitive and affective dimensions, although Yamagishi as well as other instrumentalists have rarely examined the latter. The affective dimension may involve liking, curiosity, determination, desire for fairness, justice, status recognition (Tyler, 1996), morality (Uslaner, 2002), or 'further element' of a transcendental, quasi-religious nature in trust that enables the 'leap' (Möllering, 2001:411). Concerning intercultural settings, positive/negative stereotypes or ethnocentrism of individuals may also facilitate the level and orientation of general trust.

## Trustfulness, General Trust, & Related Concepts

Terms	Property of concept	Issues/shortcomings	Leading author (s)
Moralistic/ generalized trust	<ul style="list-style-type: none"> <li>- Contrast to strategic/particularized trust.</li> <li>- Aims primarily at strangers; Driven within one's self.</li> <li>- Enduring, and learned in early lifetime.</li> <li>- Causal factor for civic association.</li> </ul>	<ul style="list-style-type: none"> <li>- Downplays instrumental concerns or other exogenous factors (e.g. stereotypes) facilitating trust.</li> <li>- Attains limited empirical support.</li> <li>- Relies solely on public surveys.</li> </ul>	Uslaner
Assurance & Assured relationships	<ul style="list-style-type: none"> <li>- Aims to avoid or minimize the risk of trusting.</li> <li>- Exists ubiquitously in varying degrees as sociocultural composites.</li> </ul>	<ul style="list-style-type: none"> <li>- Focuses only on instrumental concerns of assurance being established &amp; maintained.</li> </ul>	Yamagishi et al.
Emancipation theory of (general) trust	<ul style="list-style-type: none"> <li>- Argues that trust matters when one leaves assured relations for a new unfamiliar environment.</li> </ul>	<ul style="list-style-type: none"> <li>- Focuses only on instrumental concerns of trust driving emancipation.</li> <li>- Explains little whether trust /emancipation is momentary or lasting.</li> </ul>	
Suspension in trusting process	<ul style="list-style-type: none"> <li>- Situated somewhere between interpretations and acts of trusting.</li> <li>- "Quasi-religious."</li> </ul>	<ul style="list-style-type: none"> <li>- Hard to identify or prove especially in quantitative approach.</li> <li>- Lacks empirical support.</li> </ul>	Möllering
Generalized reciprocity	<ul style="list-style-type: none"> <li>- Accounts for why people can trust unknown others.</li> <li>- Foundation for larger trust community.</li> </ul>	<ul style="list-style-type: none"> <li>- Opts for sociocultural explanation.</li> <li>- Remains unclear/short of empirical evidence on the direction of causality.</li> </ul>	Putnam, Takahashi

## 2.5.Trust in Finland

The last part of the literature review on trust discusses the local Finnish trust, which is a main focus and background of the current study. According to several cross-cultural surveys, Finland shows a comparatively higher level of trust in people in general than other countries (e.g. Inglehart, 2000; Uslaner, 2002). This pattern of Finnish high trust is confirmed in other public surveys at the domestic level. In *Vapaa-aikatutkimus* (2002) conducted by Tilastokeskus (Statistics Finland), 81% of Finns answered that they trust others in general. A recent survey by Kankainen (2007) also reveals that 83% of Finnish respondents agreed with the statement that most people can generally be trusted.

Regarding the domain of trust in public institutions, Finnish people trust mostly Court/Ministry of Justice (73%), the Army (69%), followed by universities (60%), the trade union (60%), and Church (52%), Parliament (52%), and Government (50%). In terms of public services and operations in the local scene, the majority of Finns trust the fire department (92%) and police (80%) while the level of trust slightly diminishes in the areas of elderly care, healthcare, and social services (Kankainen, 2007). As for the profiles of trustful Finns, Kankainen (2007) recognizes that the younger and ones with higher educational backgrounds are more likely to trust the aforementioned public institutions.

In the meantime, Finns tend to have different layers or boundaries of trust in their interpersonal relations. Strongly trusted are persons in their closer circles like own family members (98% [Very much: 87% + Quite much: 11%]), friends (98% [65% + 33%]), followed by co-workers (83%), neighbors (82%), senior officials/executive leaders at workplace (63%), classmates/school time friends (62%), unknown Finnish (47%), and unknown foreigners (25%). Own family members achieve significantly high level of trust while unknown foreigners are the least trusted (43% [Not at all: 11% + A little: 32%]) (Kankainen, 2007).

What contributes to the pattern of high Finnish trust, especially seen in public domain, has yet to be explained specifically and comprehensively. Uslaner (2002) suggests that the most important determinant of trust is the level of economic inequality. His cross-national study shows the negative correlation between the Gini index economic inequality and general trust for countries (without communist legacy). In his chart (Ibid. 231), Finland is projected as one of lower economic inequality and higher level of trust countries. Uslaner also sees cultural basis as being influential on generalized trust. In his view, countries of the Protestant heritage are more trusting than those of the Catholic or Muslim counterparts. Although samples are representatively limited, his cross-national study still supports this point, finding that the most heavily Protestant societies, including Finland, are more trusting than the Catholic societies like Spain and Italy. Uslaner reasons that the decentralized Protestant churches tend to stress individualistic values and responsibility, which are a strong cultural composite for generalized trust.

Owing to these previous research findings on Finnish trust, the current study predicts that international degree students perceive high trust in Finland, especially in its public services and institutional domains. It is also expected that they observe relational differentiation or boundaries corresponding to the level of trust in interpersonal relationships with Finns. It is further interesting to know how international students see and manage such differentiation in the Finnish trust between one's own family and unknown foreigners just like them at the entry stage. Furthermore, their actual strategies upon the issues of trust in the local Finnish context are to be investigated.



### 3. CROSS-CULTURAL ADAPTATION

Several theoretical models and frameworks about cross-cultural adaptation have been developed over the years. The following section is an overview of existing adaptation research and its implications upon issues of trust addressed in the current study.

#### 3.1. Defining Terms

*Acculturation* is the “dual process of cultural and psychological change that takes place as a result of contact between two or more cultural groups and their individual members.” (Berry, 2005: 2). Compared with *enculturation* taking place in early childhood, acculturation can happen at any point and more than once in life. Acculturation is also regarded as second culture learning or *resocialization*, though unlike socialization, the process of acculturation involves two cultures (Ward, 1996). At the same time of acculturation process does *deculturation* take place, involving unlearning the original cultural pattern. Meanwhile *adaptation* refers to the long-term outcome of acculturation. Adaptation is the relatively stable change taking place in an individual or group in response to external demands (Berry, 2005). The term *cultural adjustment* is also commonly used in addressing adaptation phenomena.

#### 3.2. Theoretical Approaches to Adaptation

Van Oudenhoven et al. (2006) summarize models of acculturation in two broad categories: unidimensional and multidimensional models. Unidimensional models suppose that acculturation happens in a linear bipolar line, moving from culture of origin into the host culture. Recent research on biculturalism (e.g., Mondoza, 1984, cited by van Oudenhoven, et al.) further elaborates this unidimensional approach. By contrast, multidimensional models describe the acculturation process taking place in both ethnocultural groups and the host, involving various separate domains such as attitudes, values, behaviors, language and cultural identity.

Kim (2001) analyzes the conceptions of cross-cultural adaptation in macro and micro levels. Macro level inquiries are likely to see acculturation as a group or intergroup phenomenon, primarily focusing on ethnocultural members adapting to the larger society. They are also concerned with sociocultural structures or systems based on the unequal distribution of resources, power, and prestige. In the micro-level studies, research attention is on individuals and their acculturating experiences. Social psychological dimensions of individuals are the primary subject of investigation, which Kim (2001) further divides into long- and short-term adaptation. According to her study, acculturating experiences of immigrants vary in many significant ways, depending on the period of stay in the new environment. For example, permanent immigrants are more likely than temporary sojourners to commit themselves to adapting to the host society while the host tends to expect more sociocultural conformity from immigrants aiming to stay for an indefinite period.

At the personality and social psychological level, Ward and Rana-Deuba (1999) distinguish psychological and sociocultural adjustment during cross-cultural transition. Psychological adjustment related to emotional well-being is discussed in an acculturative stress and coping framework, whereas sociocultural adjustment is best understood and interpreted within a social learning paradigm. Though basically interrelated, the two domains are conceptually distinct and predicted by different variables (Ward & Kennedy, 1994). The former adjustment is influenced by personality, life changes, and social support while the latter depends on length of residence in the new environment, language proficiency, cultural distance, and the quality of contact with host nationals. Furthermore, Ward et al. (2004) apply the Big Five personality dimensions (Costa & McCrae, 1992) to the issue of cross-cultural adjustment, demonstrating that four (extraversion, agreeableness, conscientiousness, and neuroticism) of the Big Five personality factors are significantly related to both psychological and sociocultural adjustment.

Kim (2001) further suggests another research dimension with an emphasis on the dual nature of cross-cultural experience. Many of the previous studies tend to describe acculturating experiences as negative or problematic. Culture shock (Oberg, 1960) or acculturative stress (Berry, 1990), especially its symptoms, development as well as practical remedy have been largely investigated. By contrast, a number of researchers began to look at the positive side of the acculturation process. They are more likely to see the acculturating experience as a learning opportunity leading to improved cross-cultural effectiveness.

### **3.3. Attitudes, Strategies & Factors toward Adaptation**

Berry's (1990, 1997) conceptual framework of acculturation attitudes and strategies has been influential in the field. According to Berry, immigrants are faced with two fundamental questions; whether they wish to maintain their cultural identity and customs in the host society, and whether they wish to seek and foster the relationships with host nationals. The combination of responses to these questions gives rise to a matrix, where the four possible attitudes and strategies taken by immigrants toward acculturation are addressed: integration, assimilation, separation, and marginalization. Based on this theoretical perspective and empirical findings, Berry and some other researchers (e.g. Jasinskaja-Lahti, Liebkind, Horenczyk, & Schmiz, 2003; Berry, Phinney, Sam, & Vedder, 2006, cited by Berry, 2005) suggest that integration appears to be the most preferred and adaptive strategy for immigrants.

More recently, contextual influences on acculturation have been emphasized (e.g. Berry, 1997; Shalom & Horenczyk, 2004; Vedder & Virta, 2005). For instance, the attitude of members in the host society toward immigrants has become a significant topic in adaptation research. Since the acculturation expectations held by the host individuals are also influential, immigrants are not always free to pursue their preferred strategy (Berry, 1997). The Interactive Acculturation Model, proposed by Bourhis et al. (1997), suggests that acculturation strategies taken by immigrants are related with acculturation orientation on the part of the host group. Berry (2005) also updates his classical

framework by introducing another matrix about the acculturation enforcement of the larger society. Navas et al. (2007) developed the Relative Acculturation Extended Model, which differentiates preferred attitudes and actual strategies practiced by both immigrants as well as hosts in seven spheres of life. Among these interactive models, it is generally agreed that discrepancies or conflicts between acculturation preferences are sources of difficulty and stress for acculturating individuals.

At the personality and social psychological level, Ward et al. (2004) report that personality types are associated with the level of cross-cultural adjustment. According to their study, psychological adaptation is positively related with extraversion, agreeableness, conscientiousness and negatively neuroticism, whereas sociocultural adaptation is linked to greater extraversion and less neuroticism. As for identity and acculturation, Leong and Ward (2000) find that more tolerance of ambiguity, attributional complexity, co-national identification, and less perceived discrimination and contact with host nationals are associated with lower levels of identity conflict, which also predict levels of cross-cultural adaptation. A number of studies suggest that the intercultural contact significantly improves attitudes toward immigrants (e.g. Voci and Hewstones, 2003). The Similarity-Attraction Hypothesis (Byrne, 1971, cited by Van Oudenhoven et al.) assumes that we like individuals and groups whom we perceive to be like us.

An increasing number of studies also pay great attention to personality and social psychology of the host individuals with regard to adaptation attitudes and strategies of immigrants (e.g. Kosic et al., 2005; Ward & Masgoret, 2006). Hofstra et al. (2005) investigate the influence of attachment styles on the attitude toward immigrants' adaptation strategies, finding the association of attachment styles with Berry's four acculturation strategies in varying ways. The secure attachment style seems to be positively linked to the attitude towards integration, whereas fearful attachment is positively related to the attitude towards assimilation and negatively with integration. Dismissive attachment is positively related to separation and negatively to integration. Preoccupied attachment

appears to be linked positively to marginalization. Van Oudenhoven and Hofstra (2006) also explore attachment styles and acculturation of both hosts and immigrants, showing similar results. Referring to several theories like the Integrated Threat Theory, the Instrumental Model of Group Conflicts as well as the contact and multicultural hypothesis, Ward and Masgoret (2006; also Rohman et al., 2006) suggest that perceived threat of the host members influences their attitude toward immigrants.

### **3.4. Phases & Patterns of Adaptation**

Despite substantial research on acculturating experiences or predictors on the level of adjustment, the process and pattern of adapting to a new culture over time has remained controversial (Ward et al., 1998). Lysgaard's (1955, cited by Ward et al, 1998) stage theory of cross-cultural adaptation indicates that sojourners staying abroad 6-12 months get through the greatest adjustment difficulties in comparison with those who reside overseas either less than 6 months or more than 18 months. Another estimate suggests that an individual may experience nearly one-third of 43 most significant life changes identified by Homes and Rahe (1967) within the first year in a new culture (Kim, 2001).

The *U-curve* (Oberg, 1960) is a well-known and prevailing framework describing the process of adjustment, especially culture shock. According to the U-curve, the cross-cultural transition begins with a “honeymoon” phase of fascination with a new environment, yet followed by a period of crisis, distress, hostility and withdrawal. An individual surviving or adapting to this difficult period will reach the period of adjustment, integration and enjoyment. Furthermore, Brislin (1981) introduces the W-shaped curve, incorporating the concept of *re-entry shock* into the U-curve framework.

In spite of its persistent popularity and application, the U-curve can hardly escape from criticism on both theoretical and methodological grounds. The framework originated largely from anecdotal accounts whereas empirical studies

show equivocal results and limited support (Church, 1982; Ward et al, 1998). Ward et al. (1998) further point out the lack of longitudinal studies, which would be very appropriate for the topic of adaptation process.

A body of research by Ward and colleagues (e.g., Ward & Kennedy, 1994; Ward & Rana-Deuba, 1999; Ward et al., 1998, 2004) addresses two fundamental types of adaptation; psychological and sociocultural adaptation. These two types show different patterns of development over time. Contrary to the U-curve hypothesis, empirical evidence demonstrates that both psychological and sociocultural adjustment difficulties peak at the time of entry to a new culture. The subsequent patterns of these two adaptations differ; the psychological adjustment remains unpredictable while the sociocultural adjustment difficulties decline markedly within the first months of residence in a new environment, and will continue to decrease slightly over time.

Meanwhile Kim (2001: 56-61) introduces a stress-adaptation-growth dynamic, where the pattern of adaptation is portrayed as a continual spiral “draw-back-to-leap” representation. It is suggested that upon entry to a new culture, an individual first goes through a number of acculturative stresses and withdrawals; yet he or she learns to adapt, reorganize himself or herself and eventually leap forward. This pattern of acculturative events and response takes place continuously although the magnitude of stress and adaptation is likely to become smaller and less intense over time. Thus the modified stress-adaptation-growth model depicts an upward yet diminishing spiral curve.

### **3.5. Migration & Adaptation in Finland**

In 2003, there were 107,000 foreign citizens and 160,000 persons who had been born abroad (Jaakkola, 2005). As shown in several official reports (e.g. Jaakkola, 2005), a growing number of migrants have arrived into Finland since the late 1980s although they have constituted only a few percent of the entire Finnish population. This pattern of inflow is expected to continue or even accelerate. It

stands to reason that intercultural issues will subsequently arise as the Finnish society is becoming more multicultural primarily as a result of migrant input.

A couple of empirical studies explore acculturation of ethnic minority groups living in Finland (e.g., Jasinskaja-Lahti, 2000; Jasinskaja-Lahti et al., 2001, 2003). Jasinskaja-Lahti (2000) in a series of research focuses on Russian-speaking immigrant adolescents, addressing their psychological acculturation in the Finnish receiving society. With reference of Berry's bidimensional model of acculturation as well as the Interactive Acculturation Model (Bourhis et al., 1997), Jasinskaja-Lahti et al. (2003) examine the interactive nature of acculturation between hosts and young ethnic repatriates from the former Soviet Union living in Finland, together with equivalent cases of Israel and Germany. The study reveals that most of the Finnish hosts prefer assimilation, and the hosts' secondary acculturation preference, separation, is still in conflict with that of immigrants in Finland.

#### **4. TRUST & ADAPTATION: SEEKING AN INTEGRATED FRAMEWORK**

A program of trust and adaptation research provides crucial implications and contributions to the current study. There is however a shortage of research addressing issues of trust and adaptation in intercultural contexts, except a number of comparative cross-cultural analyses on trust in specific settings such as business operations (e.g., Willinger et al., 2003; Parkhe, 1998). The current study aims to fulfill this conceptual void.

In the micro levels, or the area of personality and development psychology, Uslaner (2002) is concerned with psychological profiles of generalized trusters. For instance, generalized trusters are likely to be supportive of out-group members and less biased toward their own in-groups. They are generally optimistic, seeing the world as a benign place with indefinite opportunities. Such personal traits of generalized trusters appear to be consistent in particular with two of the Big Five personality factors, extraversion and agreeableness, which are also associated with psychological as well as sociocultural adaptation (Ward et al., 2004).

Uslaner (2002) further claims that generalized trust, like some other values, is learned largely from families early in life. The influence of early life parenting on psychological development of children is also suggested by Hofstra et al. (2005), who examine attachment styles on the attitude towards immigrants' adaptation strategies. Securely attached people, one of four types classified in the attachment theory, hold a positive image of self, and expect trustworthiness of others. As being able to interact with others in confidence, they do not feel threatened by contact with other culture.

While the quality of adaptation is often analyzed in relational dimensions (e.g., Kim, 2001), some trust researchers also point out the significance of basic trust in building the relationship even in intercultural occasions (e.g., Cook et al.,



2005). Although it is generally agreed that more frequent contacts and better familiarity lead to maintain and promote trust relationships, causality remains unclear concerning the initial stage of intercultural contacts where strangers or someone unfamiliar are involved. Cook and associates (2005) claim that an initial risk-taking behavior is indispensable in building trust relations. Trust is significant as it drives risk-taking actions in the face of social uncertainty or the initial lack of trust situations. Trust relationships, once developed as a result of risk-taking, are self-sustaining in their own right. In a similar vein, Uslaner (2002) argues that trust produces civic associations, not the other way around. For in the latter direction, existing familiarity counts more, thus such an association or engagement merely reinforces what Uslaner calls particularized trust. This line of causality argument is instructive concerning the previous discussion of similarity-attraction and intercultural contact as adaptation factors.

The anxiety/uncertainty management theory (Gudykunst, 1998) is also suggestive to the issue of trust in intercultural encounters. Culturally different concept and practice of trust would make sojourners experience the high uncertainty as well as anxiety. Presumably, migrating foreigners would experience the high uncertainty or anxiety in face of the shortage of local trust, or complete mistrust, due to their relatively unfamiliar status in a receiving society. Besides that, it is more interesting to explore whether they would also perceive high uncertainty and anxiety when gaining an excessive level of local trust. Is trust always a positive construct without its limit on the upper side? Or do people become happier whenever having more trust than anticipated? This assumption of over-trust, supposedly more salient in intercultural encounters, needs to be investigated.

Referring to Hofstede's cultural variability model, Cook and associates (2005) note that the orientation to risk is associated with the level of uncertainty avoidance (UAI). According to their empirical study, Americans, who ranked in the bottom of the UAI (36), are more likely than Japanese, listed near the top (112), to take a risk in situations of high social uncertainty. The perspective of trust as the initial risk-taking to build a new relationship also corresponds to a

series of studies reported by Kiyonari and colleagues (2006). In his emancipation theory of trust, Yamagishi (1999) suggests that general trust helps liberate people from their ongoing committed relationships or assurances once they become a liability. Regarding acculturation attitudes and strategies, Yamagishi's line of argument provides a couple of implications. For instance, an assured relationship in ethnocultural community can be maintained so long as it is perceived *not* to be liable, or when opportunities outside in larger society seem to be threatening. Under this condition, immigrants tend to choose the separation strategy. On the other hand, higher trusters are likely to take the assimilation or integration strategies when they regard assured relationships in ethnocultural community to become a liability.

Yamagishi's concept of assurance also implies that contextual factors count for trust behaviors in relationships. Mere observation of trust behaviors, particularly from outside of certain relationships, can hardly decide that they are genuinely practicing trust or taking some risk. In some particular relationships, on particular occasions, trust behaviors in fact can be assured with security back-ups in line with contexts. To avoid confounding research results, Yamagishi suggests that trust be conceptualized itself and separated from assurance factors. From a cross-cultural adaptation point of view, the concept of assurance is suggestive. For example, when people perceive and talk about trust, it would be more accurate to speak about assurance. The knowledge of such assurance can pave the way for a building new relationship which also promotes adaptation. People even tend to seek assurance in high uncertainty, such as intercultural interactions where risk-taking behavior is perceived to be dangerous.

Finally, for dynamics of relationship development, the three levels of the trust relation building framework addressed by Lewicki and Bunker (1996) also reflect the acculturation process. Although the model is primarily employed for an analysis of trust and organizational relationships, its basic tenet, such as changes in character of relationships in line with transitions, is applicable to describe cross-cultural adaptation, especially its nature of process.

## 5. METHODS

### 5.1. Research Questions

In order to address issues of trust in intercultural contexts on the part of migrant groups, the current study focused upon a number of international degree students studying at a local Finnish university. The accounts of those students were obtained through a series of semi-structured face-to-face interviews and online correspondence. The research inquiry proceeded in accordance with the following questions:

**RQ1: How do international degree students relate to the concept of trust?**

**RQ2: How do international degree students perceive and interpret the Finnish trust in public as well as interpersonal domains?**

**RQ3: In what kind of situations do international degree students find trust significant and how do they report behaving in trust-involving situations with Finns?**

**RQ4: What do the students think about the emergence of a multicultural society in Finland as a result of migration and about the impact of multicultural society on the local meaning and practice of trust?**

### 5.2. Target Group

International degree students at a Finnish university were selected as the participants in the current study. Many of the local master's programs are arranged to be completed in two years. Degree students are expected to stay in Finland for at least two years, with the possible exception of vacation periods. International degree students thus have a much higher chance of both experiencing and handling intercultural issues as compared with the other large group of international people at local universities, such as international exchange students. Typically, many of those international exchange students spend either an academic year or a single semester of a few months in Finland.

On the other hand, from the perspective of acculturation attitude or strategy, many cases of international degree students are different from those of other migrant groups living in Finland. International students are likely to show a pattern of higher cross-cultural mobility, especially upon completing their degree programs. Some of them continue to stay in the local area to work or study while others leave Finland for good, moving back to their home country or elsewhere overseas. Unlike other migrants, particularly refugees coming on state support to settle permanently in Finland, international degree students have more chances to go across the state boundary at will. Such freedom of choice and legal status of temporary residency might affect their acculturation attitude or vice versa. Regarding trust, international students might be able to address comparative stories of trust in Finland together with their culture of origin, since their perceived intercultural events in Finland are recent and fresh, thus they are less likely to take them for granted.

International degree students are becoming a significant group of people in Finland. As of 2004, 3,553 international students enrolled in degree programs at the Finnish higher education institutions, namely universities and polytechnics (KOTA database, Ministry of Education). In 2000, the Finnish Ministry of Education set up a committee to propose a strategy for competitiveness as well as internationalization of the Finnish higher education. According to its committee report (2001), the Ministry aims to raise the number of international degree students in Finland, up to 10,000-15,000 by 2010. The Ministry also recommends that 15 % of the students in the Finnish post-graduate programs come from overseas. Observing such a new development, as well as state education policy with regard to international degree students, the current study deserves special attention, as its focus is primarily on those target groups of people. Results of the study will provide some practical implications for development of state higher education and multicultural strategy.

### 5.3. Methodological Outline

The phenomenological approach in the form of qualitative interviewing is meaningful and relevant in order to attain data corresponding to the research questions above. Phenomenology was first introduced as a philosophy by Husserl, and later developed by Heidegger, Sartre, and Merleau-Ponty. In social science, several works such as *Social Construction of Reality* (Berger & Luckmann, 1966), *Introduction to Qualitative Research – the Search for Meaning* (Taylor & Bogdan, 1984) were published, addressing phenomenological approaches into the social world or social phenomena experienced by the subjects (Kvale, 1996: 52). Instead of external observation or experimental manipulation of research subjects, as often employed in research of positivist tradition, a phenomenological approach in the form of qualitative interviewing intends to find out how people experience and interpret the reality of their living world related to the matter of trust.

Qualitative research is usually conducted when its topic is meant to deal with social or human problems. Research questions thus tend to be descriptive, holistic, in detail and within contexts (Cresswell, 1998). Many of the research questions in the current study, such as subjects' perceptions of local Finnish trust culture and practice, are better investigated by qualitative techniques.

Regarding the area of trust studies, the qualitative approach is still new and undeveloped although its potential and significant contributions to the field have been pointed out by a number of scholars. Möllering (2001) suggested that hermeneutic frameworks and methods, instead of positivistic approaches, would provide some better understanding of trusting process and general trust. While much of previous research on trust has been either theoretically driven or quantitative-based empirical works, mere observational research on trusting behaviors is limited unless confounding factors such as assurance are identified and removed. A series of assurance and trust studies (e.g. Yamagishi, 1999)

indicate this problem of confounding results in trust research.<sup>5</sup> Since trust is often addressed as a subjective reality, together with contextual factors, it is crucial to figure out why people trust, and how they account for their actions of trust. The qualitative approach can give a solution to these overlooked yet arising methodological problems.

#### 5.4. Internet Interviewing

The enormous potential of the Internet as a research instrument has now been widely recognized (Sheehan & Hoy, 2004). For the purpose of collecting data directly from research subjects, computer-mediated communication or CMC (Mann & Stewart, 2002) is available in various forms, such as e-mail correspondence, web page-based survey, real time chat system, and online discussion forums. CMC can realize more attractive as well as flexible research designs appealing to prospective respondents (Sheehan & Hoy, 2004).

Compared with the traditional style of face-to-face interviews, the Internet as an interviewing medium provides some unique features, both advantages and pitfalls. As for benefits, CMC interviewing can remove or minimize constraints which would make face-to-face interviewing impractical. For example, the former makes interviews with participants in various parts of the world possible, regardless of time zone factors and geographical distance. Another crucial advantage of CMC is the ability to optionally provide relative anonymity for both the interviewer and the interviewees. Participant identities can be protected. CMC can offer easier access to those who are socially marginalized (such as gay minority groups) or to restricted or politically sensitive areas including hospitals, religious communities, prisons, military, cults, to name a few (Mann & Stewart, 2002). Moreover, CMC can provide results at a lower cost in comparison to that

---

<sup>5</sup> In a series of his trust research, Yamagishi conducted lab experiments where participants were *conditioned* to play money-exchange games *independently* of some external factors. In so doing he tried to find out the genuine level of trust of participants, which otherwise would not be attained or observed due to confounding factors. His methodological efforts were however not meant to address what constitutes such genuine trust.

of other modes. The principal expenses for an ordinary CMC interview are telephone and Internet provider service fees. No meeting appointments or other logistical preparations are necessary in CMC. Written texts produced by research participants immediately result in research files, which greatly saves time as well as costs incurred for transcription.

As for costs or challenging parts of CMC research, data can be obtained from those who get access to the Internet and e-mail system. While information technology has been and is prevailing and ubiquitous in almost every part of society, CMC research technically finds difficult to contact people remaining offline. Even though such an issue of IT availability is resolved, active and enduring commitment is crucial on the part of participants. Unlike a conventional face-to-face interview, a CMC interview can hardly keep participants physically at a particular place and time for the data collection. Their responses may be postponed or unfulfilled, and participants may also quit unilaterally in the middle of the sessions. Given bigger freedom at hands of the participants, CMC should deal with possible distractions or troubled behaviors beyond the control of the interviewer.

Overall, there is little doubt that a CMC interview requires a high level of online interactive skills, especially on the part of researchers, including the development of rapport and ethics during the sessions. In the current study, the initial purpose of CMC was a matter of convenience and trial. Data was supposed to be collected in casual form, and it was meant to be a pilot study or the storage of information contributing to designing the face-to-face interviewing format. With the validity of CMC confirmed, online in-depth interviews by e-mail correspondence were formulated and employed, and its data was analyzed together with that attained in face-to-face interviews.

### 5.5. Expected Logistical Issues

A couple of logistical concerns should be taken into account regarding the feature of qualitative in-depth interview project. First, a non-directive style of interviewing inevitably gives rise to the question of structure and ambiguity. Interviewers should ponder how much their questions are open-ended, in order to avoid the direction of inquiry within their rigid frame of reference, under which interviewees may spare little time to address their own responses. However, this question of structure is difficult to resolve, for there is no such thing as presuppositionless research (Jones, 2004). The interview process always involves choices based on the research topic as well as extant theories, thus making choices inevitably creates some structure.

Another issue is related to interviewers' own bias (Jones, 2004). In the process of finding a universal law or objective truth, researchers of positivist tradition are more likely to be concerned with the objectivity in their projects. The qualitative interview does not aim at discovering the objective truth. Its process is more social and complicated, involving unmeasured personal interactions between two individuals in specific contexts. With the primary aim of understanding the worldview of people studied, the qualitative interviewers should therefore be aware of what they are asking. The effect of their actions upon their relationship with interviewees and the level of ambiguity in its inquiry process should also be taken into account.

Finally, it is important to keep a minimum yet good interpersonal relationship with interviewees during the course of interviewing. To gain cooperation from participants, the researchers need to build a sufficient level of trustworthiness. Not only do they need to follow ethical or professional rules for research, such as informed consent, accountability and confidentiality, the researchers should also develop good interpersonal communication skills, both at verbal and non-verbal levels. For instance, attentive listening to interviewees is significant to establish a good relationship or rapport, which helps the interviewer be informed of what data they are attaining during a session.



## 5.6. Interview Procedures

The entire interview project was conducted at a local university and surrounding areas in Central Finland, where the researcher contacted subjects in person or online. The project took place from February to April, 2007. Participants were sought via public announcement on a number of mailing lists, to which local university students primarily subscribe. Besides that, the researcher's own personal network was utilized for recruitment.

Qualifications for participants at time of announcement were rather modest: They only had to be (1) non-Finns, (2) students belonging to any degree program, and (3) residents staying in Finland for at least more than a year. Other various personal and socio-cultural backgrounds such as age, sex, nationality, race, ethnicity, and the maximum period of local residency were not considered or controlled. On the other hand, participants' willingness and level of commitment to the current study were highly taken into account. While not materially rewarded for cooperation, participants were allowed to choose the mode of interviewing, either face-to-face interaction or online correspondence. Also their wishes for interview time, venue, and level of confidentiality were fulfilled and granted.

In the end, 15 people participated in the current study. Of those participants, 10 agreed on the face-to-face interviewing, and the rest chose the e-mail correspondence. In the former cases, 6 interview sessions were conducted at participants' place of residence, the rest on the campus area. A single face-to-face interview lasted approximately half an hour in the average while at least 10 turns of message transaction took place in the whole session of a single online interview, during the average period of three weeks. All face-to-face interviews were audio-recorded and transcribed. Prior to substantial interviews, all participants were informed of the basic research aims and procedures verbally or in written text form (For the written interview instruction, see APPENDIX 2).

Upon request the interviewer also conducted a debriefing at the end of interview sessions and correspondence.

As for basic profiles of subjects, 8 were male and 7 female, and the average period of local residency was 3-4 years ( $M=3.7$ ). Their present status turned out to be more diverse than initially targeted. All but one recent graduate officially belonged to any degree program. Three of them temporarily stayed out of the local university. More than half of them had already working experiences in Finland or still worked at various status and places. Detail profiles for all the participants are shown in APPENDIX 1.

### **5.7. Interview Questions**

As a basic roadmap for actual interview sessions, question statements were prepared in a non-directive manner (For detail, see APPENDIX 3). Most of them were open-ended, thus subject to free interpretations on the side of interviewees. The questions were grouped corresponding to the research questions (RQ1-4) respectively. Following are some critical interview questions to be asked in the course of inquiry.

***IQ1: “What do you (the interviewees) mean by trust and other related concepts, such as familiarity or liking?”***

***IQ2: “What do you think of trust in Finland, both in public and interpersonal levels?”***

***IQ3a: “In what situations do you personally feel trusted by Finns?”, “Do you generally trust Finns?”***

***IQ3b: “Do you feel that you have changed their attitude or understanding of trust since the time of entry into Finland?”***

***IQ4: “Does the rise in the migrant population change the local Finnish trust?”***

Upon requests by some participants, the author revealed interview questions prior to substantial interviewing while assuring that those questions would be

optional as well as conditional, depending on the process of actual interviewing. The questions were posed according to the categories although the entire line of inquiry was never pre-structured. It is often the case that a single question corresponds to far more than a single response. By contrast, a certain reply is much hard to attain only from a single question. A number of questions being asked were thus recurring, overlapping or omitted during an interview session.

### **5.8. Presentation of Results & Data Analysis**

The collected data materials were analyzed in multiple dimensions. Instead of relying solely upon intuitions or serendipity of the researcher, the analysis of this study owed considerable credit to several methods developed in the last decades. For instance, Kvale (1996) introduces five methods to be employed in analysis: condensation, categorization, structuring through narratives, interpretation, and ad hoc meaning generation.

In line with the first two of these five methods above, the analysis was made in the subsequent categories: (1) personal backgrounds of interviewees; (2) concepts of trust; (3) outlook of trust in Finland; (4) contact episodes about Finnish trust; and (5) emerging intercultural impacts on Finnish trust. Seen from a more holistic viewpoint, the current study did not aim to make a separate assessment of the stories of each interviewee one after another. Interview data was analyzed primarily in order to describe trust phenomena per se experienced by informants throughout their own life, specifically in intercultural contexts.

As in *Profiles of Interview Participants* (APPENDIX1), an alphabetical code (A to O) was assigned to each person for the sake of anonymity as well as convenience for analysis work. Each interview statement in the analysis text was quoted with brief reference of original source (identity code for speaker, country of origin, and sex [M = male; F = female]). For instance, a statement of Respondent A should be shown with reference as follows: (A, Poland, M).

The oral face-to-face interviews were transcribed verbatim although there are a few missing, unintelligible parts of their talks due to technical or situational disturbance at the time of interview recording. However, the problem of accurate transcription was minimal as most unintelligent, paraverbal features were in fact later clarified in follow-up inquiries after interview sessions. Meanwhile writings in online correspondence were directly put into analysis while critical grammatical errors in their texts were identified and corrected upon agreement. Furthermore, upon request some information in their statement has been either kept as confidential (censored) or permitted for limited publication. Finally, in order to save space, editing was carried out. Omitted parts were marked with (--) though this was done carefully not to lose the original meaning of the entire statement. The moment of silence and utterance in their talks, if noticeable, were also recorded with marks ... and (noise), respectively. Yet all in all, their entire responses basically remain in their original forms.

## 6. RESULTS

### 6.1. Paths to Finland: General Background of Informants

Although the actual pattern of entry into Finland is not the central issue in the current study, it is still justified to examine their initial or default level of adaptation attitudes toward the host country. In practice, such background questions were brought to interviewing sessions as an icebreaker.

The majority of interviewees arrived at Finland in the last few years (The length of residence in average was 3.7 years). Their first contact episodes with Finland vary considerably, and so do the reasons for deciding to head to the country, especially to enroll into local university programs. A general pattern is that they had more or less local firsthand experiences prior to entry into higher education programs. Some of them came at first as exchange students (A, D, J), worked at local companies (G, K) or stayed at a Finnish family as an au pair (H). A few of them also earlier traveled across the country (M, F). Having married a Finn, one informant also accompanied her husband to his homeland (G).

Other than own firsthand contacts, many informants, especially those who came more directly to enroll into a Finnish university program, also attributed their decisions to information given by their Finnish friends or acquaints (B, F, I), non-Finnish fellows with experience in Finland (F, I, M), or other public sources usually distributed by the mass media (C, E, I, J, O). The positive image of Finland, specifically reputation of its education system, seemed to be a deciding factor attracting them to the country.

*One of my flat mates in my British university was a Finn, and became one of my closest friends. He and I had same courses together. He said good things about Finnish teachers and education systems. I like the same teacher and teaching style. He was very fond of Finnish system. Now the Finnish system is quite good to me. That's basically why I came. (B, Germany, M)*

*I met some exchange students at my previous university a couple of years ago. I was tutoring. One of them in the group I was tutoring was from Finland. There were two girls from Finland. We became good friends. (---) Also my neighbor, who was a friend of mine, spent in Finland for a long time. She was telling me*

*how nice it is. So there were a lot of influences in the circumstances. I was here, I had a friend. (F, Mexico, M)*

*The main reason I came to Finland is because I study communication engineering. When I graduated, Nokia was good in business. And Finland is the homeland of Nokia. Telecommunication and communication as a whole is advanced. Another main reason is because the tuition is free. So the two main reasons. (E, China, M)*

As just noted by Respondent E above, a couple of other interviewees also mentioned the merit of free tuition for Finnish higher education. Other practical issues, especially means of survival in the local environment such as English usability or advanced standard of living, were also reported as good reasons of entry. Comparing with his previous overseas study in another country, another interviewee stated;

*It (staying in Ukraine) was interesting, but...how to say, it was exhausting every day life. Even a simple thing took up a planning and a lot of energy. Facilities were not good. For example, a simple thing such as taking a shower would be something you need a plan because the male shower room was open only few hours per a week. You need to plan, for there is no laundry machine. You need to wash everything by hand. So I wanted to do it in the country where everyday life is easy, and actually focus is on my study. (B, Germany, M)*

Respondent B went on to remark about English language as a survival tool of communication:

*Also I wanted to study in the country that is not English speaking because I had been studying in Britain and Australia before. But it should be the country where I can survive and don't need to learn the local language in order to cook or everyday life. This rules out a country like France, for example. (B, Germany, M)*

Note that Respondent B was attracted to a non-English speaking country, where the local language is not necessarily required for crucial parts of his life. This dual, rather incompatible condition in selection was sought by some other students of the current interviews as well as the pilot study. They came to conclude that Finland is one of such places almost fulfilling these prerequisites.

By contrast, a couple of other respondents were willing to study Finnish language or study in Finnish from the beginning. Their paths to Finland runs straightforward, basically with no alternative plans prepared. For them, the entry into the Finnish programs was the best and only choice.

*Well, I decided to enroll at a Finnish university because I had always wanted to study Finnish and Spanish translation to Finnish. That was clear to me since a very early age, so I have no other choice but coming to Finland and make my dream come true. (L, Spain, M)*

In this introductory inquiry, the profiles of interview participants, although having student status in common and minimally controlled for the project, still remain diverse regarding their ethnocultural backgrounds as well as personal history.

## 6.2. The Meaning of Trust

**RQ1: How to international degree students relate to the concept of trust?**

### 6.2.1. Trust in Free Association

While the concept of trust based on literature has already been discussed in the previous chapters, it is still curious and meaningful to examine what the interview informants actually said and think about trust in general. The interview question was posed in a free association manner. As varying in large scope of meaning, a cluster of responses were categorized according to some semantic labels.

#### *Belief*

As in the literature review, it is generally agreed that trust is situated somewhere between blind belief and rational calculations, or that trust has both instrumental and non-instrumental components. Hence it is predicted that the interviewees would describe at least these two dimensions in the meaning of trust.

In reality, more than previously anticipated, many of the respondents first reacted to the question “What do you mean by trust?” by talking about a belief or something connected to believing thoughts, somewhat beyond rational calculations (Emphasis added by the author).

*By trust I mean, a **belief** that if you ask someone to do something, he will do. I also mean trust is something you can feel about some other persons when you feel comfortable about what he or she says. (A, Poland, M)*

*Trust is that if you trust somebody, no matter what a rumor says or what other people tell you about him or her, you **believe in** your belief. It means, if you have a firm belief, it does not matter what others say. (E, China, M)*

*Trust means, you **believe in** something. ...Yeah. Belief. “I believe what you say.” (I, South Korea, F)*

#### *People & Relationships*

Trust phenomena were also representatively identified and described in interpersonal and relational terms.

*Trust is a kind of belief **connecting people**. (C, China, M)*

*Probably **friendship**, somebody you can trust. (H, Slovakia, F)*

*Trust is about the relationship. It's about feeling. It is... something inevitable in the **relationship**. (J, Japan, F)*

#### *Honesty & Reliability*

Along general descriptions about the nature and phenomena of trust, respondents discussed what is required for trust to come into play. A common view was that person's honesty and reliability are necessary to develop trust relations.

*I think it's easier to describe, if a person fills out trust out of me, the person would need to be **honesty and reliable**. And be straightforward in his statement. (B, Germany, M)*



### *Secret revealing/keeping*

As a specific, real occasion where trust critically matters, a quite number of respondents, more than anticipated, referred to the treatment of their secrets. Whether and how much they reveal or hold their secrets depends largely on the level and type of trust toward persons targeted.

*Yeah, I would tell a **secret** only to people I trust, and not betraying my secret would be our requirement for the future trust. Also if you tell, for example, weakness or whatever, of course it is required that they don't abuse that information. (B, Germany, M)*

*So I tell you a **secret**. And I trust you. Then I don't want you to tell my secret to somebody else. (G, Country of British Commonwealth, F)*

*So basically when I tell a person a **secret**, then my expectation is that the person doesn't tell somebody else about it. Trust means that the person really does not tell somebody else. (D, Germany, M)*

### *Risk/Dependence*

It was also recognized that the notion of trust involves certain degrees of risks and dependence, chiefly on the part of trusters.

*I think of trust as being able to **rely on** someone, being able to judge **risk** accurately. (K, Australia, M)*

*The primary meaning of trust for me personally is that I can **depend on** somebody. I know this person is not going to let me down on emotional or psychological level. (G, Country of British Commonwealth, F)*

*Trust, to me, means **SAFETY**. The other links are: **DEPENDABILITY**, **RELIABILITY**. (O, Poland, F)*

### *Communication/Interaction*

As a significant element formulating the concept of trust, communication was also indicated.

*I think trust here is very important (...) in **communication**. (J, Japan, F)*

In short, all respondents generally agreed that the concept of trust is something positive and significant, whereas its nature is multidimensional, thus hard to

describe in only a few words. Replying to the question, they sometime excused their limited understanding about the meaning of trust, only to interpret it in their own ways. Also many of them regarded a matter of trust to be situational.

### 6.2.2. *Trust in Competence or Goodwill*

Barber (1983) notes that discussions on the concept of trust has been often hard to define, as many studies failed to distinguish the competence aspect of trust from goodwill of trust. According to Yamagishi (2003), competence trust and goodwill trust have no common ground regarding their patterns of cause as well as effect, except that both can provide some guarantees or security enough for one to be able to trust someone targeted.

Interviewees were asked if they recognized this conceptual distinction of trust, and which types of trust usually count much in their daily life. At least two respondents (L, N) clearly stated that competence trust does matter, particularly in case they seek services provided by professionals such as medical doctors. They recognized that competence trust is more or less related to security.

*I do also use the word 'trust' in the same way, when it's about competence in performing any task. I think that, in this sense, trust is mostly related to security or safety. (N, Latvia, F)*

In situations of lower competence trust, or complete absence thereof, which is often the case outside Finland, extra cautions and verification are needed to make sure that all professional things will be done as expected.

*I just have to be more alert in the situations when I asses their competences lower. Like in Latvia I just would have to be more alert even when visiting dentist or doctor. I would need to become more familiar with the process, my diagnosis etc. So I am able to ask many questions. I am sometimes reading materials online and just talking with friends regarding medical care for pregnant women. In Latvia seems that every women is aware of all the medical issues and they find out what their examination results mean and then compare them and ask in public forums from others etc. Sort of verifying their doctor's statements. (N, Latvia, F)*

On the other hand, a number of other respondents recognized that competence trust seems to be different in the conceptual level from what they usually call trust. Linguistic variability or different discourses of trust were pointed out:

*Personally I don't use the word "trust" that way. At least in my language it is not used in that way so much. If you talk about somebody having abilities to work in a certain way, perform certain task, you wouldn't so much talk about trust that way. (D, Germany, M)*

Another interviewee seems aware of this conceptual difference, utilizing it in his speech in a distinctive manner.

*In English I think that "I trust you," and "I trust in you." So there are maybe two. At least I feel in English there are two meanings. One meaning is that I believe your ability. Like I ask you to do me a favor, give a letter to another person, and it is very important. In this situation I say "I trust you," It doesn't mean that I have credibility... I am sure that you can do it. You have an ability to do that. I trust that. In English another meaning is that I trust you, because I rely on you. I believe in you, and as a friend you are honest and sincere to me. (E, China, M)*

In a comparative sense, while acknowledging the importance of trust on competence, some respondents still claimed that trust in one's goodwill or integrity counts much more profoundly to them.

*I understand it (competence trust). But I hardly use the word trust in that sense. For me trust is equal to belief. Something like "I believe you" thus "I trust you." (I, South Korea, F)*

By and large, the majority of interviewees recognized the conceptual distinction between competence and goodwill trust while not necessarily trying to clarify the two by their speech in practical occasions. In some of their native languages (e.g. German, Chinese), there are also alternative terms more specifically describing competence trust. According to the indication of the interviewees' response, the conceptual confounding may happen because the two aspects of trust occasionally matter at the same time. For instance, many interviewees noted that medical doctors need to demonstrate both their professional competence and integrity in order to attain trust from patients.

### 6.2.3. *Trust and Familiarity*

It is often argued that knowledge and familiarity of someone is the key to establishing a trust relation (e.g. Sztompka, 1999). The interviewees were asked if knowing each other leads to a trust relationship. Overall their answers remain equivocal and controversial.

*Yes and no. The longer you know somebody, the more you trust, I think. But there are also some people you feel like a need to trust immediately. Or you feel like, you trust some people more or sooner than others. I cannot explain that, but I think it happens. There are people I trust more easily than others, even though I know them not so well. (D, Germany, M)*

To be more specific, Respondent D further explained that familiarity actually helps differentiating what particular parts of someone are to be trusted. In another word, familiarity and knowledge by contact over time can promote cognitive complexity.

*It's not like more trust as you know somebody, but if you know somebody longer, you know in which ways you can trust the person. (---) So it's like, to know the person longer does not mean to have more trust, but to know better how much and which ways you can trust that person. (D, Germany, M)*

As a counter effect, more familiarity may even engender distrust.

*Because there are people in own family, but I don't trust. I am super-familiar with them, and I don't trust them because I am so familiar with them. In general, it is true that you are more likely to trust somebody you know better. That assumes that it is good to know him better. Some people or sometimes match between you and this person. The more you know, the less you like him. And vice versa, the more he knows you, the less he likes you. (G, Country of British Commonwealth, F)*

In their overall opinions, on the one hand, familiarity is crucial to build a trust relationship. On the other hand, the knowledge of persons or mere physical contacts does not necessarily contribute to developing trust. It may be even counterproductive. This line of argument seems to undercut the contact hypothesis.

It is commonly understood that familiarity necessitates a time-consuming process. A number of interviewees assumed that it would take at least one school year (I), or even over several years (C) to attain the sufficient level of familiarity driving trust. By contrast, another interviewee (E) claimed that familiarity and subsequent practice of trust depend not so much upon the length of time as the type of events both parties get through together. For instance, a group project binding members together for a common goal is more likely to produce a trust relation even in a short period.

In short, the interviewees suggested that familiarity itself is significant yet insufficient for the foundation of trust. The better knowledge of targets rather enables one to regulate the amount and type of trust given upon specific targets. Familiarity is also developed over a certain period of time or through critical events. The interviewees acknowledged that mere familiarity fails to account for phenomena of public trust involving strangers as targets. Their general impression revealed that trust requires some degree of belief in addition to familiarity, or trust itself is part of the system of belief, just as noted in the free association session. The overall interview accounts point to the dichotomy on moralistic/generalized trust and strategic/particularized trust introduced by Uslaner (2002). Familiarity belongs in the domain of the latter trust.

#### 6.2.4. *Trust and Liking*

Another interesting discussion during enquiries into the meaning of trust is related to liking or attractiveness toward the target of trust. The question was also meant to clarify their understanding of causality between trust and liking, provided both are regarded as connected. In reality, their representative answers almost denied the associations of the two concepts. Some argued to the effect that one can still trust another whom he dislikes, or the other way around (she likes him, yet does not trust him).

*I think it is two different things. I can trust somebody that I don't like. I can trust somebody to be honest, or somebody to do something in a certain way even if I don't like the person. Of course if I don't trust that person, there's a high probability that I don't like the person. But it's possible that I don't like the person, and still trust the person in some ways. (D, Germany, M)*

A number of interviewees added that in reality trust and liking *happen to be* connected, and in some cases the latter can even drive the former. Yet the concept of trust in their view is situated separately from that of liking or attractiveness.

Aside from the line of substantial investigation, a synchronized and unexpected reaction by some participants (e.g. M) to these comparative references was that trust does not stand as the supreme value in their life while they still acknowledge its significance. For instance, friendship or love was mentioned as another important value in addition to trust.

In summary, the meaning of trust was addressed in a variety of ways. While each interview statement was unique and nuanced in detail, the respondents also show some similar patterns regarding the concept of trust. The main task here is to categorize varied elements of the concept of trust, to highlight them together with several similar ideas which are however called by a different name, such as familiarity or liking. Due to its theoretical nature, general questions of this kind turned out to be hard for some interviewees to figure out, let alone to reply in brief and satisfying ways. In practice, the inquiry at this phase functioned as just a warm-up to the following investigations, which reflect far more of their real life in Finland.

### 6.3. Finnish Trust

**RQ2: How do international degree students perceive and interpret the Finnish trust in public as well as interpersonal domains?**

As one of main issues in the current study, the respondents were asked whether, where, and how they had ever observed trust or trust-related phenomena in the present place, Finland, at both social as well as interpersonal levels. The focus of inquiry here is upon interviewees' general images or outlook regarding the Finnish trust. Their own personal episodes concerning a matter of trust in the local Finnish contexts will be investigated in the next section (6.4.). Narrowing

down the level of focus on trust in Finnish contexts, the course of inquiry was also specific and rather unprecedented without clear-cut expectations based on previous scholarly works. However with reference to a cross-national survey shown by Inglehart (2000), it can be predicted that the level of trust in Finland is expressed to be higher than that in other countries.

An overall impression, in fact a much predominant view revealed by the respondents, was that the level of trust in Finland is quite high, or in comparative terms, higher than that in their home country or other visiting places. This is particularly the case about social and public domains, where as shown below, they have perceived trust-related phenomena in various occasions. Although their own descriptions and interpretations of trust phenomena varied considerably, none of the respondents actually denied or downplayed the existence of trust in the Finnish society.

As for trust observed in the local scenes, the respondents were specific about several circumstances as follows.

### ***6.3.1. Leaving Personal Belongings Unattended***

During the interviews it was quite often pointed out that Finns tend to leave their belongings temporarily unattended or without any security measures in public places. Sometime those belongings left behind seem so valuable that the impact of a theft or vandalism would be disastrous. Despite such a vulnerable condition, it usually turns out that nobody else snatches or destroys their property while the owners are away. Being highly amazed at these phenomena, many respondents came to regard them as the manifest of Finnish trust in general others, which seems unique and exceptional compared with cases elsewhere. Below are just a few examples about public trust.

### Unlocked bikes

*Sometimes I saw bikes in front of the library not locked. They are quite OK bicycles. Basically if you do it at home, the bicycle would be gone in hours. So nobody leaves his bicycle unlocked on purpose. (B, Germany, M)*

### Jackets & others in the cloak

*I saw them (Finns) also leave their computers there, I mean laptops. And it doesn't matter. (---) In Finland, trust system works well. (C, China, M)*

*For example, I still leave my wallet or bag, and go way around, then come back, fine. But in Korea it is not so trustful, but it is more trustful compared to some poor countries. But Finland...at least in Finland. If you leave something, there might be a lot of chances that you never see that again. So Finland is more trustful. (I, South Korea, F)*

### Wallets on the table at cafeteria

*Also in cafeteria, one can see sometimes they leave their wallets or student cards on the table. It's just (giggling) especially after Ukraine, it's just like, "please take it. I don't need my money." It's very weird. I was really shocked when I saw it the first time. Because in Ukraine, of course I had to get used to the opposite that you have to look after your stuff constantly. You have to keep it close basically because as soon as you let go something, it is most likely gone forever. (B, Germany, M)*

It was also noted that the *lost-and-found* is a common and reliable local service in which one has great chances to get back what is once lost yet brought there by someone else.

*There is a story happening to my friend. She left her wallet in a lady's room in the university library. When she went back, trying to find it, but it was not there. Then she later came back again to the library, she got it from the lost and found (E, China, M)*

*For example, my sister came to visit in Finland for the first time about 4 years ago. She had a bag with, passport, ID card, credits card, and lots of cash in it. She and my husband went to the park, left the bag on the bench and forgot about it. (---) Approximately six hours later, my husband called police. And someone else had handed it in with no penny missing from the bag. Everything is there. I can't think of many countries with that thing happening. (G, Country of British Commonwealth, F)*



At the same time, stories of unattended belongings were contested, since a number of respondents also challenged it with counter episodes about crimes taking advantage of a condition of public trust. Some were even victims of such a crime.

*On the other hand, they have stolen my bicycles twice. I'm from Mexico, take care of my things all the time. They stole my bike inside the apartment, locked. They took it out and stole it. That also happens. I had a gift from my previous girlfriend. She gave me really cool sunglasses that I had never afforded. I left it in Agora for 15 minutes. I was completely sure then there were no foreigners but only Finns. They stole them. (F, Mexico, M)*

*On the other hand, I myself had a lot of small things, gloves, diary book, never found them again. Even though there is a lost-and-found, and I called them. Missing. I also heard that a Bulgarian friend of mine bought a bicycle. The bicycle was parked here in Jyväskylä and locked. Then, (Snapping her fingers) stolen within a week. (G, Country of British Commonwealth, F)*

In short, stories on both sides are truthful, showing the reality yet from different perspectives. The reality is subject to a matter of relativity, situated somewhere between their interpretations. As for the character of general trusters, Uslaner (2002) declines an extreme picture of trusters as someone gullible, subject to trust abuse. He claims that high trusters are not likely to leave the entrance door open or unlocked during the night, whereas they are also unlikely to have the door bolted. This being the case, it is safe to assume that the Finnish people usually lock their bikes in public, though they tend to not tie them with two or three locks of heavy chains or bring them inside at any moment.

### **6.3.2. Unmonitored School Exams**

On campus, the interviewees witnessed the higher compliance of school rules despite few sanctions against potential defectors. As a symbolic example, some respondents spelled out situations of public examination.

*I have been myself with Finnish students in exams, in which the teacher left the class for a while, and still students kept on writing as if teacher would be still there keeping an eye on them. That was amazing. I would bet that in Spain teacher would never leave the class in the middle of an exam, and if he would do so, some students would not hesitate in taking a look to their notes or asking each other for the right answer. (L, Spain, M)*

A similar phenomenon was also reported by another respondent who once monitored a school exam.

*The ultimate one is the examination where I was an examiner, so I am supervising an exam. Then this is some kind of estimating trust, because you can see who is cheating. Even though sometimes students don't know that you can see. You can go outside; some of them come back quickly. This is one of the strongest proofs that Finns are really trust ones in a sense that you (the examiner) can leave them alone, and they won't cheat. (A, Poland, M)*

### 6.3.3. *Unsupervised Entry & Access*

Related to the case of unmonitored exams, the Finnish trust in general was also perceived in the case of entry into public events or services where an admission is required yet not necessarily examined each time on the spot. The public transportation system in Helsinki is a good case in point. As a rule, passengers must either hold a pass or buy a ticket to take the metro, trams, or buses. Compliance of such a rule is however left largely unchecked.

*Recently I was at Tampere's Näsanneula and a theme park (I forget the name). We bought tickets to the tower and the aquarium, but they were never checked, and we could have just as easily seen both exhibits without a ticket. This was a shock – there was an implicit trust that customers will pay. (K, Australia, M)*

In a similar vein of “free entry” in commercial transactions, one respondent was amazed that local shops did not request a deposit on purchase of valuable goods such as glasses. Such a non-deposit policy is virtually non-existent in the respondent's home country.

*The first thing pops up in my mind is, when you go to book something in the shop, you don't need to pay a deposit. My friend booked the glasses from the local glass shop. It cost 200 or 300 euro. Even though that cost much, they don't ask you to pay a deposit. They trust that you will come back, and pay the bill. I feel trusted, for example, if you order something, they write down your name, but you don't need to pay anything. It is something I call trust in Finland. (E, China, M)*

This case does not represent the whole back-up policy, as the background check of customers is also common. Non-Finnish citizens are often denied some

services, such as the issuance of a credit card, on the grounds of security. As a number of other respondents mentioned, the Finnish security measures and control toward strangers are relatively minimal, presuming at default that people follow the local rules.

#### 6.3.4. *Interpersonal Trust*

While generally agreeing with the higher Finnish trust in public or institutional spheres, respondents reacted in rather equivocal manners regarding its trust at the interpersonal level. A number of respondents simply noted that Finns trust far more their co-ethnic Finnish people than any others, namely non-Finns, at default (first time) occasions.

*I think, first and foremost, that Finns trust other Finns. And I think that they trust them more than trust anybody else. Perhaps it is true for most nationalities. But in countries that are more intercultural, such as UK or South Africa in which I have experienced in living, also Riga, Slovakia, Namibia... the societies are more fragmented. (---) So I don't say, Brits necessarily trust other Brits more than trust Irish people, American people or Japanese people. But I think in Finland, it is very clear that Finns trust Finns first. If Finns have a choice to go with a Finn or non-Finn, I think they would trust Finn more. (G, Country of British Commonwealth, F)*

As a surprising case, Respondent G remarked that the family tie in “individualistic” Finland turns out to be much stronger than commonly understood, and so does trust among family members accordingly.

*What I think has surprised me in Finland is also the amount of how tight the family is together. I didn't expect it, because I thought here we are in the individualistic culture or so on. But the family unit in Finland is surprisingly close. And of course trust in that family unit, but I think that is trust for every culture, within the family. I am speaking mother, father, and children, not extended family. In this family trust is quite high. (G, Country of British Commonwealth, F)*

A public survey released by Kankainen (2007) confirms this point, showing that almost all (98%) Finnish respondents said that they trusted their own family.

In comparison to other countries, many interviewees often pointed out the monocultural features of Finnish society and its reflection of Finnish-first attitude in the relational level. An account was expressed by the Slovakian interviewee (H) when it comes to a different degree of cultural diversity in the society and trust attitude of local residents toward general others. She regarded the Finnish cultural homogeneity as a large obstacle for interpersonal and intergroup relationships.

*I think that the biggest problem here in Finland is that the society is homogeneous. For example, in Middle Europe where I live, there are many Czechs, German, Jewish people. There are Catholics, Jewish people, Lutherans. The culture is much more heterogeneous than here. Everybody knows this is my place, and there are different people I have to accept. They are different, they are thinking in a differently way. I have to find the way how I relate to those people. But here in Finland, all in the country is the same. (H, Slovakia, F)*

Another perspective shared by a couple of respondents is that many Finns seem to hold relational boundaries with non-Finns on the basis of nationality or sociocultural backgrounds of the latter. One interviewee described this differentiation as follows.

*I think that it's very often said about some kind like, the first, second, and third class foreigners in Finland. In the viewpoint of Finnish people, the first class foreigners are like, for example, other Scandinavians, and maybe also Germans. They are trusted a little bit more than others, let's say, the second class foreigners like all other EU people, and the third class like Russians, maybe Africans. So basically they separate foreigners, and there is one group of foreigners they trust almost as much as their own people. (D, Germany, M)*

Besides the case above, a couple of other interviewees went further to spell out Scandinavians or Germans as most trustworthy while labeling Russians, Eastern and Southern Europeans or Africans as less or the least trusted category of people by Finns. The identification is based either on their sole assumptions or on second-hand information such as media reports. Yet their actual observations of Finnish behaviors toward those groups of people also count. A respondent revealed the case of a theft she and her husband had once encountered.

*The boat is gone. The chain had been clipped, and the boat was taken. The first thing my husband says was, "There are many Russians in these areas." (Laughter) So that is perhaps, you know, an indication. My husband has worked abroad, and I don't consider him to be a racist in any way. But that was his first reaction. Russians come along in trucks. Like seen in newspaper reports,*

*Russians come in trucks and pick up boats aligned there. But it is interesting because it was his first reaction. (G, Country of British Commonwealth, F)*

Challenging this differentiated practice of trust by local Finns in intercultural relationships, some other interviewees are of the opinion that Finns are more likely to trust anybody, regardless of trustees' sociocultural backgrounds. When receiving unexpected trustful treatment by Finns, the non-Finnish interviewees were strongly impressed.

Many interviewees attributed the reception of "generous" trust by Finns to varied factors. Sociocultural stereotypes or privileges attached to their cultural heritage were noted while a good command of the local Finnish language was regarded as a crucial factor. Some respondents argued that generational gaps and overseas experience can influence Finnish trusting behavior.

*There are some distances from me, because I am much older than them. So this case I don't think it is the case that I am a non-Finn, but they are over 20s, and I am in another generation, I am over 40s already. This general generational mistrust is with Finnish students and me. (G, Country of British Commonwealth, F)*

Meanwhile Finnish general trust was also illustrated together with a potential risk of breach of trust occurring outside Finland. The Finnish culture is somewhat unique, thus Finns could easily become victims overseas should they behave in the same manner as in their home country.

*I think (...) Finns maybe trust other persons too much. If they behave like they behave in Finland, they might be victims in other countries. (D, Germany, M)*

Agreeing with Finnish naivety abroad, a respondent (A) briefly reported a hearsay case of theft happening to a Finnish couple on the trip in his home country. Their belongings were stolen on the beach while the couple went into the sea, leaving them unattended.

In summary, respondents addressed the positive image of trust in Finland, particularly in its public and institutional domains. They are likely to see the

Finnish public systems or services at first trust people in general, without specific recourses in the event of trust failure. Describing Finnish public trust, many of the respondents often referred to cases of their home countries whose trust they assumed is lower or assured with varied forms of sanctions and controls. On the other hand, many interviewees found it hard to achieve trust on interpersonal levels. To make it clear, a couple of models or attributable factors, including sociocultural familiarity or frequency of interpersonal contacts, were suggested.

#### 6.4. Contact Episodes

**RQ3: In what kind of situations do international degree students find trust significant and how do they report behaving in trust-involving situations with Finns?**

The focus in this chapter is upon events which respondents have actually experienced or dealt with in interactions with local Finnish people and society. Contrary to the general outlook on Finnish trust shown in the previous section, the issue of trust counts more profoundly once one gets involved in the dilemma whether to trust or not. Risk assessment of individuals is more serious, even biased. In order to see how actually they would behave under trust-inducing conditions, Yamagishi et al. (2005) imposed a real risk (of losing money) to participants in a series of laboratory experiments. It is relevant to find out whether their general understanding of trust is consistent to their actual behavior. Episodes of their own or actual events contribute to enriching research data on trust behaviors.

Since all participants of the current interview series were non-Finnish, it is expected that their contact episodes reflect a degree of intercultural issues. A question may arise whether and how they recognize the practice of trust in local contexts as an intercultural issue. Intercultural strategies are also a main focus of this section. Participants were asked whether and how they actually dealt with trust-embedded situations.

#### 6.4.1. *Trustworthiness of Self*

On the question of own trustworthiness, a couple of respondents hinted that their ethno-cultural features and backgrounds, aside from other personal or contextual variables, are related to perceived levels of trustworthiness by others, namely by local Finns. An interviewee attributes own trustworthiness to her appearance.

*I also think that I do not have so many problems or situations that I would not be trusted for example in basic situations in some institutions or just on street in communications with people I do not know. But I think it is related with my look. I am quite similar to a Finn - colour of skin etc. (N, Latvia, F)*

Familiarity or “like a Finn” ethnocultural features seem to affect the judgment of trustworthiness, at least at the first time occasion. Sztompka (1999) also mentions that people trust more easily others like them; by contrast they are likely to distrust others with different cultural features.

In more a cross-cultural perspective, those who identify themselves as being from “high trust” culture expressed their appreciation of positive status in Finnish society. By contrast those who consider themselves to be a native of “low trust” culture expressed concerns about possible generalization of cultural stereotypes. Despite this pattern of self-classification, an interviewee (F) was of opinion that nationality or ethnocultural attributions count little on the evaluation of trustworthiness of others.

While restraining from generalizing trusting behaviors of Finnish people as a whole, respondents still attempted to specify profiles of trustful/distrustful Finns by their age, sex, profession, residential place, personal history or other attributions. According to interviewees' general impressions, younger male Finns, with higher education backgrounds, living in a smaller town, are more likely to be trustful to them. As for personal history, three respondents (E, G, & H) noted that Finns having overseas experiences tend to be more careful of potential breach of trust than those who have stayed in Finland for most of their life.

*In Finland, it depends, as many students are internationalized. They are different from real Finnish people. The real Finnish people from suburbs areas, quite middle-aged, or some young people, who are not so internationalized, it is easier to get trust from them. For international people, who have experience of exchange programs, people who have been abroad, who see the outside Finland, it is different. They are more internationalized. Quite difficult to get trust from them. (E, China, M)*

Overall, profiling of trustful Finns is a complicated and inconclusive task, as there also appeared some points of disagreement and ambiguity among interviewees, or together with previous studies. It also holds little explanatory power as to why the interviewees suppose such particular groups of Finns show the higher level of trust than others.

Regarding actual occasions the interviewees felt trusted by Finns, the answers and examples here varied to a greater degree. For instance, some interviewees stated that they felt trusted when Finnish co-workers entrusted them with the care of certain assignment at work (B, H, & N), lent them own properties (J), or allowed them to get access to own properties (O). All those acts of trusting involved some risks, which could cause dire consequences should trusted interviewees take advantage of their trust, not fulfill their responsibility.

Following the assessment of own trustworthiness, which varies individually, a question arises whether respondents have ever taken any course of action to promote or maintain their level of trustworthiness so as to gain trust by Finnish people. It is expected that trust-inducing efforts can also associated with part of the intercultural adaptation strategies employed particularly by immigrants in host society.

During interviews most respondents generally reacted to the question by stating that they did not and perhaps would not do anything special to attain local trust. A number of them however still acknowledged that once entrusted with some task, they found their behaviors somewhat altered, in a way they would try to meet trusters' expectation.



*Generally I do nothing special to gain trust. I always behave like this. An exception might be, recently I would start to take a little responsibility. It involves going to KOAS to hand in receipts. If I had done this job for long time, I might not go there every week when I sometimes got only a few receipts that are not worth much. Perhaps only in every other week. But because now I am new, I basically did every week, so nobody would have to complain waiting for money for a long time. But I am not sure if I would change in two weeks. Usually I don't employ any strategy to be trusted. (B, German, M)*

Respondent B, though denying any initiative move on his side, tries to respond and reciprocate to trust given upon him. A similar episode was also revealed by another interviewee (H), who has felt a need of fulfilling their expectation since she was entrusted with a teaching position for coursework at school. Their cases are suggestive as to how crucial the first step of trusting or risk-taking would be in order to achieve reciprocation from trustees, and in the end, mutual trust relationships.

Another interviewee, revealing their own “failing” episode, reminded himself that punctuality is a crucial element to keep a trust relation with Finns.

*I remember the last time I was late 5 minutes for the appointment with my supervisor. And he just left the office. I think in Japan it is understandable, late. He left the office and I sent him e-mail “I'm sorry I was late a little bit.” He told me, “Next time if you are late, you should call me. At least I feel that he didn't trust me much in this punctuality issue. But what I did is, I don't want to rush to promote my trust (worthiness). I didn't really send an e-mail saying “I will be on time next time.” I just let it go, and next time when we have an appointment, I try to be there 5 minutes earlier. So, that is what I did. (...) Yeah, be punctual, so we can trust you. (E, China, M)*

Although denying any tactical moves to enhance trustworthiness, Respondent E stressed the significance of punctuality of appointments with Finns. In response to another line of questioning, he also stated that trustworthiness should be demonstrated by actions, not by words.

Meanwhile another respondent found it important to be active in interacting with Finns, who she thought usually shy away from contacting foreigners. According to her claim, a trust relation with Finns can emerge by the non-Finns breaking the ice.

*Be active. As I told you, of course it depends on people, some people are talkative. Finnish people actually claim themselves being very shy. So I go there first, saying "Hello," then keep talking to them. It would build a good relationship, and a good relationship also means trust between the two people. I would also say "Don't be afraid of encountering Finns. You've better go first and talk to them" (I, South Korea, F)*

With regard to the "first step to trust," the story seems to correspond to that of Respondent B and H shown above. Respondent I is also supposedly of the view that a good relationship evolved by active interactions leads eventually to a trust relationship. The arrow of causality from relationship building to trust remains undetermined, for it can also be argued that basic trust is needed at the very first stage for one to initiate a move in order to develop good relations with Finns in the end. Yet having a good relation is at least considered to be linked with trust.

Finally, a couple of interviewees emphasized that the reputation management of self and reciprocity to given trust are crucial, since non-Finnish foreigners may also be seen as a representative from their culture of origin.

*It's like, if you are in a foreign country, you get trust from people, then you are really trying your best, because always you are representing your country. In Slovakia if I do some mistakes, people are just thinking that (interviewee's name) is this like this, she did a mistake. But it is another thing. Slovakia is like this. Here (in Finland), people think about the whole country, for their experience they get from people who are here. (H, Slovakia, F).*

Such a cultural representative metaphor was echoed in several interview lines of some other students (e.g. J). Overall, many of them seem to acknowledge influences of original cultural backgrounds and attached stereotypes, no matter how inaccurate they often are, upon trustworthiness of self. Thus strategies they are likely to employ aim at maintaining the greater level of own cultural reputation, knowing better local Finnish culture and its practice on the whole, in addition to responding well to given trust in a specific situation.

#### 6.4.2. Issue of Trustfulness: “Can you trust Finns?”

Another significant question in trust relationships is how one as a trust-giver can take risks of trusting someone else, especially strangers. In more local and intercultural contexts, interviewees were asked whether and how they are able to trust local Finnish people as well as systems even in perceived risky situations.

Presumably, those who are originally from a “low trust” culture might be troubled in dealing with a local “high trust” culture. For instance, the interviewer examined whether they as newly incoming students had ever hesitated to leave their belongings unattended for a while in public place, trusting that nobody would snatch them away during their absence. While this risk-taking behavior is linked to general trust which many local Finns are familiar with, even take for granted, non-Finnish newcomers may judge such situations as too risky to trust. Furthermore, the question is asked whether they have ever been “encouraged” or “forced” by Finns to give trust in perceived risky situations. The interviewees may fall into a dilemma, where they should either take risk of trusting, or seek for extra safeguards at expense of some costs. In the latter case, Finns may see super-careful behaviors of non-Finns as something ridiculous or culturally maladaptive. The line of inquiry therefore involves the issue of acculturation on the part of incoming foreigners in Finland.

As already addressed in the previous section, almost all the respondents regard general Finns as being so highly trustworthy that they would not have any serious problem to give trust to those Finns if needed. An interviewee clarifies this point as follows.

*It would be an exception if I distrust Finns at the beginning. My basic...how to put it...usually I start being willing to trust more or less everybody. But I must say I do make some differentiation according to the first impression the person makes on me then nationality and economic situations. Finns tend to be quite trustworthy. So it would be more an exception that I wouldn't trust Finns. Usually if I wouldn't trust Finns, I would have a reason for a particular person. Also I must say, I cannot recall right now any situations where Finns are about to abuse my trust. (B, Germany, M)*

His viewpoint is shared by a number of other interviewees (e.g. D, G). According to them, in general occasions the chance of distrusting Finns is quite rarer and more exceptional to the rule. Another respondent, although indicating several cases of untrustworthy Finns, still holds generally positive view on Finns as a good target of trust.

*Living here in seven years, generally I have been able to trust them, but not always. There has been a circumstance where Finns say what they are going to do, and they don't. Or they say such a time, and they are late. Or we agree to spread money, even if person A has done less work, but person A is willing to take the same amount of money as person B, even though B has done a lot more work. So there has been in longer run, of course these things come to the fore. It is not so that every single person who lives in Finland is super-trustworthy. But perhaps they are more trustworthy than other people I have come to contact with, on the whole. (G, Country of British Commonwealth, F)*

It is also pointed out that trustworthiness of Finnish people seems not always consistent, and it is occasionally subject to circumstances. For example, some interviewees (e.g. E, H) noted that they would never be able to trust Finns who are under the influence of alcohol.

It is now relevant to find out what risks and risk-taking (leading up to trust) really mean to interviewees in their daily life. As for risks, a large number of respondents in fact happened to talk about their own money or other tangible material possessions being at stake. In their view, risk assessment and trust matter profoundly when it comes to a potential risk of material loss. An interviewee recalled an episode of his lending money to a relatively unknown Finnish neighbor, evaluating how and on what grounds he then eventually decided to take risk of trusting.

*I lent 20 euro to a (Finnish) guy I met for the first time. But I met him downstairs in my close friend's party. He is one of her friends. So I think that risk is not about money things. I know exactly where he lives, and he knows about 20, and where I live. I think it is a risk, but... I am not going to lend money to any strangers again. But I think it is worth doing a bet. Maybe it is not money next time, but something else. Your friend's friend you don't know him, but he is a friend of your friends. So it's worth doing that. (E, China, M)*

His statement reveals that the risk assessment and decision of trust relied primarily on his knowledge of personal networks linking to the target trustee. Besides that, he described his giving of trust as a bet, which he thought is worthwhile. Along the same lines, another interviewee also discussed his own case of trust on Finnish people in terms of money-lending situations.

*Actually the Finnish friend I mentioned before, he is one of those people I trust most of all my friends, which is a reason why I lent him money. He needed money and he needed it a lot. A few hundred euro. I lent it to him, knowing that he would give it back. And we didn't even talk about it anymore. It was a few years back. And then few months after he got a job, in one e-mail he said, "Now I have money. I would pay now." I didn't have to remind him three years after I gave it to him. He came by himself. It is a situation I would prove enough. Usually I don't give so much money to anybody who is not my immediate family. I gave it to him, and few days later he flew back to Finland. And few months later I flew back in Germany, so we were not even in the same country. (B, Germany, M)*

While both respondents talked about their trust episodes in financial terms, the situations and reasoning for trust differ in several points. In the former, the target trustee was a relatively unknown neighbor, whose trustworthiness was judged and assured by his interpersonal networks linking with the truster (E). In the latter case, both truster (B) and trustee had already known each other as flatmates, thus such a familiarity assured the truster that his trust, putting a huge amount of his money at stake, would be safe and fulfilled.

Looking closer, the episodes above particularly indicate a plain pattern of Finnish behavior when a Finn comes to stand in the position of trustee, which is also noted by a couple of other interviewees. In their impression, Finns tend to trust others while in return easily expecting others to trust them as well. Finns are likely to think of themselves as highly trustworthy so that they deserve trust, even in risky conditions posed on the part of trusters. They seem not concerned about back-ups, or any extra efforts in order to assure that trust is fulfilled in the end. As in the story by Respondent B, where his fellow Finnish student returned money after the long interval without any contacts, trust is often sought by Finns, yet with no particular collateral assured in return.

Observing this pattern of Finnish trust-seeking behavior, the interviewer went on to examine if the interviewees have ever felt troubled with Finns who take trusting for granted, without any assurance. As an issue of cross-cultural adaptation, non-Finnish interviewees might presume that denial or request of assurance prior to trust could be interpreted as being weird, offensive, or culturally maladaptive by local Finns. How the interviewees have perceived and dealt with such situations is a crucial question to understand what makes intercultural trust possible.

An interviewee acknowledged that the insufficient local knowledge as well as limited language proficiency inevitably guides her to do little herself but trust the local Finns, who however rarely show or explain any alternative options.

*Generally you don't know the local things. I don't know the Finnish language. When there is something, or somebody says something, then I would just follow, even though there's other ways to do it. But I didn't get another instruction. (I, South Korea, F)*

Another interviewee also briefly mentioned the simplicity of Finnish public and commercial services, especially in cities of smaller population, under which he can hardly seek any alternatives or secured back-ups and so has to give trust.

*There are certain situations when you have no other choice than trusting. Especially when you're at remote place, you trust that a bus driver is on time to pick you up. You trust the information you've got, that the information is correct. I wouldn't say it's a pressure that Finns put on you, but you have no other choice than trusting. (D, Germany, M).*

It is worth noting that what both respondents (I, D) described has in fact more to do with confidence than trust, conceptualized by Luhmann (1979). According to Luhmann, trust exists and matters when there are several options available, and the person is free to choose or trust one over others, together with assessment of potential risks. Also their talk of vulnerability without alternatives seemed directed more to trustworthiness of Finnish competence. Here the central question is whether Finns are capable of performing as trusters expected, rather than whether they would not be deceitful to trusters.

As for relational sphere, responding to a few personal episodes (about complicated dual tasks to desire for extra-security, and to minimize Finnish negative feedback in uncertain situations) shown by the interviewer, another interviewee argued that the request of assurance is natural and permissible, especially in a critical part of our life, although it could be perceived by Finns as an offensive and culturally maladaptive act.

*I don't think that double-checking is such a weird way of acting, much less that it could be taken as offensive by anyone. On the other hand, it is clear that what is not offensive in our culture, it may be in some other, and vice versa. So, perhaps for someone so used to trust in everybody it could really be offensive (or simply weird) the double-checking. (---) Actually I did it sometimes in the past, mostly when it was about a new job. For some reason, I always wanted to make sure shortly before my contract would start, that they really wanted me to work in that place. (L, Spain, M)*

In the meantime, another interviewee revealed situations where she has often felt pressured to take a risk of trusting Finnish people at first.

*I am an immigrant and minority. I cannot speak Finnish. But I am married with a Finn. We are often in situations where there are only Finns, when we socialize. His friends, they are all Finnish-speaking. I am in situations where I am forced to get on with them, and trust them in that way, even though it is up to me, I might not perhaps immediately have done it. (G, Country of British Commonwealth, F)*

Owing to her own backgrounds and wider cross-cultural experiences, Respondent G is now convinced that it is necessary for people of ethno-cultural minorities to become proactively trustful to members of the greater host community.

*On the other hand, I had lived in many other countries before I came to Finland. So I know that the foreigner has to make the effort. I have to trust first. There is no reason why they should trust me. They owe me nothing. I want to make a place here. I know that this is not what a lot of literatures say about respecting people's differences. Of course it is important, too, but personally I feel that if you are an immigrant in the country, it is up to you to fit in. (G, Country of British Commonwealth, F)*

Her viewpoint here is highly instructive in comprehending the role of trust in the process of intercultural adaptation. The initial and proactive move of trusting on the side of the newcomers is indispensable in building a basic foundation, from

which mutual trust can stand and further grow. The significance of trustful, risk-taking behavior at the first stage leading to mutual trust is also recently focused and stressed in trust research (e.g. Cook et al, 2005).

To summarize, this section closely investigates actual events interviewees have encountered with regard to the question of trust in Finland. With the main focus on personal contact episodes of interviewees with local Finns, the section also addresses the role of trust in intercultural adaptation. Corresponding to the general outlook on Finnish trust discussed in the previous section, their own experiences indicate several identical points such as generally higher Finnish trust given toward relatively unknown interviewees. Most interviewees agree that the image of their cultural backgrounds in addition to other attributes affects the trustworthiness of one's self. They basically have positive impressions about such given trust, particularly one in a public domain where they feel treated with trust and respect, or such treatment is even taken for granted without suspect and back-up request. Generally indiscriminate Finnish trust however does not necessarily fulfill their satisfaction all the time, since a couple of interviewees also reported their perceived burden of reciprocity upon given trust.

Compared to the subject of trustworthiness, a variety of responses were attained regarding the issue of trustfulness. During interview sessions the idea of risks and risk-taking to trust were often described in material terms or its probability of loss. While holding a strong conviction in Finnish trustworthiness, a number of interviewees also felt insecure in plain patterns of trust request by Finns. Some interviewees admitted that they have still made back-up measures which could be seen a little peculiar or even culturally maladaptive in the local context. Particularly their uncertainty, anxiety and subsequent cautious strategies were much higher and more frequent during the earlier period of their stay in Finland. One crucial factor in diminishing such careful behaviors is their actual experience of positive feedbacks for their trust-giving. Most Finnish people or the general public have fulfilled expectations or trust of interviewees just as they promised. In fact, with one exception, no interviewees said that they have encountered specific events of trust defect committed by Finns. Positive personal



episodes have confirmed their perception of Finns as highly trustworthy, and this further encourages them to give trust in another occasions.

In a long and dynamic sense, the interviewees recognized that their level of trust have changed as they have learned more about the local meaning and practice of trust. Many interviewees have now come to take for granted locally routine phenomena such as unattended belongings in public space. One interviewee (E) explained changes in his trust behavior as a sign of acculturation into the local environment. As a drawback, another interviewee (D) even worried about his high level of adaptation into the Finnish trust, finding himself becoming far more cautious in his home country regarding a matter of trust.

## 6.5. Trust in Internationalizing Finland

**RQ4: What do the students think about the emergence of a multicultural society in Finland as a result of migration and about the impact of multicultural society on the local meaning and practice of trust?**

In the course of interviewing on trust in the local Finnish context, almost all respondents frequently referred to stories outside Finland, particularly ones from their country of origin. By so doing they tried to highlight what Finnish trust means to them, and how it is either common or unique in comparison to other cases in other places of the world. Their homeland stories are helpful and relevant in understanding complex issues of trust in intercultural perspective.

Such intercultural, comparative viewpoints further enhanced discussions about an internationalizing Finland, mostly in the ongoing process of migrant input. Immigration and intercultural adaptation are critical issues focused upon in the current study. Hence the rise of non-Finnish population across the country and its impacts upon local trust relationships as well as trust culture need be explored. A main question arises whether and how the meaning and practice of trust would ever be changed as a result of these emerging phenomena.

In reality, many respondents have already observed or experienced intercultural issues involving migrants in their home countries. As a forerunner, their talks about situations back home would thus be able to predict the course of an internationalizing Finland. Respondents were encouraged not only to give a piece of advice for Finnish individuals being overseas, but also to discuss the enhancement of public trust in the framework of social policy.

### 6.5.1. *Trust outside Finland*

As already discussed in the previous chapter above, almost all interviewees have recognized and experienced a high degree of trust in Finnish social and institutional levels. During interviews, they often described the Finnish high trust phenomena in public domain in comparative terms, with reference to cases of home countries where in their view public trust is relatively low or virtually non-existent. As for specific public distrust, they spelled out theft, vandalism, public disturbance, or other types of petty crimes, irregularities against local rules and customs. They seemed to consider those cases to be prevailing and mundane events outside Finland. An interviewee described this point in a numerical manner.

*If you take 100 Finnish people, I would trust roughly 98 of them, (taking them) for granted. That percentage of them is trustworthy. But in the country, such a rate is much lower. For instance, one can say about some east European countries, I would trust 50 out of 100. For granted. Just not knowing anything (about them). (A, Poland, M)*

Putting it another way, interviewees portrayed public distrust overseas in terms of omnipresent security measures, extraordinary regulations, uptight back-up policy, or severe penalties, many of which are however minimally observed in Finland. Regulations are imposed as an alternative instrument for the public order, and they are even preferred to trust.

*Institutional trust is very low. It's like you always assume that people cheat (giggling). So you try to make it more or less fool-proof. As I said, in the library you have to put all your bags to a locker. Also they try to arrange in a way that people are not trusted too much. There is always some control. We have a phrase in Germany, *Vertrauen ist gut - Kontrolle ist besser*. It means, "Trust is good, but control is better." (D, Germany, M)*

On the other hand, another interviewee expressed embarrassment about excessive security he had encountered at a supermarket in a foreign country upon his visit.

*But in Australia, I hate it more than putting it in the locker, they actually look through it. So in every supermarket, there is a guy dig through my bag. I don't like it because it is my private space, and it has nothing to do it. And I wonder what they would do if crime continues. Do they start searching every face of customers? (B, Germany, M)*

Respondent B went on to mention that the recent decline of public trust by shop owners toward customers led to the rise of safeguards against cheating at supermarkets in his home country. As an example, he referred to the Finnish self-serving pricing by putting food on a scale, comparing with a service of pricing monitored by shop crew.

*When it comes to putting food to the scale, we used to have the Finnish system back in Germany, but people cheated too much. So they introduced the Russian system now. (B, Germany, M)*

His account suggests that the level of public trust does not remain constant but is a dynamic process over time.

As for a target of distrust at public level, one striking pattern of name-calling voiced by many interviewees was directed toward police (e.g. F, G). Police is the most failing profession or public institution missing trust in their home countries. Again this assessment was shown comparatively together with the counter case of the Finnish police, whose credentials were positively evaluated.

*I trust the (Finnish) police. If the police takes me away here, I trust that "OK, it's a mistake" and they do find a mistake. But I don't necessarily trust the police in South Africa. I trust that people mean what they say. (G, Country of British Commonwealth, F)*

Other than police as a target of distrust, politicians, lawyers and mass media were also mentioned, often in a contrasting manner with the high trust of Finnish counterparts.

Their stories were led to a further question as to what engenders public distrust at home, or by contrast, what factors contribute to high public trust in Finland. According to a number of interviewees, a degree of ethno-cultural diversity, income gaps between haves and have-nots, poverty at the entire community may be key factors contributing to a culture of distrust at the public level. One of interviewees attributed public distrust of the media at home to its prewar historical role serving the authoritarian regime and its insisting legacy up to date.

*You should keep in mind the Spanish history. Democracy came to Spain much later than to most of Western European countries (in 1976). Up to then, there was no freedom at all, so media was reporting only what dictator Franco wanted them to report. Nowadays there is in principle liberty of speech. However politics is definitely much heavier and more aggressive stuff in Spain than what it is in Finland, which is one of the reasons why each newspaper supports a certain political party, and they just report according to their political tendencies. So, in my opinion, they are NOT 100% reliable (not even 90%). (L, Spain, M)*

In the meantime, responses of interviewees rather varied when it comes to analyzing interpersonal trust in a comparative point of view. While some of respondents considered the Finnish trust at interpersonal levels the same as in their countries, others suggested that interpersonal closeness or relational networks are a more fundamental part of trust relationships in their home countries. To attain trust, human based relationships are required and demonstrated in tangible ways. In this line of argument some indicated that the Finnish trust by contrast does not necessarily rely on such relational aspects as well as criteria. One interviewee described this distinction comparing a case in his home country.

*But you don't necessarily need to trust in the same way persons or individuals. You trust that the system works, and respect it. I think in my country you trust specific persons, and persons who have loyalty to you. (F, Mexico, M)*

As in the case of Finland discussed earlier, interviewees are aware of certain relational boundaries of trust in their home countries, in accordance with nationality or ethno-cultural differences. Again, due mostly to historical or political relations, there is a particular group of people being distrusted thus

taken advantage of in their countries. Describing the local anti-American sentiment, one interviewee warned Finnish visitors from getting into trouble.

*If you are a Finn, like a white skin, blond hair, blue eyes, Caucasians, just don't trust anybody (giggle). (...) Don't trust anybody until they earn their trust. Why? People (Mexicans) have been abused so much. Local people have been abused. They have been stolen, mistreated, attacked. Especially from the United States, but they don't know whether they are Americans, Finns or Germans. They are blond, white, so they're bad. They have been mistreated so badly that they would take advantage. (F, Mexico, M)*

Although containing a couple of ethnocentric elements, his statement is in a way instructive addressing difficulty for complete outsiders into local relationships. Another interviewee, while denying exclusive features of relational boundaries namely against strangers, concluded that it would rather take over years of time to enable those newcomers to come across these boundaries into the relationships.

*Yes, we also have certain boundaries or levels of trust depending on persons. Familiarity is the key, yet it takes a while to build trust...even ten or twenty years. Obviously 3 to 5 days cannot establish a trust relationship. (C, China, M)*

Instead of personal relations and community networks, Finnish trust relies far more on social and institutional foundations, where people need not necessarily establish personal relationships in order to deal with the matter of trust. An interviewee observed Finnish trust dependent heavily upon rules, customary regulations, greater social systems, and sheer obedience of locals for those institutions.

*I think it (trust in both countries) is completely different. It's black and white. In Finland, trust is the rule. Trust means that people obey the rule. You don't really trust person until you really know that person. But you are more trustful when rules are there to protect you, so nobody breaks the rule. Everybody respects rules. Trust is more like, everybody takes care of rules, system. But I think that personal trust is very, very few. (F, Mexico, M)*

In other lines of questioning, he also suggested that while Finnish trust is extraordinary in terms of its rule-reliance features, there is no fundamental difference between Finland and many other places regarding the level of trust attached to individual mindset and behaviors. Without local rules, Finns would

be more likely to cheat on trust in public places, just in the same way as non-Finns doing in their home countries. This line of argument upon rules and trust is closely related to the concept of assurance and trust addressed by Yamagishi et al. (1995, 1998).

In a summarizing point for cross-cultural comparisons on trust, a number of interviewees are of the opinion that in their home countries trust exists and matters significantly within interpersonal relationships and its extension into human community networks. The Finnish type of impersonal trust in public domain thus seems to them unique and virtually unattainable outside Finland. Regarding sources and factors influencing such public trust, interviewees noted the level of social welfare, education, general population density and ethnocultural diversity within community, policing or other forms of security systems (e.g. security cameras). In their view, higher Finnish public trust is attributed to its less populous and culturally homogeneous environment, developed and functional welfare systems, uncorrupt law enforcement authorities, and morally educated and civilized community individuals.

### *6.5.2. Multicultural Finland & Trust*

Previous discussions on trust in other countries and the uniqueness of Finnish trust lead to the prediction that culturally different concepts on trust held by incoming foreigners may produce more or less an intercultural issue in the local scene. The interview attempted to find out how interviewees, also themselves having the status of an immigrant, observe these emerging phenomena.

Interviewees were at first asked to identify randomly some signs of multicultural phenomena in Finland, within the context of trust. In response, many expressed concerns of trust decline or prevailing breach of trust in the public domains, for which they assume non-Finnish newcomers are often responsible. Thefts and vandalism in public scenes were often noted in association with the rising population of foreigners in local neighborhood. Besides that, morally unsuitable

or indecent behaviors of non-Finns, though not necessarily constituting any crime or violation, may also contribute to declining public trust over time. For instance, regarding the education system, an interviewee talked about some incoming international parents as likely to take advantage of the local public goods and services for their children.

*I think in schools people take advantage of the fact that Finns rate education so highly. So people from for example Japan, or people from England, people from Iraq, whatever, when arriving with their children, put them to a normal Finnish school because it is free. Without them being able to speak Finnish. Then Finnish teachers, whose class is full of Finns and one English or one Japanese student, now has to adapt a teaching style, accommodate to this one person. (---) Because in any other countries, they would say, "Excuse me, if your child cannot speak this language, put them in IVY school, and pay the money." But our known school is conquered with this. Because it is a normal school, everybody in the same level, school has to cope with it, education is sacred... So teachers are running around mad, trying to accommodate all different nationalities in the class. (G, Country of British Commonwealth, F)*

The problem of free-riders, often little sanctioned with substantial penalties, may end up producing moral hazards and mistrust in public scenes. Some other interviewees said to have recognized a number of "loopholes" in many of Finnish social systems, which could also be exploited by free-riders.

The interviewer further inquired if they are afraid of possible generalization by Finnish people concerning such criminal or locally misfit behaviors of non-Finns, which may eventually but unfairly undercut their own social credentials or trustworthiness. Positive answers to this assumption were made, especially from interviewees who perceived their culture of origin or co-nationals to be undervalued by Finns. An interviewee expressed concerns about a certain labeling-effect upon him due to his cultural background.

*Personally I have experienced myself situations in which Finns seemed (I say 'seemed') to look at me with suspicion (for instance, when looking for an apartment, when shopping, etc.). You should know that especially Spaniards we have quite a bad reputation that we are lazy, we just like partying, we leave everything for tomorrow, and we are not good in making commitments. (L, Spain, M)*

Being rather in a position of observers, some interviewees identified particular groups of foreigners (e.g. Russians, Eastern and Southern Europeans, Africans) suffering negative stereotypes as well as bad reputations leading to mistrust in Finland.

Another significant question is whether misfit behaviors of non-Finns have something to do with either ethical or intercultural issues. Are their behaviors simply wrong on moral grounds thus subject to condemnation and punishment accordingly? Or do they reveal symptoms of their maladaptiveness to the local rules and culture? Some international students may not be aware of sociocultural differences, behaving just like they usually do in home countries and taking it for granted here in Finland. Supposing this is the case, should we then do something more, taking a different approach to the adaptive problem instead of condemning them straightforwardly?

In fact, many interviewees seemed to find it a little harder even trickier to give clear responses to the question. One interviewee stressed that criminal behaviors such as stealing are morally and universally inadmissible regardless of socio-cultural differences.

*On the other hand, if I think of taking metro without paying. Or if you think there are apples, and nobody checks if you put an apple in and go. That I honestly think is the question of morality. I mean that is stealing, in any country. And I think somebody who does this in Finland because they can't, that is moral, and that is morally wrong. I don't think that has anything to do with culture. There is no country in the world saying the stealing is OK. (G, Country of British Commonwealth, F)*

On the other hand, in another interview statement she appeared to recognize some degree of intercultural elements involved in locally problematic behaviors of non-Finns. She referred as an example to one of her non-Finnish colleagues who had taken advantage of the *TOIL* (Time Off In Lieu) system at workplace.

*On the one hand, you can say, like this person from (a country: anonymity request) taking advantage of Finnish working system now. On the one hand, you could say that he is not cheating in (a country) because our systems are in place. Managers had regular meetings, and they check that you had the clock-in, clock-out of your time. They check it more carefully. So if you could get away*



*(a country), he would do exactly the same thing as he does here. But there he can't get away with it, because of clock systems. Comes here, you don't have such systems, because Finns trust other Finns to do. Of course he gets away with it. (G, Country of British Commonwealth, F)*

Overall, her perspective regarding the ethical-or-intercultural question was addressed in case by case, and in an equivocal manner. Aside from Respondent G, a couple of other interviewees (C, E, L) noted “bread stealing” or delinquent behaviors of some exchange students in the university cafeteria. While accusing these acts as negligence of local rules and customs, they also tended to consider them as culturally maladaptive (thus the lenient management of cafeteria is also responsible for them). Again a clear-cut or judgmental answer was rarely attained from the respondents.

Observing some association between the rise of non-Finnish population and its impacts on local culture of trust, interviewees were encouraged to suggest any specific solutions to negative effects in internationalizing process. In response, one of interviewees found it necessary for incoming foreigners to receive a range of intercultural adaptation training including the subject of trust or other social responsibility enhancement programs.

*I think the lack of trust or declining of trust is something that it must happen some day when the country is becoming internationalized. It always happens, cannot be avoided. If you want to have a policy...maybe some programs for foreigners, especially refugees to fit into society. Besides the language they have to learn. Maybe they also have to learn culture thing, especially trust. It seems important. (E, China, M)*

While predicting that Finland would have to follow suit of other countries sometime in the near future by introducing more regulations or penalties against trust defectors, a couple of interviewees showed mixed reactions on possible security policy only targeting the non-Finnish population. One of them claimed that such a discriminatory act, if implemented, would have little impact, or worse still, would cause counterproductive results.

*That is the hell of difficult question. Because all the psychological research shows that if you don't trust people, the more and the more they become untrustworthy. If you trust, they become trustworthy. This is anyway in school classes. I don't know the same thing is true for adults. If you treat somebody*

*with trust and respect, he wants to behave worthy of that trust and respect in general. And if you start, it's like a self-fulfilling prophecy. If you start treating somebody like a criminal, he starts behaving like a criminal. "They think I am rubbish...anyway I will show you that I am rubbish" that kind of thing. For that reason, I think, putting rules in place in Finland to control foreigners abusing the system is not going to work. (G, Country of British Commonwealth, F)*

Respondent G further added several breach cases committed by the host Finns, especially youth. She noted that any security program only targeting non-Finnish people would not necessarily prevent decline of trust leading to criminal acts. Her argument indicates difficulty in formulating measures against trust defectors in the public. It also suggests that trust is a product of reciprocity and reflection in interactions. When one is treated by others around as being trustworthy, she is more likely to behave trustworthily fulfilling their expectations.

More notably, several interviewees commonly pointed out that the attitude of local Finns is partly responsible for the decline of public trust. In their view, many Finns tend to be too lenient or negligent in crimes or breach of trust by defectors. The Finnish silence in a way misguides defectors, giving a tacit consent to their deceitful acts.

*I think that Finns usually keep quiet, if they face some violations of such rules, as long as the violation is not too much. To me, they seem to be a peace-loving and trouble-avoiding nation. And they feel bad if they bother other people, especially when they can stand it themselves. (M, Hong Kong, F)*

Parallel to this viewpoint on Finnish inaction, another interviewee, comparing with the case of her home country, attributed the decline of public trust to communication problems on the side of Finnish people.

*For example, if there are some problems, they (Slovaks) just tell them. They can manage it. Because I think that it is not only a problem about trust, but a problem of Finnish communication. (Finnish) People just cannot speak about things. They don't say anything, and then they are really angry, they just explode. If they are really angry, they are shouting, but they cannot communicate with other people. (H, Slovakia, F)*

Again the Finnish enduring silence followed by the sudden emotional bangs at the end would hardly resolve the problem of trust in a culturally diversified community. Quite notably, several interviewees agreed to stress that communication plays a significant role in trust relations, even in public domains, and especially between people from different cultural backgrounds.

While recognizing any change in meaning of trust in Finland, an interviewee predicted that the local Finns would end up accommodating well to emerging situations. He also added that the core of Finnish high trust would still persist in spite of such changes resulting from migrant input.

*If Finland is no more the 'paradise' of trust and security it used to be in the past, is not only foreigner's fault. Finns themselves are not the same anymore; in my opinion, they are also changing because of this process of 'internationalization' in our society. This is not only about globalization, but I guess this have more to do with the ability that human being has to copy, imitate, or assimilate bad manners from others. Nevertheless, Finns are still more trustworthy than people from other nationalities. We could say that honesty 'is in their blood', and this won't change for worse in one day (I hope). (L, Spain, M)*

In summary, the meaning and practice of Finnish trust are in interviewees' opinion quite unique and perhaps culturally-bound. The stories of interviewees highlight this point, with reference to counterparts in their home countries. Outside Finland, the meaning of Finnish trust especially in public domain is often extraordinary and unfamiliar. Its practice of trust could even be subject to exploitation if applied straightforwardly as it is in Finland.

Globalization, especially as a result of migrant input, has a profound impact upon the meaning and practice of trust in Finland. Observing ambiguous concepts of criminality and intercultural maladaptiveness, many interviewees concluded that a quick solution is much harder to attain than expected. Some of them called for any initiatives, trust enhancement programs, in addition to controls.

## 7. DISCUSSION

This study aimed primarily to investigate the perceptions and experiences of international degree students concerning the meaning and practice of trust in Finland. The study also sought to expand the theoretical understanding of trust in the framework of intercultural adaptation. Below are the empirical analyses based upon the collected data.

### 7.1. Trust in Mind

The idea of trust was described in a variety of ways among the interviewees. While several conceptual patterns were identified as shown in the previous chapter, they seldom cover the entire elements of trust expressed during the investigation. Some interviewees even showed (either on request of the interviewer or as a voluntary move) the term “trust” in their native or known languages, trying to address as much thought coming into their mind as possible.

The range of words and phrases revealed in the free association was rather within expectations, as many of them have already been discussed and confirmed in a large body of trust research. The only discordance with expectations was that many interviewees were more likely to associate trust with belief or believing thoughts beyond rational calculations. This result may encourage further deliberations of trust with non-instrumental concerns. Besides belief, a unique and rather surprising response was the treatment of a secret. According to a number of interviewees, trust in a person matters especially when they reveal their confidential information. Revealing a secret by one party and keeping it by the other are considered as the essential component of trust. The result implies that trust linking to a secret is understood in personal as well as practical domains, and largely in relational terms.

By and large, the results from inquiries regarding the general outlook of trust were consistent with the knowledge in the previous studies. On the issue of competence and goodwill trust, a large number of respondents figured out its

conceptual difference although some did not tell the two aspects of trust in actual occasions. By contrast, the association of trust and familiarity remains elusive. It was argued that the better knowledge of a trustee as well as surrounding contexts does not necessarily guarantee the emergence of trust. A respondent hinted that instead of driving trust directly, familiarity helps to develop the cognitive complexity by which one can see what part of a target is trustworthy enough, and how much a trustee deserves trust in a certain context. Whereas such an accurate assessment from familiarity still fails to account for trust as belief, just a many interviewees mentioned above. Meanwhile speaking of trust and liking, a number of respondents thought that the latter does not serve the former and vice versa although in reality they often happen to be connected and connections reinforced over time.

## **7.2. Finnish Trust Revisited**

Consistent with assumptions based on previous research, almost all of the interviewees agreed upon the high level of trust in Finland, particularly in public scenes. In their observation, phenomena of the Finnish high trust were constantly associated with public safety and order. Typical examples included unattended personal items, free access to services of charge without check-ups, and no tangible back-up policy in contracts or other commercial transactions. However, these trust-related stories were sometimes contested with the opposite case of distrust such as thefts, from which some interviewees even suffered as victims.

In the sphere of trust in relationships, the interviewees see several relational layers/boundaries of trust, according to which a Finn tends to decide whether and how much to trust a target. In that classification, own family members and close friends are most likely to be trusted. Most interviewees also had the common impression that Finns primarily and mostly trust other co-national Finns. This trend is statistically supported by Kankainen (2007). Other non-Finnish foreigners are to be categorized in the layers/boundaries of trust, where someone “like a Finn” seems to be most preferred as a target of trust at the early contacts. In general, foreigners, particularly unknown to local Finns, are subject to

distrust. In the interviews, the most frequently noted nationals as a target of distrust were Russians. This “Russia phenomena” is compelling, for their views stemmed predominantly from second-hand information, speculation, or hearsay. During interviews virtually none of the interviewees spelled out any confirmed criminal cases involving Russians as suspects. For Finns, Russians were also regarded as the least trustworthy group of people (Kankainen, 2007). It is thus assumed that the rising amount of local media coverage and rumors lead to formulating the Russia phenomena in their mindset.

What factors contribute to trust in Finland turned out to be an open-ended question. A fair number of the respondents attributed the high Finnish trust to its less populous and culturally homogeneous environment, developed welfare systems, egalitarianism, uncorrupt authorities, and great public education producing moral and civilized individuals. On the other hand, none of interviewees indicated the impact of local religion, or Protestantism on the level of trust, as suggested by Uslaner (2002). Those social and institutional foundations were constantly identified as significant factors realizing a greater trust community. Referring to that, several interviewees also pointed out that the Finnish trust relied far less upon interpersonal relations and group networks observed in many other societies. One interviewee briefly stated that the Finnish trust means nothing but rules and obedience. Because of the protection of rules, local Finns not need to assess individually a case of trust involving some risks. Respondent F further assumed that Finns would behave just like other nationals if the rules cease to exist for some reason. Or without the support of rules they would become victims of negative outcomes from others' untrustworthy behaviors. For example, Finns may be seriously troubled concerning the issue of trust outside Finland. The line of argument here is parallel to the concept of assurance (e.g. Yamagishi, 1999).

### **7.3. Episodes in Review**

Generally, the experiences of the respondents reflected their overview on Finnish trust in several points. They recognized universal application of public trust

toward them. As for trust in relations, it was broadly agreed that trustworthiness of self is related more or less to one's own ethnocultural features. Interviewees only revealed a few minor episodes concerning the impact of ethnocultural features. Due to the sensitive nature of such inquiry, the interviewees may withhold or forget other crucial information. Or it is suggested that they in practice behaved more instrumentally or non-culturally with the issue of interpersonal trust involving local Finns.

As for initiatives, while many denied to have ever employed any efforts or strategies in order to promote their own trustworthiness, a number of interviewees still recognized that they altered their behaviors to fulfill the expectations of Finnish trust-givers.

The assumption of *over-trust/unfit-trust* was not significantly confirmed in the current study. They did not feel trusted too much, which may possibly cause cultural conflicts and acculturative stress. Only a few said to have perceived an extra burden of responsibility for an unexpected trust. The conventional wisdom of "The more trust to get, the better and happier" seems to be a common view among most interviewees. However, further interpretations can be made from their accounts. As for over-trust, due to their newcomer status, the interviewees' default expectations of receiving trust from Finns tend to be set in much lower levels than anticipated. Thus any given trust has never crossed the perceived threshold of expectations on the upper side. Regarding unfit-trust, it is assumed that the interviewees have already yet unconsciously been adapted to the local practice of trust. It implies that adaptation to a culture of trust belongs more in the sociocultural domain where adjustment difficulties decline markedly over time (Ward & Rana-Deuba, 1999).

Meanwhile the issue of trustfulness, they regarded Finnish people as being generally trustworthy, describing the effect that it would be more an exception to the rule for them to distrust Finns. As for specific events, the interviewees often discussed cases related to one's own tangible properties being at stake by taking

a risk of trusting Finns. A typical example is money lending (to Finns), and trust matters a great deal for the interviewees. As a matter of fact, many of their trust events were not betrayed, which in turn further confirmed their perception of the high trustworthiness of Finns.

Interestingly, secret revealing, which was often noted by several interviewees as an important indicator of trust in relationships, did not appear in the responses about their own episodes. This absence is however not surprising. Trust involving a secret may remain in a pending state, sometimes for an indefinite period. Put another way, trust with confidentiality can hardly be demonstrated as a completed episode for this type of research inquiry. By contrast, trust with lending can be proved and thus reported easily so long as the entrusted items are returned.

The interviewees were generally trustful to the Finnish public. Prior to the interviews it was assumed that the students, particularly ones from a culture of mistrust, might feel uneasy about depending upon the Finnish public trust. A popular line of questioning arose whether or not they can leave their jacket in an unmonitored cloakroom without hesitation. Although recognizing a different practice of trusting in local situations, feeling trust as risky especially at the entry stage of migration, most interviewees found themselves quickly getting used to it. Leaving a jacket unattended is no longer risky, practiced as usual, even taken for granted in daily life. Again this smooth adaptation in their behavioral level indicates that the practice of trust belongs in the domain of sociocultural adaptation rather than psychological adaptation.

#### **7.4. Emerging Multicultural Impacts upon Trust**

It was hardly surprising that most interviewees tried to illustrate trust in Finland by frequently referring to similar as well as counter cases in their home or visiting places. Their cross-cultural comparisons provided not merely insightful information about the Finnish trust, but also some predicting power of what



would be happening in Finland as a result of migrant input. They had the overall impression that public trust would decline as the non-Finnish population increases. A number of interviewees were concerned with negative reputation and possible generalization of distrust toward them by local Finns.

Many interviewees showed mixed reactions to a large extent toward the issue of morality and cultural maladaptiveness when faced with trust violations by non-Finnish newcomers. While seeing some violations as unjustifiable regardless of cultures, they also believed that situations tend to be highly complicated and contextual. For better understanding and workable solutions, phenomena of trust failure need be sometimes reviewed from an intercultural perspective. Aside from specific security measures or trust enhancement initiatives, it was commonly pointed out that the silence and inaction of Finnish people may end up breeding untrustworthy behaviors. Any effective policy is therefore supposed to be extensive aiming at both non-Finnish migrants as well as host Finns, instead of sheer controls upon a particular group of people.

### **7.5. It Takes Two (Trusts) to Tango: Theoretical Implications**

In a broader and more holistic viewpoint, the empirical findings on trust reveal several implications for theories of intercultural adaptation. Unique and remarkable trends in the account of interviewees are some discrepancy on trust on conceptual and practical levels. On the one hand, as shown in the free association session, many interviewees were likely to describe trust as belief or believing thought, something beyond rational calculations. They also considered trust as being somewhat independent of familiarity or liking. In the local context, they generally agreed upon the existence of high Finnish trust, particularly in public domains, although some of local trust phenomena were hard for them to explain simply in a rational sense. On the other hand, as observed in their own contact episodes, the interviewees actually understood or dealt with a matter of trust more on the basis of instrumental concerns. They tend to engage in risk assessment on trustworthiness of targets, active search of information leading to better familiarity, or request of extra back-ups in highly uncertain situations.

These instrumental concerns and subsequent behaviors emerge especially in cases of interpersonal trust.

In line with the framework by Uslaner (2002), this discrepancy illustrates the possible two types of trust, generalized and particularized trust, being played in life of the interviewees. Their individual experiences of trust in local scenes do not necessarily reflect their perspective on Finnish trust, or meaning of trust per se. Although the interviewees discussed these two types together under the single name of trust, their actual motives, resources of assessment, course of action, and consequences are shown somewhat rather differently.

With regard to intercultural adaptation, the discrepancy in trust phenomena seems to be associated with the distinction of psychological and sociocultural adjustment, conceptualized by Ward and colleagues (1998, 1999, 2004). In light of the empirical findings it could be suggested that general outlook of trust is related to psychological adjustment while particularized, actual practice of trust is linked to sociocultural counterpart. For instance, several interviewees appeared to show a high level of adjustment to the local practice of trust both in public and relational domains. They are now used to trusting and being trusted even unconsciously although having recognized cultural differences about trust at the earlier time of their initial entry to the new culture. Their expectations leading to trust are more fulfilled and less betrayed as the time of stay increases. Trust on the sociocultural level should therefore be understood in social skills and the learning paradigm.

By contrast, the interviewees expressed another aspect of trust, whose adaptation dynamics looks relatively modest or constant over time. A number of interviewees hold a positive and consistent view on the high trust in Finland, even though they have experienced several mistrust cases in personal episodes when in the role of the truster as well as the trustee. One of the interviewees still faces some occasions where she feels a bit pressured to give trust to unfamiliar Finnish people, despite being married to a Finn and having a longer period of

local residence. Trust here remains constant and resilient to the impact of some adaptation variables (negative personal history, period of stay, or intercultural marriage). Besides that, respondents were more likely to illustrate this type of trust in a normative sense. As the respondent stressed, rather than behaving as if in their home country, the incoming foreigners would sometimes have to fit in by proactively trusting the host people and society in general. Trust of this kind is by nature parallel to the idea of moral/generalized trust (Uslaner, 2002), and the significance of risk-taking initiatives to a new trust relationship (Cook et al., 2005).

The discrepancy of trust is also in accordance with the framework by Yamagishi and others (1998a, 1999). With better familiarity of target trustees as well as the surrounding sociocultural context (assurance), one can give trust and minimize potential risks. The practice of this assured trust reflects the level of social skills, or sociocultural adaptation on the part of migrants staying in a host society. By contrast, general trust is necessary when one emancipates one's self from ongoing assured relations or systems by moving into new ones. General trust can be analyzed especially in terms of migration motives, drives, or other psychological adaptation variables. The empirical findings of this study did not yet address the sufficient information demonstrating this point. This is due to the fact that the primary research focus was on the current state of life on the part of international students in the host Finnish environment rather than the moment of migration. However, the motives behind migration can be identified in the responses to the first interview question, i.e. why they decided to come and study in Finland. Although there were a few technical limitations or accidents affecting their decisions, the interviewees' motives for migration and selection of Finland as the place of study were generally positive and voluntary. Judging from this and other extracts of statements, their overall image of Finland and its trust seems to have remained constant since the initial entry stage, while their practice of trust has been modified and acculturated into the local context over time.

Möllering's (2001) trusting process combining calculated predictions with quasi-religious suspension also addressed the two aspects of trust affecting the

adaptation process in different ways. The central question of what is occurring at the moment of suspension was not yet fully accounted for during the interview investigation. Yet in the free association previously discussed, an interviewee revealed some indication:

*Trust is that if you trust somebody, no matter what a rumor says or what other people tell you about him or her, **you believe in your belief**. It means, if you have a firm belief, **it does not matter what others say**. (E, China, M; Emphasis added by the author)*

It is suggested that at suspension, attention is directed more to the truster than the trustee or surrounding context. In reality, this interviewee also attributed his practice of trust (lending his money) to his secondary information about the target trustee, *and* a simple bet. In a similar vein, Gambetta (2000) notes to the effect that in order to trust someone or something, one needs to trust himself in that his trust will certainly be fulfilled. This self reflection or intrapersonal communication may take place at suspension, and its resources may stem from something within, irrespectively of exogenous variables such as familiarity.

In summary, this study found multiple points connecting theories of trust and adaptation, some of which were also demonstrated through analysis of the interview accounts. Although the two types of trust are interrelated, analytical prudence should be made to clarify conceptual distinctions.

## **7.6. Connecting People: Logistical Implications**

Despite a plain manner of recruitment and no tangible rewards for cooperation, the majority of participants came forward immediately (within a few days after the first call for participation) and agreed to the face-to-face interviews/online correspondence. The smooth procedure is probably due to several facts. First, the research venue (university) and status of the author (student) were physically and psychologically closer and more familiar to them. Some participants happened to know the author more or less personally, thus probably felt at ease in taking part

in the study. Second, during the search for target respondents, the author tried to approach candidates in as much a casual, flexible, yet professional way of communication as possible. The author was also accountable for the interview procedure throughout the entire investigation. When asked to comment on the approach for inviting participation, one participant suggested that a simpler note of announcement might have been better to attract more responses, while most of the others were agreeable with the accountable style of recruitment. Third, respondents seemed to prefer a qualitative and tailored investigation to random, instrumental, and impersonal approach as in some projects of voluntary-based public survey.

A sideline experiment in the current study was to employ online correspondence as alternative tool of investigation along with the traditional face-to-face interview. The two modes of inquiry were made available at the choice of the participants. In reality, many participants preferred face-to-face interviews or avoided online use, simply reasoning that they were not a good online correspondent in English. Through a series of trials, it is understood that use of online inquiry has both pros and cons. On the one hand, it technically reduced the workload of data collection. Physical distance never prevented the outreach of the interviewer to the target population; in fact, all but one participant lived outside the research venue at the time of inquiry. Both questions and answers were able to be thoughtful and elaborated prior to their delivery without serious communication mishaps. On the other hand, the online inquiry process tended to be time-consuming. Some of the sessions lasted more than a few weeks, which was a far longer period of time than initially scheduled. Responses were sometimes delayed or unfulfilled. Given bigger freedom at hands of the participants, the interviewer had to be mindful of their motivations and commitment throughout the sessions. Patience, self-discipline, and a certain degree of writing skills were required by the interviewer.

During the inquiry many participants constantly reminded the interviewer that their stories might be unique thus should never be over-generalized in analysis. However, once assured of analytical prudence, they were far more responsive,

casual, and outspoken in varied types of discussions than anticipated, even with little care about the stereotyping expressed in their accounts. Interestingly, a few interviewees revealed sensitive or confidential information upon request of anonymity. In a meta-communication level of analysis, the author, himself observing such secret-revealing phenomena, was successful in obtaining a degree of trust from those interviewees.

The debriefing session, although available upon request, was not requested by any of the interviewees. The author voluntarily debriefed only a small number of respondents, following substantial interview sessions. The nature of the research subject as well as an ordinary style of inquiry (without any experimental tricks or conditions) did not necessitate particular post-interview explanations. By and large, the participants appeared to be ready and willing to respond to questions throughout the interviews.

### **7.7. Limitations & Future Directions**

Despite the encouraging findings reported here, a number of research areas and questions have still remained unexplored. On theoretical grounds, the concept of trust, particularly its relationships with other psychological and sociocultural variables have yet to be comprehensively investigated. The proposed framework of duality in trust and adaptation still lacks empirical support. Notably, the direction of causality is crucial in research of this kind. Is trust a product of relationships as well as sociocultural arrangements? Or is it trust/distrust which determines certain types of relationships, cooperation, or ultimately adaptation? The current study did not deeply engage in this causality debate. The empirical findings are owed to the self-report containing much anecdotal evidence while only some correlation were shown between trust and adaptation in the analyses.

The assumption of over-trust/unfit trust, stemming partly from intercultural literature, has in fact been unclear in both conceptual and empirical levels. Aside from it, the current findings revealed some new information such as the

treatment of secrets although it seems not specifically addressed as a component of trust in previous studies. The plain pattern of trust request by Finns is also an arising yet undemonstrated concept in the course of inquiry. Further research is thus warranted on these unexplored areas.

On methodological grounds, the current study is confined to locally available samples in a specific context, i.e. international degree students living in Finland. An extra caution should be made when it comes to generalizing the empirical findings. The nature of participants in the sample also related to another methodological concern. For instance, this study failed to obtain any accounts from Russian students although “Russia phenomena” regarding distrust in local scenes were frequently noted in the course of the inquiry and in a few statistical studies as well (e.g. Kankainen, 2007).

While the international degree student is a relevant and viable target of research, a future study should be able to extend its focus upon other groups of people. For instance, non-Finnish, international professionals working in local Finnish business environment may provide crucial own episodes, for trust is more likely to count a great deal in business operations. Also the local Finnish people are another significant target of inquiry. As a cross-reference study, the question as to how the local Finns perceive and experience trust phenomena and the intercultural issue of trust involving non-Finnish population is to be examined. Such an interactive approach is consistent with the recent trends in adaptation research, whose range of focus is extended into the host dominant group of people.

## REFERENCES

- Berry, J. W. (1990). Psychology of acculturation. In R. W. Brislin (Ed.), *Applied cross-cultural psychology* (pp. 232-253). Newbury Park, CA: Sage.
- Berry, J. W. (1997). Immigration, acculturation, and adaptation. *Applied Psychology: An International Review*, 46, 5-34.
- Berry, J. W. (2005). Acculturation: Living successfully in two cultures. *International Journal of Intercultural Relations*, 29, 697-712.
- Bies, R. J., and Tripp, T. M. (1996). Beyond distrust: "Getting even" and the need for revenge. In Kramer & Tyler. *Trust in organizations: Frontiers of theory and research* (pp. 247-260). London, UK: Sage.
- Bourhis, R. Y., Moise, L. C., Perrault, S., & Senecal, S. (1997). *Towards an interactive acculturation model: A social psychological approach*. *International Journal of Psychology*, 32, 369-386.
- Committee on the international strategy of higher education institutions. (2001). *Korkeakoulutuksen kansainvälisen toiminnan strategia*. Ministry of Education, Finland. Committee reports 23:2001, Helsinki University Press. Online version URL:  
[http://www.minedu.fi/export/sites/default/OPM/Julkaisut/2001/liitteet/opm\\_511\\_23kvstrategia.pdf?lang=en](http://www.minedu.fi/export/sites/default/OPM/Julkaisut/2001/liitteet/opm_511_23kvstrategia.pdf?lang=en)
- Cook, K. S., Yamagishi, T., Cheshire, C., Cooper, R., Matsuda, M., and Mashima, R. (2005). Trust building via risk taking: A cross-societal experiment. *Social Psychology Quarterly*, 68, No. 2, 121-142.
- Cresswell, J. W. (1998). *Qualitative inquiry and research design: Choosing among five traditions*. Thousand Oaks, CA: Sage.
- Cui, G., van den Berg, S., & Jiang, Y. (1998). Cross-cultural adaptation and ethnic communication: Two structural equation models. *The Howard Journal of Communication*, 9, 96-85.
- Das, T. K. and Bing-Sheng Teng. (2004). The risk-based view of trust: a conceptual framework. *Journal of Business and Psychology*, vol19 [1], fall.



- Gambetta, D. (2000). Can we trust trust? In Gambetta, Diego (ed.). *Trust: Making and Breaking Cooperative Relations*. Department of Sociology, University of Oxford, 213-237.
- Garske, J. P. (1976). Personality and generalized expectancies for interpersonal trust. *Psychological Reports*, 39, 649-650.
- Gilson, L. (2003). Trust and the development of health care as a social institution. *Social Science & Medicine*, 56, 1453-1468.
- Gudykunst, W. (1998). Applying anxiety/uncertainty management (AUM) theory to intercultural adjustment training. *International Journal of Intercultural Relations*, 22, 227-250.
- Hofstra, J., van Oudenhoven, J. P., Buunk, B. P. (2005). Attachment styles and majority members' attitudes towards adaptation strategies of immigrants. *International Journal of Intercultural Relations*, 29, 601-619.
- Homes, T., & Rahe, R. (1967). The social readjustment rating scale. *Journal of Psychometric Research*, 11, 213-218.
- Hurley, R. F. (2006). The decision to trust. *Harvard Business Review*, September, 55-62.
- Jaakkola, M. (2005). *The Attitude of Finns towards Immigrants in 1987-2003*. Labour Policy Studies, 286. Helsinki: Ministry of Labour.
- Jasinskaja-Lahti, I., Liebkind, K., Horenczyk, G., & Schmitz, P. (2003). The interactive nature of acculturation: perceived discrimination, acculturation attitudes and stress among young ethnic repatriates in Finland, Israel and Germany. *International Journal of Intercultural Relations*, 27, 79-97.
- Jones, S. (2004). Depth interviewing. In C. Seale (Ed.), *Social Research Methods: A reader* (pp. 257-260). London: Routledge.
- Kealey, D. J. (1989). A study of cross-cultural effectiveness: Theoretical issues, practical applications. *International Journal of Intercultural Relations*, 13, 387-427.
- Kelman, H. C. (2005). Building trust among enemies: The central challenge for international conflict resolution. *International Journal of International Relations*, 29, 639-650.

Kim, Y. Y. (2001). *Becoming intercultural: Integrative theory of communication and cross-cultural adaptation*. Thousand Oaks, CA: Sage.

Kiyonari, T., Yamagishi, T., Cook, K., & Cheshire, C. (2006). Does trust beget trustworthiness? Trust and trustworthiness in two games and two cultures: A research note. *Social Psychology Quarterly*, 69, 270-283.

Kosic, A., Mannetti, L., & Sam, D. L. (2005). The role of majority attitudes towards out-group in the perception of the acculturation strategies of immigrants. *International Journal of Intercultural Relations*, 29, 237-288.

KOTA Onlinen tilastotietohaku, Opetusministeriö. URL:  
<http://kotaplus.csc.fi:7777/online/Etusivu.do>

Kowner, R. (2002). Japanese communication in intercultural encounters: the barrier of status-related behavior. *International Journal of Intercultural Relations*, 26, 339-361.

Kramer, R. M., & Tyler, T. R. (1996). *Trust in Organizations: Frontiers of Theory and Research*. London, UK: Sage.

Kydd, A. H. (2005). *Trust and mistrust in international relations*. Princeton, New Jersey: Princeton University Press.

Kvale, S. (1996). *InterViews: An introduction to qualitative research interviewing*. Thousand Oaks, CA: Sage.

Lewicki, R. J., & Bunker, B. B. (1996). Developing and maintaining trust in work relationships. In Kramer & Tyler. *Trust in organizations: Frontiers of theory and research*. (pp. 114-139). London, UK: Sage.

Luhmann, N. (1988). Familiarity, confidence, and trust: Problems and alternatives. In D. Gambetta (Ed.), *Trust: Making and breaking cooperative relations* (pp. 99-107). Oxford, UK: Basil Blackwell.

Luhmann, N. (1979). *Trust and Power*. Chichester: Wiley.

- Mann, C. & Stewart, F. (2002). Internet interviewing. In J. F. Gubrium, & J. A. Holstein (Eds.), *Handbook of Interview Research: Context & Method* (pp. 603-626). Thousand Oaks, CA: Sage.
- Misztal, B. A. (1996). *Trust in Modern Societies*. Cambridge, UK: Polity Press.
- Navas, M., Rojas, A. J., Garcia, M., & Pumares, P. (2007). Acculturation strategies and attitudes according to the Relative Acculturation Extended Model (REAM): The perspectives of natives versus immigrants. *International Journal of Intercultural Relations*, 31, 67-86.
- Nishishiba, M., and Richie, D. L. (2000). The concept of trustworthiness: a cross-cultural comparison between Japanese and U.S. business people. *Journal of Applied Communication Research*, 28, 347-367.
- Parkhe, A. (1998). Understanding trust in international alliances. *Journal of World Business*, 33, 219-240.
- Putnam, R. D. (2000). *Bowling Alone*. New York: Simon and Schuster.
- Rohman, A., Florack, A., & Piontkowski, U. (2006). The role of discordant acculturation attitudes in perceived threat: An analysis of host and immigrant attitudes in Germany. *International Journal of Intercultural Relations*, 30, 638-702.
- Rotter, J. B. (1980). Interpersonal trust, trustworthiness, and gullibility. *American Psychologist*, 35, 1-7.
- Shalom, U. B., & Horenczyk, G. (2004). Cultural identity and adaptation in an assimilative setting: Immigrant soldiers from the former Soviet Union in Israel. *International Journal of Intercultural Relations*, 28, 461-479.
- Sheehan, K., & Hoy, M. (2004). On-line survey. In C. Seale (Ed.), *Social Research Methods: A reader* (pp. 105-110). London: Routledge.
- Sztompka, P. (1999). *Trust: A sociological theory*. Cambridge, UK: Cambridge University Press.
- Tilastokeskus (Statistics Finland). (2002). Vapaa-aikatutkimus. Online (URL: <http://www.stat.fi/til/vpa/2002/index.html>).

Tyler, T. R. & DeGoey, P. (1996). Trust in organizational authorities: The influence of motive attributions on willingness to accept decisions. In Kramer & Tyler. *Trust in organizations: Frontiers of theory and research* (pp. 331-356). London, UK: Sage.

Uslaner, E. M. (2002). *The moral foundations of trust*. Cambridge, UK: Cambridge University Press.

Uslaner, M. E. (1999). Trust but verify: social capital and moral behavior. *Social Science Information*, 38, 29-55.

Van Oudenhoven, J. P., Ward, C., & Masgoret, A-M. (2006). Patterns of relations between immigrants and host societies. *International Journal of Intercultural Relations*, 30, 637-651.

Vedder, P., & Virta, E. (2005). Language, ethnic identity, and the adaptation of Turkish immigrant youth in the Netherlands and Sweden. *International Journal of Intercultural Relations*, 29, 317-337.

Wang, F., & Yamagishi, T. (2005). Group-based trust and gender differences in China. *Asian Journal of Social Psychology*, 8, 199-210.

Ward, C., & Kennedy, A. (1994). Acculturation strategies, psychological adjustment, and sociocultural competence during cross-cultural transitions. *International Journal of Intercultural Relations*, 18, 329-343.

Ward, C., Kura, Y., Kennedy, A., & Kojima, T. (1998). The U-curve on trial: A longitudinal study of psychological sociocultural adjustment during cross-cultural transition. *International Journal of Intercultural Relations*, 22, 277-291.

Ward, C., & Rana-Deuba, A. (1999). Acculturation and adaptation revisited. *Journal of Cross-Cultural Psychology*, 30, 422-442.

Ward, C., Leong, C-H. (2000). Identity conflict in sojourners. *International Journal of Intercultural Relations*, 24, 763-776.

Ward, C., Leong, C-H., Low, M. (2004). Personality and sojourner adjustment: An exploration of the big five and the cultural fit proposition. *Journal of Cross-Cultural Psychology*, 35, 137-151.

Willinger, M., Keser, C., Lohmann, C., & Usunier, J-C. (2003). A comparison of trust and reciprocity between France and Germany: Experimental investigation based on the investment game. *Journal of Economic Psychology*, 24, 447-466.

Yamagishi, T. (1999). *Anshin shakai kara shinrai shakai e: Nihongata system no yukue* (From an assured society to trust society: The future of Japanese system). Tokyo: Chuo-koronsha.

Yamagishi, T., Kanazawa, S., Mashima, R., & Terai, S. (2005). Separating trust from cooperation in a dynamic relationship: Prisoner's dilemma with variable dependence. *Rationality and Society*, 17(3), 275-308.

Yamagishi, T., & Kosugi, M. (1999). Trust, gullibility, and social intelligence. *Asian Journal of Social Psychology*, 2, 145-161.

Yamagishi, T., Cook, K. S., & Watabe, M. (1998a). Uncertainty, trust, and commitment formation in the United States and Japan. *American Journal of Sociology*. 104, no.1., 165-94.

Yamagishi, T., Jin, N., & Miller, A. S. (1998b). In-group bias and culture of collectivism. *Asian Journal of Social Psychology*, 1, 315-328.

## APPENDIX 1: PROFILES OF INTERVIEW PARTICIPANTS

### *Face-to-Face Interviews*

<b>Student</b>	<b>Sex</b>	<b>Country of Origin</b>	<b>Field of Study</b>	<b>Period of Stay</b>	<b>Current Status</b>	<b>Current Address*</b>
<b>A</b>	M	Poland	Natural Sciences	4,5	PhD Student	Jyväskylä
<b>B</b>	M	Germany	Social Sciences	3,0	Student	Jyväskylä
<b>C</b>	M	China	Business	3,0	Student	Jyväskylä
<b>D</b>	M	Germany	Humanities	4,0	Student/ Work	Tampere
<b>E</b>	M	China	IT	3,5	Student	Jyväskylä
<b>F</b>	M	Mexico	Humanities	2,0	Student	Jyväskylä
<b>G</b>	W	Country of British Commonwealth	Humanities	7,0	Student/ Work	Jyväskylä/ Helsinki
<b>H</b>	W	Slovakia	Sports Sciences	3,0	Student	Jyväskylä
<b>I</b>	W	South Korea	Social Sciences	6,0**	Student	Jyväskylä
<b>J</b>	W	Japan	Social Sciences	3,0	Student	Jyväskylä

### *Online Correspondence*

<b>Student</b>	<b>Sex</b>	<b>Country of Origin</b>	<b>Field of Study</b>	<b>Period of Stay</b>	<b>Current Status</b>	<b>Current Address*</b>
<b>K</b>	M	Australia	IT	4,5	Student	Outside Finland
<b>L</b>	M	Spain	Humanities	4,5	Student	Turku
<b>M</b>	W	Hong Kong	Humanities	1,5	Graduate/ Work	Helsinki
<b>N</b>	W	Latvia	Social Sciences	3,5	Student/ Work	Jyväskylä
<b>O</b>	W	Poland	Humanities	2,5	Student	Jyväskylä

Average period of residence: 3.7 years

\* The status was at the time of investigations (February – April, 2007)

\*\* Substantial period is about 4 years, as the subject often left for overseas.

## APPENDIX 2: ONLINE INTERVIEW INSTRUCTIONS

Dear Participant for Online Interview Project,

Below is the quick instruction about the online research interview. Please read it through. I know it is a tedious thing...yet I need to address it as part of informed consent!

1. In this project, we communicate each other by e-mail. During the session, approximately 10-15 turns of e-mail message transactions are carried out between the researcher and respondents.
2. Questions are neither instrumental nor numerical as often the case in questionnaire format. Instead I will pose casual, open-ended questions sequentially. As the session goes, questions will be tailored according to your responses. So it seems like a normal interview session.
3. I sometimes throw questions in more abstract manner (e.g. "What do you think about trust?"). You can freely interpret the statement as you wish, and reply accordingly. Or you can ask me back for further clarification. You can even disregard such questions altogether, simply telling me "I don't know" "I cannot answer." That would be also acceptable, and we would move on.
4. About the period of a session, I assume that it would last a week or less. You can answer anytime upon receiving a question. You never have to sit in front of the computer all the time (For me I will stay online as much as possible in order to handle your responses smoothly).
5. On the other hand, I would like to maintain some "rhythm" throughout online interactions, just like a face-to-face interview session. It is thus desirable that your reply be returned within 24 hours since I pose a question. But again it is not a request, and I do not force you to follow such a schedule. TAKE IT EASY! Receiving your reply, I will try to throw next questions as quickly as possible.
6. You can reply more than once separately to a single question if needed. You can also ask for modification, or removal of your messages later during the session.
7. Don't worry about consistency as a whole in your storytelling. You do not necessarily have to be logical throughout the session. Your mood in reply sometimes counts.



8. Don't worry about spelling or grammatical errors in your texts. In case of critical errors I find, I would ask you for clarification. As part of "non-verbal expressions" I also allow you to use smilies :) or any other graphics in texts.

9. Except for information relevant to my study, other personal identities of yours will be kept in confidential. In reporting, I will show your data as follows:

*Respondent A*

*(sex, country of origin, current status, field of study, period of stay)*

For me as an example,

*Respondent A*

*(male, Japan, degree student, humanities, 3 and half years)*

This format is however subject to change. I will let you know if needed.

9. When all necessary information is attained, I announce the end of session. I will then conduct debriefings. It has nothing to do with my substantial research, just for information sharing and accountability. In the current study, there is no "trick" in the interview, so basically nothing to reveal to you. Here you may ask me questions whatever, and it is not recorded as research data. I do not usually give my own thoughts about the topic during a session, so you can take this opportunity of debriefing to hear me :)

Things are all agreed, and if you are ready, I would like to start a session during this week. Should there be any questions please let me know. A session structure is also negotiable at this point of time. All in all, let's be casual, relaxing! :)

Yours sincerely,

Noriyuki WATANABE

University of Jyväskylä

## APPENDIX 3: INTERVIEW QUESTIONS

- Why did you decide to come to Finland/a Finnish education program? Any alternative plans you might have taken upon selection?
  
- What do you mean by trust? Please give any words (nouns, adjectives etc.), phrases, expressions or whatever.
  
- Generally speaking, what do you think about trust in Finland? Is its level of trust high enough or low? Is it unique? In what dimensions (relations, community, institutions etc.) do you often see or not trust in Finland?
  
- Do you personally feel trusted by Finns, even though you are a foreigner, unfamiliar to the locals? Give some examples (school, workplace, home, community, etc.) Why do you think they trust you? How do you feel about it? How do you respond to their trust? Is such trust the same in your home country?
  
- Have you ever recognized any social/interpersonal occasions where you are *not* trusted by native Finns, even though you think you deserve it? Why do you think they do not trust you? How do you feel about it? How do you deal with their mistrust? Do you employ any strategies? Are they successful?
  
- What do you think it important to gain trust? Is familiarity or “knowing each other” crucial to practice trust? Any other conditions (e.g. language proficiency)?
  
- Do you generally trust Finns? Have you ever got any occasions that you are “encouraged” to trust them, even though you are personally reluctant to do so. How do you deal with it?
  
- Comparing to your culture of origin or in process of intercultural experience, have you realized any differences in meaning of trust?
  
- Does the rise in non-Finnish population in Finland change the local culture of trust?
  
- What do you think of Finnish response to violations/decline of local trust?
  
- What would you advice if Finns or me, after living a while in Finland, are now moving to start a new life in your home country, such as a student or sojourner?
  
- Do you think you have changed your attitude or understanding of trust here in Finland since you came to the country? Do we need to learn first local trust in order to adapt to the host society? Or does your adaptation level affect your trust level/type?