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**GNOSIOLOGY OF THE CATEGORY “ECONOMIC TRUST”****М.В. Дубина**, канд. екон. наук

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**ГНОСЕОЛОГІЯ КАТЕГОРІЇ “ЕКОНОМІЧНА ДОВІРА”****М.В. Дубина**, канд. екон. наук

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**ГНОСЕОЛОГИЯ КАТЕГОРИИ “ЭКОНОМИЧЕСКОЕ ДОВЕРИЕ”**

*Gnosiology of the category “economic trust” was studied in the article. Application of synthesis method to the combination of such definitions as “trust” and “economics” allowed defining the essence of this term. In its turn, the definition “trust” was considered by applying content-analysis to identify interpretations of this concept available in the scientific literature. Also within this article, the nature of economic relations and role of trust in their formation were investigated using graphical interpretation of creating of economic relations. The main variations of interpreting the category “economic trust” available in the scientific works of domestic and foreign scientists were analysed. Taking into account the conducted research, the author's interpretation of essence of the definition “economic trust” was proposed.*

**Key words:** trust, economics, economic relations, economic interests, economic agents, economic trust, economic process.

*Розглянуто гносеологію категорії “економічна довіра”. Застосування методу синтезу до поєднання таких дефініцій, як “довіра” та “економіка” дозволило визначити сутність зазначеного поняття. У свою чергу, термін “довіра” розглянуто через застосування контент-аналізу до ідентифікації наявних у науковій літературі трактувань цієї дефініції. Також у межах статті через використання графічної інтерпретації процесу створення економічних відносин досліджено їх сутність та визначено роль довіри у процесі їх формування. Проаналізовано основні варіації трактування категорії “економічна довіра”, які наявні у наукових працях вітчизняних та зарубіжних учених. З урахуванням проведеного дослідження запропоновано авторське тлумачення сутності дефініції “економічна довіра”.*

**Ключові слова:** довіра, економіка, економічні відносини, економічні інтереси, економічні суб'єкти, економічна довіра, господарський процес.

*Рассмотрена гносеология категории “экономическое доверие”. Применение метода синтеза к сочетанию таких дефиниций, как “доверие” и “экономика” позволило определить сущность указанного понятия. В свою очередь, термин “доверие” рассмотрен с помощью применения контент-анализа к идентификации имеющихся в научной литературе трактовок этого понятия. Также в рамках статьи, используя графическую интерпретацию процесса создания экономических взаимоотношений, исследована их сущность и определена роль доверия при их формировании. Проанализированы основные вариации трактовки категории “экономическое доверие”, имеющиеся в научных трудах отечественных и зарубежных ученых. С учетом проведенного исследования предложено авторское толкование сущности дефиниции “экономическое доверие”.*

**Ключевые слова:** доверие, экономика, экономические отношения, экономические интересы, экономические субъекты, экономическое доверие, хозяйственный процесс.

**Problem.** The economic development of society depends on a large number of diverse factors. In general, researchers traditionally distinguish among them political, social, economic, environmental and natural factors, which are seen as carrying the most noticeable impact on the functioning of economic relations in modern society. This position is appropriate and is the result of objective processes that confirm this thesis. However, the experience of post-industrial countries also demonstrates that in addition to these assumptions, economic success is impossible without taking into account the mental and cultural characteristics of existence and historical development of a nation.

This hypothesis has recently led to the growth of number of scientific works in which authors try to determine the correlation between informal institutions of society and its economic development, to determine their impact on the development of various sectors and branches of the national economy. Trust is usually referred to these institutions, because it is considered a basic factor in the development of society. We agree with Y.M. Kovalenko, that “today an economic person has given way to a real person with their thoughts, motives, values and normative orientations. The economy cannot ignore the psychology and ideology, and we see the opportunities of cultural determination in economic problems solving” [13, p. 59]. Thus, as the conducted researches have already demonstrated, trust does play

important role in the development of a society and this stipulates the implementation of research of the mentioned phenomena and peculiarities of its impact on our lives.

**Analysis of recent research and publications.** The issue of trust and its role in the development of modern society are considered in many works of domestic and foreign researchers. Also, the scientists studied the phenomenon of various fields of scientific activity, among which psychology, political science, sociology, economics and philosophy worth mentioning. In particular, the issue of trust was studied in the works by researchers that follow: Andruschenko G.I., Davydenko V.A., De Soto E., Kozhemyakina O.M., Kondrashova-Didenko V.I., Nyustrom D., Panioto V., Pohoryelyy S.S., Skrypkinia T.P., Taran Y., Fukuyama F., Robert B. Shaw, Sztompka P. and others.

The essence of economic trust and its influence on the development of individual sectors of national economy were investigated by Alimpiyev E., Bonetskyy O.O., Vazhenin S.G., Hoch R.M., Didkivska T.V., Ionenko K.V., Kuzmin E.E., Kurylyak V., Lagutin V., Mazur I.I., Malyy I.Y., Mandybura V.A., Miller V.P., Pryyatelchuk A.A., Turchin L.E., Filonov I.B. and other scientists.

**Allocation the problem.** However, despite numerous scientific revision studying the nature and features of economic confidence in the society, nowadays some issues of the phenomenon being researched are unstructured due to the lack of unified approach to its consideration and insufficient amount of solid theoretical, technical and methodological scientific works, that have studied the scale expression of trust in economic systems at various levels, investigated the effects of this phenomenon on the economic development of society and above all analysed in complex features, problems of economic development and strengthening of trust within the functioning of national economies.

**The purpose of the article.** The article aims to determine the gnosiology of the category “economic trust” deepening existing scientific statements about the nature and study of the functioning of this definition.

**The main material.** Indeed, today, it is necessary to state that the economic development of society is significantly affected by diverse informal institutions. That is why in many countries reforming basic institutions of economic development, the desired result of the use of tools, events and concepts tested in other states with some positive effects of their implementation is not always achieved. This situation suggests that in addition to purely political and economic reform methods understanding the economic features of so-called code of each nation, in which trust holds a key position, is important.

In the early twentieth century a known Ukrainian philosopher and economist Tuhan-Baranovskyi stressed that mechanisms and content of economic society are largely regulated by the world of psychological feelings of a person, labour traditions, religious teachings, national identity and character, spiritual personality structure, i.e. everything that is the nature of mental phenomena [13, p. 59]. But though scientists have been aware of the importance to consider the aforementioned phenomena in the reform of the basic sectors of society for quite a considerable period of history, the research of the phenomena has not achieved significant scale in scientific area. However, this does not mean that the phenomenon of trust has not been studied by economic researchers at all. But there are no solid works studying these phenomena. This paper provides an attempt to determine the nature of the category “economic trust” taking into consideration the existing achievements of domestic and foreign authors and exploring the essence of the definition.

As it has already been noted, for a long time trust was not considered by economists as an economic category. It was due to its moral aspects that are difficult to be studied from the standpoint of economics. However, present day situation requires including the scope of mentioned issues to the research from the position of studying trust as an economic category,

due to its really strong influence on the development of the national economy. This position has been confirmed by a number of scientific developments, particularly by foreign authors [9; 19; 30; 32].

Classical economic theory does not operate the category “trust”. It is apparent that trust primarily belongs to areas of spiritual life. Although it should be mentioned that the deep essence of the concept “economy” is human relations that arise in connection with the production, distribution, exchange and consumption. So inadequate attention of economists to the concept “trust” can be explained by the fact that before the active spread of integration processes the trust factor did not have significant impact both on the global and national economy, and on individual households [12, с. 74].

That is why we believe that studying the nature of the category “economic trust” is directly related primarily to studying features of formation of economic relations in society. The uniqueness of trust as a phenomenon is that it permeates all areas of our lives and affects various aspects of society. It is the interdisciplinary character of the phenomenon that allows people to doubt about the possibility to single out the concepts such as “economic trust”, “political trust”, “social trust” and so on from the trust. Since trust in the outlook of an individual is first of all a feeling that arises in relation to other people, respectively, it is not reasonable to single out any of its components from trust, because feelings can be neither economic nor political, and usually in respect of an individual, trust is the set of specific feelings solely. However, in this paper we emphasize that trust is not seen as a feeling, but as a basic factor of effective development of the national economic system. With this in mind, using the term “economic trust” we primarily focus attention not on the specific features of individual sense of trust, but on its object vector. Therefore, the term “economic trust” is seen primarily as a number of trusted relationships concerning economic objects, phenomena and processes. This position allows future levelling of criticisms of trust as an aggregate consideration of diverse human experiences, which is not true, because person’s trust to different objects usually raises similar feelings, regardless of the object they are directed to.

A peculiar feature of economic trust is its focus on basic economic processes and relationships that arise in their implementation. Therefore, we believe that the issues of the essence of most economic relations and their descriptions worth great attention as their content generally determines the nature of the interaction of economic agents. Figure 1 demonstrates a graphical interpretation of creating economic relations and place of trust in their formation. Its main components are considered in more detail below.

Within classical economic theory households, enterprises (institutions, organizations) and state (central and local government) are agreed to be considered the main economic subjects. All mentioned units operate within an economic system, guided by their own economic interests that directly represent primarily a set of motives and incentives to implement economic activity.

As the result of interaction between the main economic actors, complex multivariate relationships appear under pressure of different interests. These relationships are not always of economic character. However, when they occur within the economic process, i.e. concerning production, distribution, exchange and consumption, the relationships possess economic character. In general outlined considerations are part of the classical position of economics, which, however, rarely consider the structure of economic relations, focusing primarily on patterns of functioning of such relationships and activities that contribute to their development. However, the structure of the relationships, trust plays the major role. Without trusting the other side, an economic entity will not interact with it. For example, reflecting on the relationship between an investor and a banking institution, we say that a depositor has a certain amount of money, which he/she does not need at some point of time and he/she agrees to give it to use

temporarily. On the other hand, banks are interested in attracting such resources. We state that within the economic system such entities will have economic relations concerning temporary transfer to financial resources from the depositor to the bank. However, the basic foundation of such relationships is depositor's trust that is confidence of an individual or a legal entity in repayment by the banking institution. Without trust there are no economic relations. This underpins the conclusion, that trust relationships have a leading role in the structure of economic relationships (Fig. 1). This suggests the importance and accuracy of studying issues of trust through the prism of economics, creating a new area of research based on the study of the origin and functioning of economic trust as a separate phenomenon.

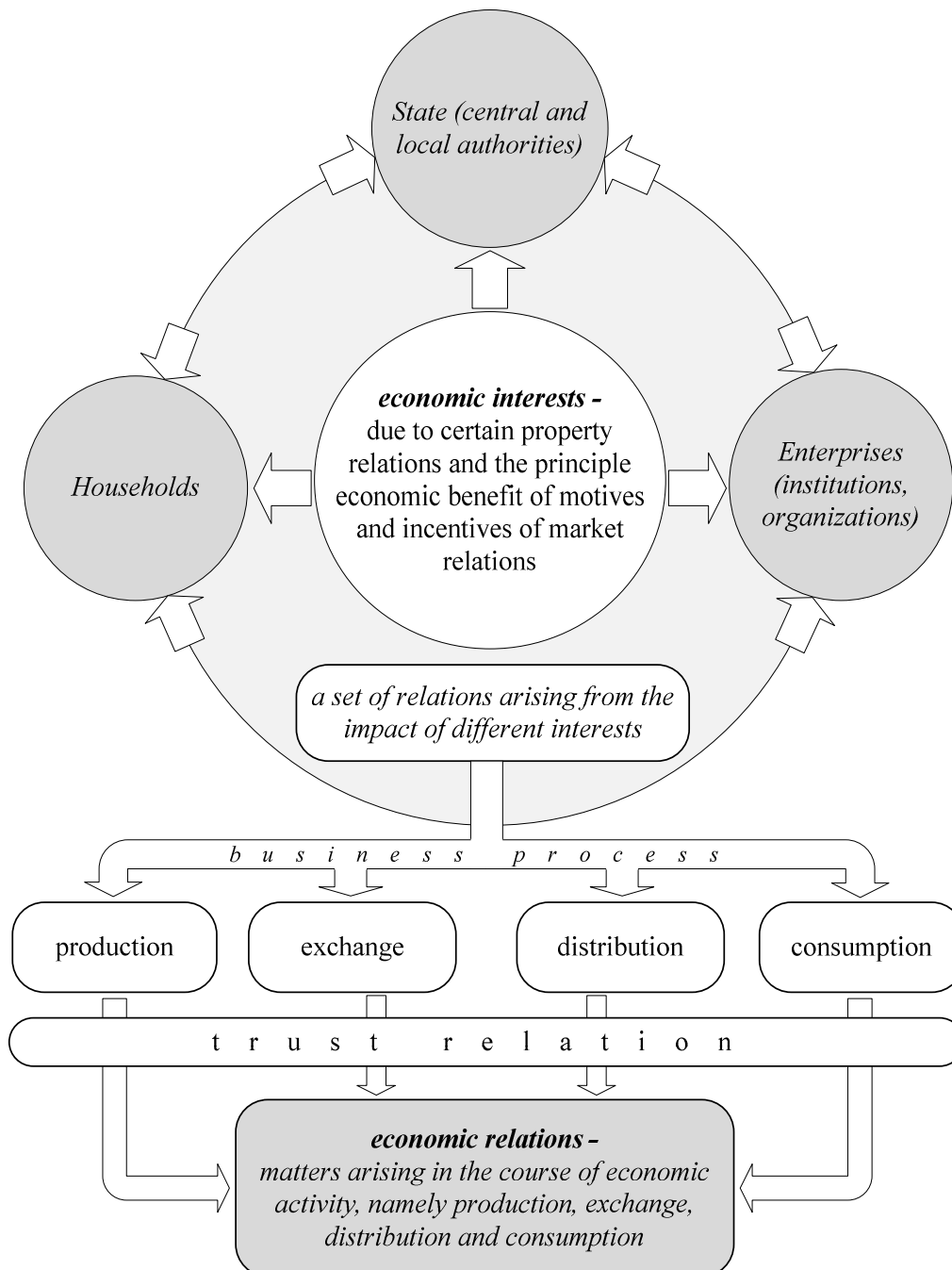


Fig. 1. Graphical interpretation of creating economic relations and place of trust in their formation  
 Source: prepared by the author using [5, c. 79; 31].

Taking the stated position into consideration, content analysis of scientific sources was used to identify and systematize the interpretations of category “economic trust” existing in the sources (Table).

Table

*Variations of interpreting the category “economic trust”*

№	Definition	Source
1	Trust is confidence in the reliability of an economic object based on the idea or knowledge about it and connected with the ability to anticipate, predict or influence the behaviour of the object and it is revealed in: 1) confidence or hope that assets invested in savings at least will not lose its value and will carry out the function of savings completely; 2) confidence or hope that assets will bring expected income; 3) confidence or hope that the socio-economic institutions being invested in will perform their obligations in time and completely; 4) hope that the required situation will develop	[16, c. 103]
2	Trust should be considered as one of the most important resources of the economy. Economic development under conditions of government credibility and faith in the reliability of national and moreover global economic system significantly reduces the need for working capital necessary for the implementation of business processes. Trust is the basis for optimizing the costs of insurance risks and costs of anti-crisis measures. On the contrary, “when confidence to the state decreases, mass unemployment, rising arrears of wages and salaries, delays of pensions and scholarships, so-called collecting practices of banks to their borrowers can very quickly lead to negative consolidation of the most vulnerable segments of society”	[17, c. 25]
3	Trust is a concept and a factor of social development and production of the country, especially at the stage when market economy and competition are self-denied and their antipodes - intellectually oriented economy and cooperation of its actors are formed	[13, c. 30]
4	Trust is a resource of a company, a form of “cooperation capital” that can be used with great success. Trust is hope that the people we depend on will justify our expectations	[32, c. 43]
5	Economic trust is expectation, hope, confidence in the reliability of the economic object. It can be seen from the following positions: people and businesses to public authorities; suppliers to companies; borrowers to lenders and vice versa; individuals and businesses to money; managers to employees and vice versa; consumer to products of the company etc. A person is always the subject of trust	[3, c. 14]
6	In the economic sphere trust can be defined as the attitude to economic actors and institutions expressing confidence in their behaviour according to notions about the way of this behaviour without updating the appropriate bases of such confidence that is the foundations of reimbursement and equivalence. Thus the subject builds its relationship with a specific person or institution basing on the ideal image of the subject or institution without checking the compliance of the abstract image with a specific subject	[20, c. 56]
7	As economic category, trust can be defined as characteristic of the relationships between economic actors, based on the utility of economic performance, cooperation and confidence in the integrity (loyalty, sincerity, etc.) of each other. The economic content of trust is associated with the support, acceptance and positive attitude to certain regulatory measures and to the entities of regulation	[1, c. 98]

*Source: made by the author.*

Thus, taking into consideration the conceptual approaches to defining the essence of the economic category “trust” presented in Table 2, it can be asserted that the study of this phenomenon is important from the standpoint of further development of economic systems at

various levels. Analysing the economic interpretations of trust as definitions it is worth mentioning that the view on which the term is seen as relations arising between business entities, based on trust in the actions of each other is the most common among the scientists [1; 3; 16; 20; 28]. Also, some scientists consider trust as a resource necessary for the further development of economic entities of different nature [17; 24; 32]. One opinion considers economic trust as a factor of further effective operation of enterprises, organizations and individual areas and sectors of national economy [14]. However, all the scientists, who have studied the issue of trust and its role in the development of society as a whole and its individual areas, without exception regard the importance of trust to strengthen further the economic development of the nation as a whole and individual industries, companies and organizations. Trust is the basic set, operation performance guarantee.

It is difficult to contest Pryiatelchuk A.A., who notes: “loss of trust in the market means the collapse of the company. Even elementary delegation of authority is impossible without trust. Thus, the disappearance of trust makes interaction and distribution of functions within a particular corporation impossible. Lack of trust means loss of customers by the company. Any business process bases on the division of roles and responsibilities, i.e. delegation of authority, and when there is lack of trust, these links break, the company fails to be effective. Trust in this context can be defined as a social space where group actions are possible: in the field of distrust an individual is forced to act alone” [25, p. 198–199].

Multivariate approach to defining the essence of the category “economic trust” makes it difficult to determine its content, which in the future can prevent thorough investigation of the definition, systematic approach to determination of its structure and identification of its major components. This situation is primarily due to a large number of diverse interpretations of the definition “trust”, which analysis requires really serious research of diverse publications. Taking the situation into consideration and being aware of nature of interpretations of the category “economic trust” proposed by scientists, the attempt to define its essence through the application of the method of synthesis to the combination of two definitions “trust” and “economy” will be made.

Taking into account the interpretations of the category “trust” presented in the scientific sources mentioned above, in the article the following author's definition is suggested: trust – a phenomenon that occurs in the interaction of individual entities, thereby creating between them such relationships, which can be described as reliable, confident, honest, decent, that enables predicting future actions of the participants of the relationships and provides confidence in their future actions.

After determining the meaning of the definition “trust”, considering that economics is the science that studies the economic relations arising in society in the process of economic activity, the essence of the category “economic trust” will be found out (Fig. 2).

Consequently, taking into consideration the resulting definition of “economic trust”, it should be mentioned that the definition is the economic one and should be considered as part of economic theory. This position provides an opportunity to focus further research on the study of the origin and functioning of economic trust, since the presence of scientific papers within which the issues of gnosiology of the category “economic trust” is examined, there are not many fundamental works reviewing the concept and developing new knowledge about it to be used in applied research for further reform of the economic system of the country as a whole and individual industries and sectors of the national economy.

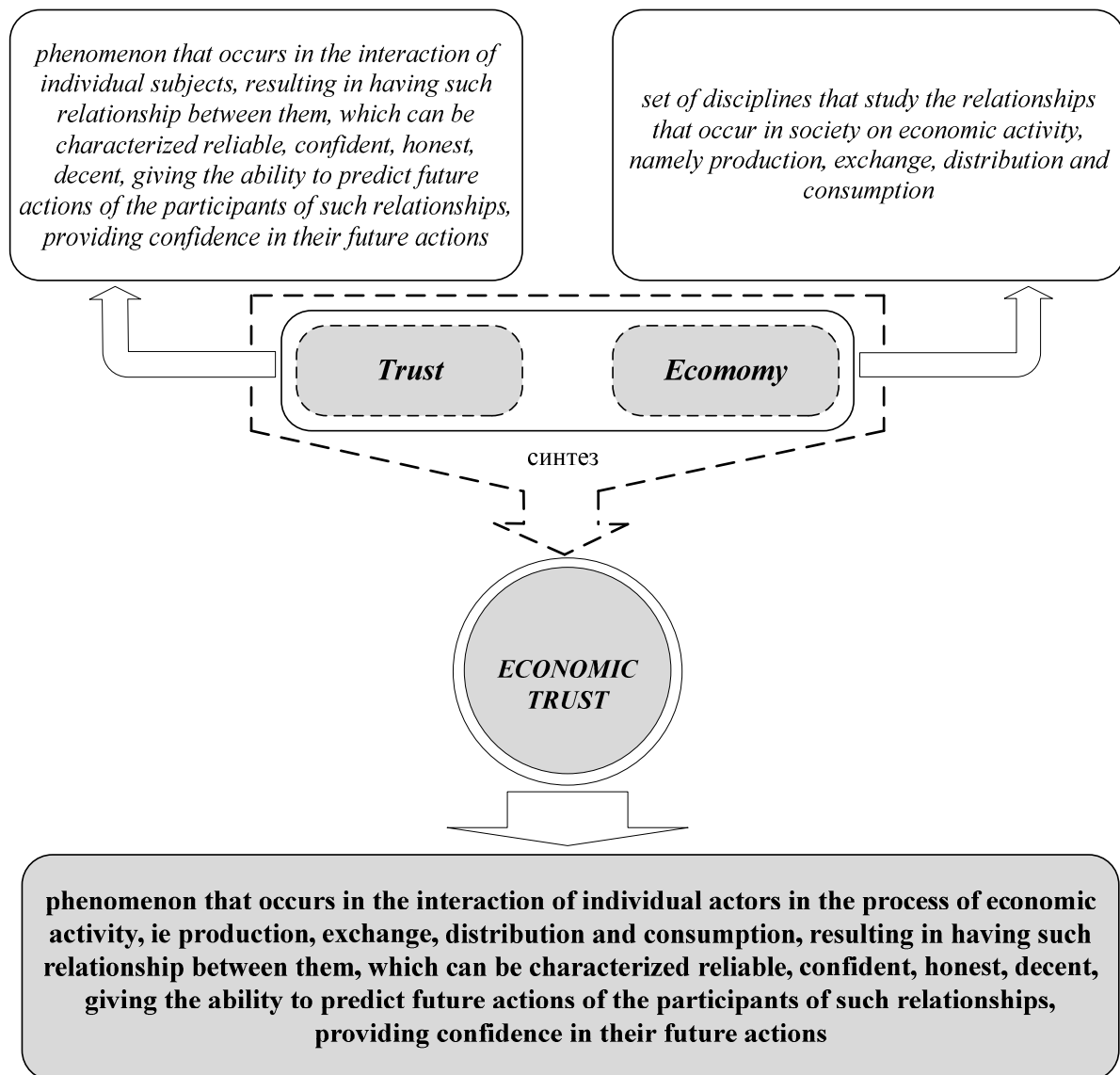


Fig. 2. Inference about the nature of categories “economic trust”

**Conclusions and suggestions.** Thus, the article identified the importance of studying by economics the influence of informal institutions including the basic element – trust, on the development of national economy. It is discovered that the phenomenon pervades all areas of human life and has its own specific features within each area of social life. This position has provided the opportunity to study gnosiology of the category “economic trust” as a distinct definition.

We agree with I.B. Filonova, that trust is an element of human capital and accumulation of it takes time, usually long. It is not possible to invest once. It needs constant proving of loyalty to reached agreements, compliance, especially in emergency situations related to risk identification and entering the phase of crisis in the economy. Instead, it is possible to lose confidence in the economic relations instantly and for a long time or even forever [29, с. 26]. This assertion indicates importance of research of the phenomenon for effective development of the national economic system as a whole that requires deepening the theoretical, technical and methodological aspects of studying trust. It caused the need to study the nature of economic relations that was executed through the use of graphic interpretation of the process of their creating and allowed determining the role of trust in the formation of such relationships.

Hence, the article analysed the main approaches to the interpretation of the definition «economic trust» available in the scientific sources. Trust is proposed to be considered as a phenomenon that occurs in the interaction of individual entities, thereby creating such relationships between them, which can be described as reliable, confident, honest, decent, giving the ability to predict future actions of the participants of such relationships, providing trust in their future actions. Determining the nature of the category “trust” made application of the synthesis method for combining definitions “trust” and “economy” possible. Taking into consideration the attitudes of researchers to interpreting the category “economic trust” and the separate research of its nature conducted by the author, this definition is proposed to be considered as follows: “economic trust” is a phenomenon, that occurs when individual actors interact in the process of economic activity, i.e. production, exchange, distribution and consumption, resulting in having such relationships between them, which can be described as reliable, confident, honest, decent, giving the ability to predict future actions of the participants of such relationships, providing confidence in their future actions.

Taking into account the complex nature of the category “economic trust” and its multidimensional character, one could argue about complexity of economic trust as a hard structured system. A systematic approach to determining the component composition of economic trust requires new research and may be the subject to further study and analysis of scientific developments.

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