

TRUST BETWEEN INDIVIDUALS: AN EMPIRICAL ANALYSIS INSPIRED BY COVEY AND SINEK

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ABSTRACT

This paper examines trust as described in the works of Simon Sinek and Stephen M. R. Covey, which together form the theoretical framework for this study. Their approaches view trust as a relational and value-based process that develops through consistent behavior, integrity, and psychological safety. Based on this theoretical framework, the authors of the paper conducted a questionnaire survey among university students in 2025. The study aimed to explore how young adults understand trust, how they apply it in personal and team relationships, and whether their views support or challenge the concepts proposed by Covey and Sinek. The findings show that students' views on trust in teamwork reflect many elements of contemporary trust theory, particularly the emphasis on authenticity, reliability, and psychological safety. The paper contributes to a deeper understanding of how theoretical models of trust are translated into lived experiences among young adults.

Keywords: trust, interpersonal relationships, teamwork, survey research

JEL Code: D90, J24

1 INTRODUCTION

Trust is a fundamental element across all domains of human life. It can be understood as the willingness of all parties in a relationship to place their trust in one another. Initially, trust develops in early childhood, particularly in the relationship between children and their parents. Over time, it extends to teachers and other individuals in a person's social environment. In adulthood, trust becomes especially important in relationships with those with whom individuals share their everyday lives. A distinct and significant dimension of trust is also present in professional contexts, notably in the relationships between employees and their superiors and among members of work teams.



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Trust must be continuously built and subsequently maintained. A crisis of trust is widely regarded as a critical factor in the deterioration of relationships. Once trust is lost, it is extremely difficult, if not impossible, to restore. When an organization loses its employees' trust, turnover may increase. Importantly, such a decline in trust may be triggered by a single unexpected event, potentially leading to the sudden departure of skilled workers and, in extreme cases, threatening the organization's very functioning. Moreover, it is not only the erosion of employees' trust in organizations that can generate instability; broader disruptions of trust may also have significant economic consequences.

Economic literature identifies crises of trust in key institutions as among the most serious threats to economic stability. A loss of confidence in the banking system may trigger mass withdrawals of deposits and bank runs, which can escalate into monetary and financial disruptions. Similarly, declining trust in government and other public institutions is commonly associated with rising public dissatisfaction and the erosion of social cohesion, developments that may adversely affect society's overall economic performance (Diamond & Dybvig, 1983).

In personal life, the loss of trust in a partner is often one of the primary reasons for the dissolution of intimate relationships. When a breakdown of trust leads to the disintegration of marriage, it is commonly recognized as grounds for divorce (Gottman, 2023; Höhne & Palonciová, 2021). Similarly, the erosion of trust between parents and children may result in alienation and the severing of familial ties (Cherlin, 2004).

This article examines the link between the theoretical concept of trust, as articulated by Covey and Sinek (Covey & Merrill, 2006; Sinek, 2019), and empirical evidence from a questionnaire survey conducted among university students in the Czech Republic and other European countries. By combining established theoretical perspectives with original empirical observations, the study seeks to deepen the understanding of trust across interpersonal and institutional contexts.

The first part of the article reviews the literature on trust and its various forms. Particular attention is paid to different definitions of trust found primarily in the fields of managerial economics and psychology. This section further outlines how trust is conceptualized by Covey in *The Speed of Trust* (Covey & Merrill, 2006) and examines how this framework is complemented by Sinek's perspective presented in *The Infinite Game* (Sinek, 2019).

The empirical part of the article focuses on the interpretation of results from a questionnaire survey conducted among university students in the first half of 2025. It begins with the presentation of the research questions, followed by a brief description of the questionnaire used for data collection. Subsequently, the initial findings related to different patterns of trust observed among respondents are presented. The section then discusses the results of the questionnaire component dedicated to trust-related behavior.

2 THEORETICAL BACKGROUND

2.1 Definition and Dimensions of Trust

Research presented in this article is situated at the intersection of managerial and psychological perspectives on trust. To provide a solid foundation for understanding the research hypotheses and findings, it is essential to outline the concept of trust. It is also necessary to distinguish between how trust is defined within the fields of management and psychology.

Authors in the academic literature (Mayer *et al.*, 1995) define trust through various characteristics attributed to both the trustor and the trustee. Mayer (1995) defines trust as “*the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party*”. According to this definition, the emergence of trust between two parties requires a **willingness to be vulnerable**. This reflects the idea that trust is not about certainty, but rather about the readiness to accept risk. It also includes the **expectation of a particular behavior**. Importantly, trust implies taking that risk even in **the absence of the ability to monitor or control the other party**.

As previously mentioned, trustworthiness is a narrower construct than trust, referring specifically to the characteristics perceived by the trustor that influence their willingness to trust. According to Mayer *et al.* (1995), trustworthiness consists of three key components: **ability, benevolence, and integrity**.

Ability refers to the set of skills, competencies, and knowledge perceived by the trustor. The trustor, either consciously or unconsciously, evaluates whether the trustee is sufficiently capable of fulfilling the expected task or responsibility. **Benevolence** reflects the belief that the trustee is not solely motivated by self-interest but is genuinely concerned about the well-being of the trustor. **Integrity** represents the perceived moral character of the trustee, including adherence to principles, consistency in behavior, and the fulfillment of promises.

Another important dimension in the conceptualization of trust was introduced by McAllister (McAllister, 1995), who distinguished between cognitive and affective trust based on the degree to which **emotions and reasoning** are involved in the development of trust.

Cognitive trust is grounded in rational evaluation. It reflects the trustor’s belief in the trustee’s competence, reliability, and professionalism. It is typically developed through observation and experience and is more common in task-oriented or professional relationships.

Affective trust arises from emotional bonds and a sense of interpersonal care. It reflects the trustor’s perception that the trustee genuinely cares about their well-being, shares mutual concern, and will act with goodwill. This form of trust is built through emotional closeness, expressions of empathy, and shared personal experiences. It often requires more time to develop and tends to be stronger in close and long-term relationships, such as family and close friendships (McAllister, 1995).

2.2 Covey’s Concept of Trust: The Speed of Trust

In the context of this study, Stephen M. R. Covey’s work, *The Speed of Trust* (Covey & Merrill, 2006), offers a relevant framework for understanding trust as a measurable and actionable construct. Covey presents trust as a strategic asset that directly influences the efficiency and quality of interactions, both in professional environments and personal relationships.

Covey (Covey & Merrill, 2006) conceptualizes trust as a function of two essential components: **character** and **competence**. This dual structure offers a practical and comprehensive understanding of how trust is built, lost, and restored in various relational settings.

Character-based trust refers to the internal moral foundation that an individual possesses. It is built on two elements: **integrity** and **intent**. **Integrity** involves honesty, consistency, and alignment between words and actions. **Intent** relates to a person’s motivation, meaning whether their actions are driven by genuine concern and fairness, or by self-interest. In contexts such as family relationships, where emotional bonds and long-term mutual care are central, character-based trust tends to play a dominant role (Covey & Merrill, 2006).

Competence-based trust is built on a person's ability to perform effectively. It consists of two main components. The first component of competence-based trust is capability, which includes knowledge, practical skills, and the ability to adapt to various situations. The second component is **results**, referring to the person's history of successful performance. This form of trust plays a key role in teamwork and goal-oriented relationships, where individuals rely on others to contribute to shared outcomes (Covey & Merrill, 2006).

To establish a sustainable trust relationship, both dimensions of trust must be present. A person may have good intentions (character), but if they lack the ability to deliver (competence), trust will eventually erode. Conversely, someone who is highly skilled but whose motives are questionable may also fail to earn trust. Trust is fully established only when both character and competence are present (Covey & Merrill, 2006).

2.3 Sinek's Perspective: The Infinite Game

Simon Sinek views trust as a fundamental element of long-term cooperation and effective leadership. In his book, *The Infinite Game* (Sinek, 2019), he contrasts short-term, competitive "finite games" with long-term, purpose-driven "infinite games." Trust is an essential part of the "infinite" approach, as it cannot be forced or achieved through control. Instead, it must be **earned and maintained through consistent behavior, empathy, and integrity**.

Sinek (2019) argues that organizations and individuals often play a finite game when seeking to "win" against others through performance metrics, rankings, or short-term goals. An infinite mindset focuses on **continuity, adaptability, and endurance** both in career goals and relationships. Trust, in his concept, is something that allows and sustains collaboration even when outcomes are uncertain, because individuals believe in one another's intentions and share a common purpose.

A key component of Sinek's work is that **leadership means creating an environment of psychological safety**. He insists that people perform best when they feel protected, respected, and valued. In such conditions, team members are more willing to take risks, share new ideas, and admit mistakes. Team members are also taking voluntary actions that reinforce mutual trust within the team. He links this to the principle of **servant leadership**, where leaders prioritize people over results. As Sinek (2019) phrases it: *"Leaders are not responsible for the results; they are responsible for the people who are responsible for the results."*

Trust is not transactional, but relational, which means it is **built through small, consistent acts over time**, not through one-time demonstrations of competence. Trust grows when people observe alignment between words and actions, especially under pressure or adversity. On the other hand, **betrayal of trust has long-lasting negative effects**, because it undermines the sense of safety essential to cooperation. Therefore, trust must be intentionally nurtured through transparency, fairness, and shared purpose. In any cooperative group, such as student project teams or families, trust functions as a stabilizing force. When members feel safe and supported, they are more resilient to challenges and more willing to collaborate. This together creates **a culture of belonging and long-term commitment** (Sinek, 2019).

Although Simon Sinek, Roger Mayer, Daniel McAllister, and Stephen M. R. Covey (authors mentioned earlier) approach trust from different contexts, such as leadership philosophy, organizational psychology, and applied management, they share a common understanding of trust as a **relational, dynamic, and value-based process**. All four authors emphasize that trust develops gradually through ongoing interactions rather than being granted instantly. Trust must be built and sustained through consistent behavior, transparency, and moral integrity.

Research (Covey & Merrill, 2006) indicates that trust is transferred across relationships. That is because past experiences highly influence an individual's capacity to trust. Early trust experiences, particularly within families, form mental models of how safe or risky it is to rely on others. It can be assumed that trust is both personal and systemic, meaning that it is shaped by individual histories and experiences and later reproduced within new interactions within social and organizational structures.

2.4 The Influence of Social Environment and Family on the Development of Trust

Trust begins to form within the family, where children first experience being cared for, supported, and trusted. These early interactions create expectations about how safe it is to rely on others. When parents communicate confidence and allow autonomy, they allow their children to develop a perception that people are generally dependable. In contrast, excessive control or inconsistency can lead to cautious or defensive trust patterns later in life (Giulietti *et al.*, 2023).

Empirical evidence (Giulietti *et al.*, 2023) confirms that family influences the development of trust in complex ways. While parental trust does play a role, it is the overall family environment (such as shared norms, communication patterns, and emotional climate) that matters most. That means that trust is more socially cultivated than directly inherited.

Family-based trust formation is also linked to the transmission of values and social norms. Everyday interactions teach children what honesty, fairness, and responsibility mean in practice. Through the process of socialization, children develop an internal “trust compass” that guides their later perceptions and responses to others in school, friendship groups, and eventually in professional teams. In this sense, the family serves as both an emotional and moral foundation for the broader capacity to trust, providing the key environment in which the first patterns of trusting and being trusted are formed, which means that family provides patterns that shape how trust is later perceived, maintained, and transmitted across other relationships (Robbins, 2016).

3 SUMMARY AND FORMULATION OF THE RESEARCH QUESTIONS AND HYPOTHESES

Building on the theoretical framework and the empirical insights discussed above, this article formulates the following research questions aimed at examining the determinants of trust perception and trust-related behavior among university students.

The main research question (RQ1) is as follows:

Which factors affect how university students perceive and extend trust?

Sub-research question RQ2:

How is the relationship with parents (in terms of perceived parental trust) related to the willingness to extend trust to others?

Young people are influenced by various social and family factors, particularly by their parents and the environment in which they grow up. Therefore, it is relevant to examine whether their level of trust is significantly affected by the degree of autonomy they are granted in making independent decisions, or conversely, by parental restrictions that limit such independence.

Sub-research question RQ3:

Are there differences in the level of perceived and extended trust among students based on gender, age, employment status, living arrangements or financial independence?

The premise is that the level of trust differs among people of various ages, and that financially independent individuals may perceive and extend trust differently from those who are still dependent. It is also assumed that people with work experience and those who live independently from their parents (thus being more self-reliant) may approach or manage trust in different ways.

4 METHODOLOGY

The survey was conducted from late 2024 to April 2025. A pilot study was first carried out with students from the Prague University of Economics and Business and the University of Pardubice. Based on the results, two additional questions were incorporated into the questionnaire, which was then distributed to students from both Czech and international universities.

Respondents were predominantly from the EU countries (Czech Republic, Slovakia, France, Germany, Finland, Portugal, Hungary, etc.), with a small number from outside the EU, all of whom were studying at European universities at the time. In the main phase, 245 students participated, with a near-equal gender distribution (54% male, 46% female).

The largest age group was 21–25 years (49%), followed by those aged 20 and under (46%). Only a small proportion were over 25, reflecting the target group of university students. Half of the respondents were first-year students; representation declined with higher years of study, with postgraduate students forming the smallest group.

Regarding living arrangements, 46% lived with their parents, 36% in shared accommodation, 13% with a partner, and 5% alone. Most respondents (70%) were financially dependent on their parents.

The questionnaire entitled “Trust Between Individuals” was designed to explore interpersonal trust, perceptions of trustworthy behavior, and related attitudes among university students. The survey was administered online and took approximately 10–15 minutes to complete. It consisted of five main parts, containing both categorical and ordinal items. All questions were mandatory.

The final dataset consisting of the answers of each respondent includes variables that are corresponding to the questions in the questionnaire. There were various types of questions asked in the questionnaire which generated various types of statistic variables that recorded questions of all respondents. Not all questions and related variables were considered for this very paper.

5 EMPIRICAL FINDINGS

5.1 Patterns of Trust Distribution: Who Is Entrusted with What

Over 90% of respondents reported having at least three people in their lives whom they could trust; however, only 62% indicated they would entrust someone with the PIN to their credit card. In comparison, 84% would share the password to their computer or mobile phone, and 86% would provide the keys to their home.

A small proportion (1%) would give their card PIN but not their home keys, while a quarter (25%) would do the opposite, provide home keys but not the PIN. Thirteen percent would not share either keys or PIN, and an identical share would not disclose either their computer/phone password or their card PIN. Three percent would share their card PIN but not their password, whereas 25% would share their password but withhold their card PIN.

These findings suggest that while most students maintain a relatively broad circle of trusted individuals, the level of trust varies substantially depending on the type of information or asset involved. Sensitive financial information, such as a card PIN, is guarded far more strictly than physical access (home keys) or digital access (device passwords). The asymmetries observed between these categories indicate that trust is context-dependent and shaped by perceived risk.

When students are trusted by their parents to make independent decisions, they, in turn, tend to trust others (including their parents) enough to share their card PIN. Conversely, when parents do not trust their children to make independent decisions, the students are less likely to trust others with their PIN.

Women are generally more likely than men to have someone in their circle they would entrust with their PIN.

The data also reveal that Slovak students demonstrate significantly higher levels of trust than Czech students (80% vs. 54% willing to share their PIN).

No significant effects were observed for the other examined factors. These results indicate that parental trust may play a key role in shaping students' broader trust relationships, and that cultural or national differences can substantially influence patterns of interpersonal trust.

Tab. 1 Factors Influencing Trust in Entrusting Others with Credit Card PIN Among University Students

Factors examined for their influence on trust	P value (given by chisquare test)	Conclusion
Relationship with parents	0,887	No
Ability to rely on parents for emotional support	0,630	No
Trust of parents to make independent decisions	0,054	YES
Gender	0,069	YES
Employment status	0,363	No
Living arrangements	0,240	No
Financial independence	0,270	No
Country of birth	<0,001	YES

Tab. 2 Factors Influencing Trust in Entrusting Others with Keys to their Home Among University Students

Factors examined for their influence on trust	P value (given by chisquare or Fisher test)	Conclusion
Relationship with parents	0.081	No
Ability to rely on parents for emotional support	0.176	No
Trust of parents to make independent decisions	0.006	YES
Gender	0.059	YES
Employment status	0.228	No
Living arrangements	0.182	No
Financial independence	0.846	No
Country of birth	0.084	YES

Similar results were observed regarding trust in entrusting others with the keys to one's home. A statistically significant influence was found for gender, parental trust in the student's ability to make independent decisions, and the country of birth. Specifically, women, Slovak students, and those who receive parental trust were more likely to identify someone in their social circle to whom they would entrust their home keys. Conversely, the closeness of the relationship with parents, reliance on parental emotional support, employment status during studies, and living arrangements showed no significant effect on this form of trust.

The results show that neither the quality of relationships with parents nor their perceived emotional support is associated with respondents' willingness to share their computer password. By contrast, perceived parental trust in respondents' ability to make independent decisions is positively associated with respondents' trust in others, though this association is based on subjective

Tab. 3 Factors Influencing Trust in Entrusting Others with Password Among University Students

Factors examined for their influence on trust	P value (given by chisquare or Fisher test)	Conclusion
Relationship with parents	0.081	No
Ability to rely on parents for emotional support	0.176	No
Trust of parents to make independent decisions	0.006	YES
Gender	0.059	YES
Employment status	0.228	No
Living arrangements	0.182	No
Financial independence	0.846	No
Country of birth	0.084	YES

perceptions. Statistically significant gender differences were identified, with women being more likely than men to entrust their password to someone in their close environment. Employment status, financial independence, and living arrangements showed no statistically significant association with password-sharing trust, as confirmed by Fisher's exact test. Cross-national comparisons indicate that while respondents in the Czech Republic are less willing to share a card PIN than those in Slovakia, their willingness to share a computer password does not differ.

5.2 Behavior of trust

Respondents evaluated their perceived ability to behave in a trustworthy manner using a 10-point scale.

Tab. 4 Descriptive Statistics of behavior of trust

	1	2	3	4	5	6	7	8	9	10	average
I keep promises (to myself, family, at school, at work ...).	3	6	8	4	10	11	29	80	69	39	7.81
I express my intentions openly and regularly.	3	15	23	15	28	35	44	43	34	19	6.40
The motives behind my actions are clear, honest, and straightforward.	3	7	12	11	18	14	34	57	70	33	7.43
My actions aim for mutual benefit.	2	13	13	9	31	28	38	56	38	31	6.91
I have the knowledge and skills necessary for what I do (field of study, field of work etc.).	6	11	14	10	29	19	47	49	48	26	6.88
I continuously seek to learn and improve.	3	4	11	8	26	18	31	44	50	64	7.61
I take responsibility for the results of my work.	4	4	10	2	10	9	19	30	69	102	8.37
Average	3.4	8.6	13	8.4	21.7	19.1	34.6	51.3	54	44.9	–
Maximum	6	15	23	15	31	35	47	80	70	102	–
Minimum	2	4	8	2	10	9	19	30	34	19	–

Tab. 5 Factors Influencing behaviors (extremes: low = 1 and 2 points, high = 9 and 10 points)

P value	Promises	Intentions	Motives	Actions	Skills	Improvement	Responsibility
Relationship with parents	0.57	0.856	0.796	0.260	0.353	0.776	0.682
Support from parents	0.685	0.573	1.000	0.764	1.000	0.675	0.201
Trust of parents	1.00	1.00	0.353	1.000	0.254	0.255	0.599
Age	0.584	0.597	0.772	1.000	0.360	0.836	0.698
Gender	0.305	0.013	0.041	0.154	0.927	0.125	1.000
Employment status	1.000	0.360	0.342	0.805	0.089	1.000	1.000
Living arrangements	0.161	0.504	0.160	0.328	0.787	0.026	0.607
Financial independence	0.268	0.072	0.277	0.504	0.004	0.246	0.439
Country of birth	1.000	0.660	0.679	0.106	0.329	0.590	0.354

Tab. 6 Factors Influencing behaviors (high, moderate, low scores)

P value	Promises	Intentions	Motives	Actions	Skills	Improvement	Responsibility
Relationship with parents	0.158	0.991	0.787	0.960	0.926	0.134	0.825
Support from parents	0.075	0.933	0.702	0.847	0.399	0.278	0.222
Trust of parents	0.173	0.741	1.000	0.214	0.085	0.184	0.755
Age	0.98	0.619	0.366	0.144*	0.061	0.907	0.993
Gender	0.019	0.085	0.032	0.294	0.068	0.305	0.861
Employment status	0.377	0.145	0.708	0.741	0.120	0.226	0.206
Living arrangements	0.789	0.072	0.360	0.595	0.875	0.357	0.550
Financial independence	0.238	0.050	0.207	0.332	0.005	0.024	0.219
Country of birth	0.467	0.070	0.066	0.076	0.056	0.138	0.155

*(0.061 for group younger than 25 years and older than 25 years)

Note: Results lower than 0,1 means there is a significant influence

Respondents feel strongest in taking responsibility for outcomes and also fairly confident in keeping their promises. Conversely, they find it more difficult to openly express their intentions.

One approach to interpreting the results is to compare the number of respondents who selected extreme responses (those who feel either completely confident or entirely inadequate in the given behavior). An alternative approach is to categorize responses into three groups: high (respondents who believe they manage the behavior well, giving scores of 8–10), moderate (scores of 4–7), and low (scores of 1–3).

These results provide a basis for investigating whether the chosen factors have a significant effect on respondents' trustworthiness.

I keep promises (to myself, family, at school, at work ...).

The influence of two factors proved to be significant: gender and the ability to rely on emotional support from parents. Women and those who can depend on parental support are more likely to keep their promises.

I express my intentions openly and regularly.

Women tend to express their intentions more openly, with only 10% feeling weak in this skill compared to 20% of men. Similarly, financially independent students report fewer difficulties—only 3% in this group consider themselves poor at expressing intentions, whereas 9% of financially dependent students do. Slovak respondents, unlike their Czech counterparts (19%), generally do not struggle much with expressing intentions, with only 3% feeling weak in this area. Those who live alone express their intentions most confidently, with 57% reporting strong skills in this area. Conversely, respondents living with their parents or in shared housing most frequently indicated weakness in expressing intentions—14% among those in shared accommodation and 22% among those living with parents.

The motives behind my actions are clear, honest, and straightforward

Gender and country of birth are the only factors found to have a significant impact on respondents' perceived honesty of their motives. While only 4% of women report having impure motives, this figure rises to 12% among men. Regarding the opposite extreme, 83% of Slovak respondents consider themselves highly honest, compared to only 61% of Czech respondents.

My actions aim for mutual benefit.

The actions of Slovak respondents are more frequently motivated by mutual benefit compared to their Czech counterparts, with 63% of Slovaks perceiving themselves as sufficiently proficient in this behavior, compared to only 48% of Czechs. A significant difference emerged when comparing respondents aged 25 and above with those under 25. Older students were more likely to be motivated by mutual benefit than their younger counterparts. None of the other examined factors showed a significant influence on this behavior.

I have the knowledge and skills necessary for what I do (field of study, field of work etc.).

Students' sense of being sufficiently competent (that is, equipped with adequate knowledge and skills) was influenced by the greatest number of factors. These included parental trust in their ability to make independent decisions, age, gender, financial independence, and country of origin.

Higher levels of perceived competence were reported by those who felt trusted by their parents, respondents over the age of 25, financially independent individuals, and students born in Slovakia.

With respect to gender, women were less likely to rate their knowledge as weak (8% compared to 15% of men); however, men were slightly more likely to consider themselves strong in terms of knowledge (49% versus 46% of women).

Employment during studies was associated with more extreme responses, with working students reporting higher levels of perceived competence.

I continuously seek to learn and improve.

The only factor that significantly influenced responses to the question on continuous improvement was financial independence. Financially independent students reported striving for continuous development in 74% of cases, compared to only 56% among those who were financially dependent.

I take responsibility for the results of my work.

No statistically significant differences were observed between respondents in the area of responsibility with respect to any of the examined factors.

6 DISCUSSION

The findings of this study highlight several factors influencing respondents' self-perceived trustworthiness and related behaviors. Rather than being isolated, these factors appear to interact in shaping how individuals evaluate their own trust-related conduct. Gender consistently emerged as a significant factor: women are more likely than men to keep promises, express their intentions openly, and perceive their motives as honest, which supports existing research emphasizing communication clarity and reliability as central components of trust formation. Parental influence also plays a role, particularly the ability to rely on emotional support and perceived parental trust, which are associated with higher self-reported competence and reliability. This finding suggests that early interpersonal interactions may have lasting effects on individuals' confidence in fulfilling commitments and acting dependably in later life.

Age and financial independence influence specific behaviors, such as striving for continuous improvement and feeling competent in one's field, with older and financially independent respondents reporting higher levels. These patterns may reflect greater life experience, stability, and accumulated social or professional capital, which are commonly linked to stronger perceptions of personal efficacy and trustworthiness. Cross-national differences were observed, with Slovak respondents generally reporting stronger skills and motivations aligned with mutual benefit compared to Czech respondents. Although the study does not aim to explain these differences causally, they may point to broader cultural or institutional influences shaping norms of cooperation and trust-related behavior.

Living arrangements had some impact on the expression of intentions, with those living alone expressing themselves most confidently, while employment during studies was linked to higher perceived competence. Both findings suggest that autonomy and early labor-market exposure may enhance self-confidence in trust-related interactions. Finally, some areas, such as taking responsibility for work results, showed no significant differences across any factors, suggesting certain aspects of trustworthiness may be relatively stable regardless of demographic or contextual variables. This stability indicates that some components of trust-related behavior may be less sensitive to individual background characteristics and more strongly rooted in general norms or personal values.

Overall, these results underscore the complex interplay of gender, parental influence, age, financial independence, and cultural context in shaping self-perceived trustworthy behaviors, highlighting the importance of considering both individual life-course factors and broader social contexts when examining trust and trustworthiness.

An important consideration in interpreting the results concerns the subjective nature of the measures used in this study. The findings are based on self-reported assessments of trust-related behaviors and attitudes, which may not necessarily reflect actual behavior in real-life situations. For example, respondents' confidence in taking responsibility for their actions or their perceptions of being trusted by their parents may be influenced by self-esteem, social desirability, or individual self-perception rather than objective experience. Nevertheless, such subjective perceptions remain highly relevant, as an individual's perceived trustworthiness and sense of being trusted can directly shape their willingness to extend trust to others and to engage in trust-based relationships.

Another important factor relates to differences in life stages among the student population. Younger students, who are often in their first year of university studies, are typically in the early phase of becoming independent. For many, this period coincides with leaving the parental home for the first time and assuming responsibility for personal finances, living arrangements, and daily decision-making. These transitions may influence attitudes toward responsibility, material security, and trust-related behavior. In contrast, older students tend to have greater life experience, more stable financial and housing situations, and more precise professional trajectories, which may partly explain observed differences in trust-related perceptions and behaviors between younger and older respondents.

7 CONCLUSION

The results of this research confirmed statistically significant differences in trust across various segments of respondents. The findings indicate that women exhibit a stronger tendency to keep promises, suggesting a higher perceived level of trustworthiness than men. Moreover, trust appears to be more easily established with women, as they tend to communicate their intentions and motivations more clearly and consistently. These findings align with existing research (Covey & Merrill, 2006; Sinek, 2019) that emphasizes the role of transparent communication and reliability as key determinants of trust formation. The results also support the idea that trustworthiness is closely linked to integrity and consistency in behavior, which Mayer *et al.* (1995) identify as important components of trustworthiness.

Another factor contributing to an individual's trustworthiness and tendency to trust is whether they were able to rely on their parents during childhood and learned to develop mutual trust within close relationships. Early experiences of reliable parental support appear to shape later capacities for building, developing, and maintaining trust. This finding is consistent with previous research suggesting that trust develops through early social interactions and family environments (Giulietti *et al.*, 2023; Robbins, 2016). It also supports the argument that experiences of trust in childhood influence trust-related attitudes in later relationships (Covey & Merrill, 2006).

Furthermore, relationships with financially independent individuals tend to be associated with higher perceived trustworthiness than those involving financially dependent individuals. Financial independence may signal stability and predictability, characteristics that are commonly linked to trust formation. A possible explanation is that financially independent individuals are perceived as more responsible and capable of fulfilling commitments, which corresponds with the concepts of ability and competence discussed by Mayer *et al.* (1995) and Covey and Merrill (2006).

The results of this study should not be interpreted as implying that men who lacked a supportive upbringing in childhood or who are not financially independent are inherently untrustworthy. Trustworthiness is not a fixed personal attribute. It can be developed under appropriate motivation, guidance, and contextual conditions.

It is nevertheless important to acknowledge that individuals and their personal characteristics differ across a range of dimensions, including gender, childhood experiences, financial behavior, and cultural background. These factors influence an individual's predisposition toward trust and trustworthiness. Life partners, effective leaders, and mentors must therefore be aware of such differences and actively work with them. While these factors may be considered during team selection processes, they can also be addressed and leveraged throughout ongoing relationships to foster and strengthen mutual trust among team members and in other interpersonal contexts.

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