

## The state of social trust in Kuwait

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### Abstract:

Social trust is an important predictor of political and economic stability in addition to harmonic society. This study examines social trust in Kuwait to state the nature of social trust and the factor associated with it. The paper focuses on generalized social trust and taking advantage of one's social trust using a comparative descriptive research approach. The finding suggests Kuwaitis have a natural attitude towards generalized social trust. The paper contributes to a neutral attitude toward generalized social trust in Kuwaiti's cultural nature and values and its political turmoil. The paper suggests, only education levels and income were associated with generalized social trust. The paper argues, those with higher education are exposed to diverse groups of people, which can help to break down stereotypes and promote understanding and tolerance. Moreover, education increases individuals' cognitive abilities, which can lead to a greater understanding of social norms and a greater ability to assess the trustworthiness of others. Furthermore, those with higher income are more likely to have a wider social network with mutual interests, in effect, more experiences and perspectives dealing with others. Moreover, higher income reflects a greater sense of security socially and economically. On the other hand, higher levels of attitude toward its citizens feel being taken advantage of its trust also contributed to its nature of the relatively higher level of trust in turn of falling victim to multiple fraud schemes on personal and national levels. Marital status was the only contributor to being taken advantage of, as those who through a divorce or betrayal are more likely to feel being taken advantage of their trust.

**Keywords:** Social trust, Kuwait political turmoil, Generalized social trust, Taking advantage of one's trust, Kuwait Cultural.

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## Introduction

Social trust is crucial in creating harmonic societies (Putnam, 2000; Christakis & Fowler, 2007; Baumeister & Leary, 1995; Zmerli & Newton, 2008) and shaping societies and their characteristics. Therefore, various scholars such as Putnam (2000), Christakis & Fowler (2007), and Baumeister & Leary (1995) have studied social trust to understand how the decline in social trust could reshape society.

Multiple factors shape a society, where social trust has a significant effect. Factors include political trust and democracy, economic growth, crime, and health. Here lies the importance of maintaining higher social trust, reflecting better economic performance, higher social cohesion, and greater political stability. For instance, a study by Dincer and Eichengreen (2021) found that countries with higher levels of social trust were better able to manage the economic fallout of the COVID-19 pandemic. Another study by Uslaner and Brown (2021) found that social trust is critical in promoting democratic stability and reducing political polarization. These findings underscore the importance of social trust in building resilient, prosperous, and stable societies. Most of the literature draws on studies conducted in the United States, United Kingdom, and Europe. Yet, little research is conducted in Kuwait. Therefore, this paper aims to examine the state of social trust in Kuwait.

This paper addresses a significant gap in the sociological literature regarding social trust in Kuwait via a comparative description research approach. The study investigates two main hypotheses, generalized social trust and the perception of taking advantage of one's social trust. The study considers the participant's age, gender, marital status, educational level, income, occupational status, and residential governance when examining the hypothesis.

The study concludes by arguing that the state of generalized social trust in Kuwait is neutral. The paper explains the neutral state of generalized social trust is due to Kuwait's strong cultural nature and values where staying connected with family, friends, neighbors, and co-workers is the norm. Staying connected normally results in high social trust, yet when adding Kuwait's recent political turmoil, it pulls it into a neutral state. Furthermore, the attitude of Kuwaitis toward being taken advantage of can be due to the multiple fraud schemes citizens have experienced personally and nationally. These schemes can also contribute to the neutral state of generalized social trust. The paper concludes with recommendations for investigating how Kuwait's recent political turmoil affects generalized social trust and its merits in its societies.

## Literature review

Trust is one of the most important elements in creating a harmonic society in addition to a prosperous economic and political environment. With regards to Kuwait state of social trust, recent survey by Arab Barometer suggests 56% of Kuwaitis trust most people (Arab Barometer, 2021). This percentage places Kuwait as more trusting compared to other Arab countries. Yet, the Arab Barometer survey did not outline that factors that contributed to the relatively high level of trust in Kuwait. This paper intends to extend the finding of Arab Barometer survey (Arab Barometer, 2021) by providing an insight of what factor associated with social trust in Kuwait in addition to Kuwaitis attitude towards being taken advantage of their social trust, but first the paper will define trust.

Various scholars studied trust to understand it, starting with defining it. One of the earliest definitions of trust by Rousseau (1762) is "a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behavior of another.". Mayer, Davis, and Schoorman (1995) define 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.". On the other hand, Putnam (1995) defined trust as "the expectation that arises within a community of regular, honest, and cooperative behavior, based on commonly shared norms, on the part of other members of that community." It can be argued that the work of Putnam on the decline of social capital and social trust in America reignited researchers' interest in trust and social trust.

Therefore, in recent years there has been extensive research on social trust by sociologists, criminologists, psychologists, political scientists, and economists (Salmi, Smolej & Kivivuori, 2007; Krueger & Meyer-Lindenberg, 2019; Falahi, Afjeh & Entezar, 2020) in effort to understand how these factors affect one another in the rise and decline of social trust. The early works of Putnam (2000) have shown a decline in social capital and, in effect, in social trust. Putnam's (2000) finding sparked research to understand the decline in social capital and trust in the United States and other countries. There are various theories explaining the decline of social trust among people, such as individualization theory which suggests societies are becoming more individualistic, as individuals become more focused on their own interests and less concerned with the common good, which leads to a decline in social trust (Putnam, 2000). Other researchers such as Wilkinson & Pickett, (2018) applied economic inequality theory in explaining the decline in social trust, which argues, economic inequality creates greater economical gaps in societies and in effect, people become more divided and less likely to trust each other. Cultural conflict theory was adopted by Inglehart & Welzel, (2005) in an effort to

understand the decline of social trust which argues, when different cultural groups live together, they may experience conflict that undermines social trust (Inglehart & Welzel, 2005). Political polarization theory is also considered in understanding the decline in social trust by Iyengar & Westwood (2015). Political polarization theory argues as political polarization increases in a society, people become more distrustful of those who hold different or opposing political views (Iyengar & Westwood, 2015). In addition to political polarization theory, researchers such as Sunstein (2017), relied on Technological change theory to explain the decline in social trust, by arguing the rise of social media and other forms of digital communication has made it easier for people to spread misinformation and engage in online harassment, which has eroded social trust. In addition to the mentioned theories, there are other factors that show variation in social trust which can complement the previous theories, such factors as age.

Looking into the relationship between age and social trust, Jennings and Stocker (2004) found a decline in social trust led by Millennials (those who were born between 1981 – 1996) and Gen X (those who were born between 1997 – 2012) in the U.S. A recent study carried out by Pew Research Centre (2017) has shown the younger generations such as Millennials and Gen X tend to be less trusting of government, religious groups, and media when compared to older generations such as the (Baby Boomers - those who were born between 1946 - 1964), which is consistent with findings of Jennings and Stocker (2004). Moreover, trust in others has been declining throughout 1990 (Twenge et al., 2014), which is consistent with the findings of Putnam (2000), Jennings and Stocker (2004), and Pew Research Centre (2017). Recently the Pew Research Center led by Connaughton (2020) has shown that social trust among young people (under 30 years of age) is significantly lower compared to older people in countries such as Sweden, Australia, Japan, the UK, Canada, South Korea, United States, Denmark, Netherland, Spain, Italy, Germany, Belgium, and France. Two explanations can explain the lower levels of social trust among young people which are 1) people become more trusting as they get older and 2) differences in generational cohorts (Connaughton, 2020). On the other hand, older people (50 years and over) are more trusting of others (Connaughton, 2020; Boyon. 2022). The higher levels of generalized social trust among the elderly make them vulnerable to scams and fraud because of increased trust (DeLiema, Zickuhr, & Rainie, 2016). In contrast, younger individuals are less trusting and more skeptical, which may make them less likely to be taken advantage of (Barr & Stimpson, 2015). In addition to age, gender correlates differently to generalized social trust and taking advantage of one's trust.

A different survey measuring generalized social trust have shown that males are more trusting than female, yet this finding cannot be generalized (Boyon, 2022). The work of Boyon (2022) shows males to be more trusting compared to females in Ireland, the Netherlands, Poland, and Great Britain. However, in Mexico, females showed to be more trusting of others than men (Phillips et al., 2018). Phillips et al. (2018) findings are consistent with Boyon (2022) results, yet they still need to include Kuwait in their surveys. To understand the differences in social trust between men and women, socialization perspective argues that it is rooted in how and how men and women interact (Qiu et al., 2022). Gender also influences the likelihood of taking advantage of one's trust. According to Kern & Bachman (2018), women are more trusting than men, particularly in interpersonal relationships. However, women are also more vulnerable to online scams and fraud, particularly those that target emotional vulnerabilities (Lampinen & Tamminen, 2016). Therefore, women are more likely to be taken advantage of by their social trust than men. Furthermore, marital status also plays a role in generalized trust and being taken advantage of by one's social trust.

The early work on marital status and social trust by Li, Pickles, and Savage (2005) showed no correlation between marital status and generalized social trust, consistent with Lindström's (2012) findings, suggesting it remains discerned. Nevertheless, Barr & Stimpson (2015) suggest that married individuals are more trusting than unmarried individuals. Marital status may also affect trust differently for men and women, with women being more trusting when married but less trusting when divorced or widowed (Kern & Bachman, 2018). In addition to marital status, educational qualifications play a role in changing one's social trust.

Putnam (2000) found that education strongly predicts social trust. Putnam (2002) argues that individuals with higher levels of education are more likely to trust others, participate in civic activities, and be politically active. Similarly, Newton and Zmerli (2011) study found that education is positively associated with generalized trust, which is the belief that most people in the society can be trusted. There are several reasons why education might lead to greater social trust. One possible explanation is that education increases individuals' exposure to diverse groups of people, which can help to break down stereotypes and promote understanding and tolerance. Another possible explanation is that education increases individuals' cognitive abilities, which can lead to a greater understanding of social norms and a greater ability to assess the trustworthiness of others. Education level is also a significant factor influencing the likelihood of taking advantage of one's trust. Individuals with higher levels of education are generally more trusting than those with lower levels of education (Barr & Stimpson, 2015). However, those with higher levels of education may also be more susceptible to scams and

fraud because of their higher income and social status (DeLiema et al., 2016); therefore, they are more vulnerable to being taken advantage of. Delhey and Newton (2005) also found that the effect of education on social trust is more substantial in countries with high levels of income inequality. In other words, income influences one's social trust.

Some studies have shown that higher-income individuals are more likely to trust others. A study by Zak and Knack (2001) found that income positively correlates with social trust. Bjørnskov (2008) found that income has a positive and statistically significant effect on trust in 22 European countries. However, the relationship between income and social trust may be more complex than a simple positive correlation. Delhey and Newton (2005) argued that the effect of income on social trust depends on the level of income inequality in a country as explained by economic inequality theory (Wilkinson & Pickett, 2018). Specifically, Delhey and Newton (2005) suggest that income has a more substantial positive effect on social trust in countries with low levels of income inequality. Income is also a factor that affects the likelihood of taking advantage of one's trust. According to Barr & Stimpson (2015), individuals with higher incomes are generally more trusting than those with lower incomes. However, higher-income individuals may also be more vulnerable to scams and fraud because of their higher income, social status, or occupation (DeLiema et al., 2016).

One's occupation can affect social trust. Several studies have investigated this relationship, and the results suggest that people in certain occupations are more likely to be trusted than others (Funk, 2019; Thompson et al., 2016; Liu & Huang, 2017; Zmerli & Newton, 2008). According to a study by the Pew Research Center, medical professionals (such as doctors and nurses) are among the most trusted professionals in the United States, along with teachers and military members. Another study by Thompson et al., (2016) found that people who work in occupations that involve caring for others (such as social workers and therapists) tend to have higher levels of social trust than those in other occupations. Furthermore, Liu & Huang, (2017) argued that people who work in occupations with higher autonomy and control (such as lawyers and managers) tend to have lower levels of social trust than those with less autonomy (such as salespeople and clerks). Moreover, a study by Zmerli & Newton, (2008) suggests that people who work in occupations with high levels of public visibility (such as politicians and journalists) tend to have lower levels of social trust than those in less visible occupations. These studies suggest a complex relationship between occupation and social trust and that different factors (such as autonomy, visibility, and caring for others) may shape this relationship (Funk, 2019; Thompson et al., 2016; Liu & Huang, 2017; Zmerli & Newton, 2008).

Occupation is another factor influencing the likelihood of taking advantage of one's trust. According to Barr & Stimpson, (2015), individuals in high-status occupations, such as doctors and lawyers, are generally more trusting than those in low-status occupations, such as manual laborers. Therefore, they are more likely to be taken advantage of (Barr & Stimpson, 2015; DeLiema et al., 2016). Moreover, individuals in high-status occupations may also be more susceptible to scams and fraud because of their higher income and social status (DeLiema et al., 2016). Just as one's occupation influences their levels of social trust, where one resides matters as well.

Research suggests differences in social trust between rural and urban areas. Social trust tends to be higher in rural areas than in urban areas. A study by Herreros and Criado (2019) found that social trust was higher in rural Spain than in urban Spain. Similarly, a study by Kuziemko et al. (2015) found that social trust was higher in rural areas of the United States than in urban United States. The authors suggest this may be because rural areas are more homogeneous, and people have stronger social connections and community ties than urban areas. In contrast, social trust tends to be lower in urban areas. A study by Delhey and Newton (2005) found that social trust was lower in Europe's urban areas than in rural areas. A study by Guiso et al. (2006) found that social trust was lower in Italy's urban areas than in rural areas. The authors suggest this since urban areas are more diverse, and people have weaker social connections and community ties than in rural areas. Finally, the place of residence is another factor that affects the likelihood of taking advantage of one's trust. As mentioned in the literature, individuals living in urban areas are generally less trusting than those living in rural areas (Barr & Stimpson, 2015). In effect, individuals living in rural areas are more vulnerable to scams and fraud due to their lack of access to information and resources (DeLiema et al., 2016).

### **Methodological design and procedure**

This section outlined the methodological procedure followed in the study, including the methodological sampling approach and statistical methods applied in analyzing the data collected.

### **Methodology**

This study adopts a comparative descriptive research approach, usually applied to describe a population, situation, or phenomenon (Lans & van der Voordt, 2002). The descriptive approach enables the researcher to visualize and analyze the data collected in various forms to understand better the population and phenomena at hand (Lans & van der Voordt, 2002). In doing so, the data is collected via an online survey and analyzed with SPSS V 28.

## Sampling

This paper aims to study and examine the decline in social trust among Gen Z (individuals born between 1997 and 2013), Millennials (individuals born between 1981 and 1996), Gen X (individuals born between 1965 and 1980), and baby boomers (individuals born between 1955 and 1964). It is clear from the literature, that there are differences in social trust among these age groups. One can argue that these different groups have different social experiences. For instance, Gen X and Baby Boomers relied heavily on socialization as a form of entertainment and connecting with one another, which according to Putnam (1995), would lead to higher levels of social trust. On the other, Gen Z and Millennials are known to have different social experiences, especially socially as they do not have to socialize in person for entertainment compared to previous generations. Moreover, Gen Z and Millennials live in the age of social media platforms, which would widen their social network, and likely their social capital. Therefore, studying these groups would provide a deep understanding of the state of social trust in Kuwait. Furthermore, the sample chosen is considered politically active, in effect, it would reflect how the political state in Kuwait affects their social trust in a democratic society as how the literature suggests. The method of collecting the data was via an Online survey.

An online survey at Kuwait's Public Authority of Applied Education and Training captured Gen Z data. The survey also included the teaching staff which consists of Millennials, Gen X, and baby boomers. Furthermore, all students and academic staff shared the survey with their friends and family. The total number of participants is 483.

## Survey

The survey is divided into three main sections. The first section describes the study and states the confidentiality of the data collected and its purpose. The first section also collects demographic data on the participants, including age, gender, academic level, income, marital status, occupational status, and residential province. The second section included questions measuring generalized social trust based on the Likert scale, which contained five answers, 1) strongly agree, 2) agree, 3) neutral, 4) disagree, and 5) strongly disagree. The third section contains questions measuring participants' attitudes toward being taken advantage of their social trust. In order to determine the degree of respondents' approval of the questionnaires statements and the measurement has been reclassified, and the variables were adjusted:  $(1-5) = 4$ ,  $4/5 = 0.8$ , resulting in the following:



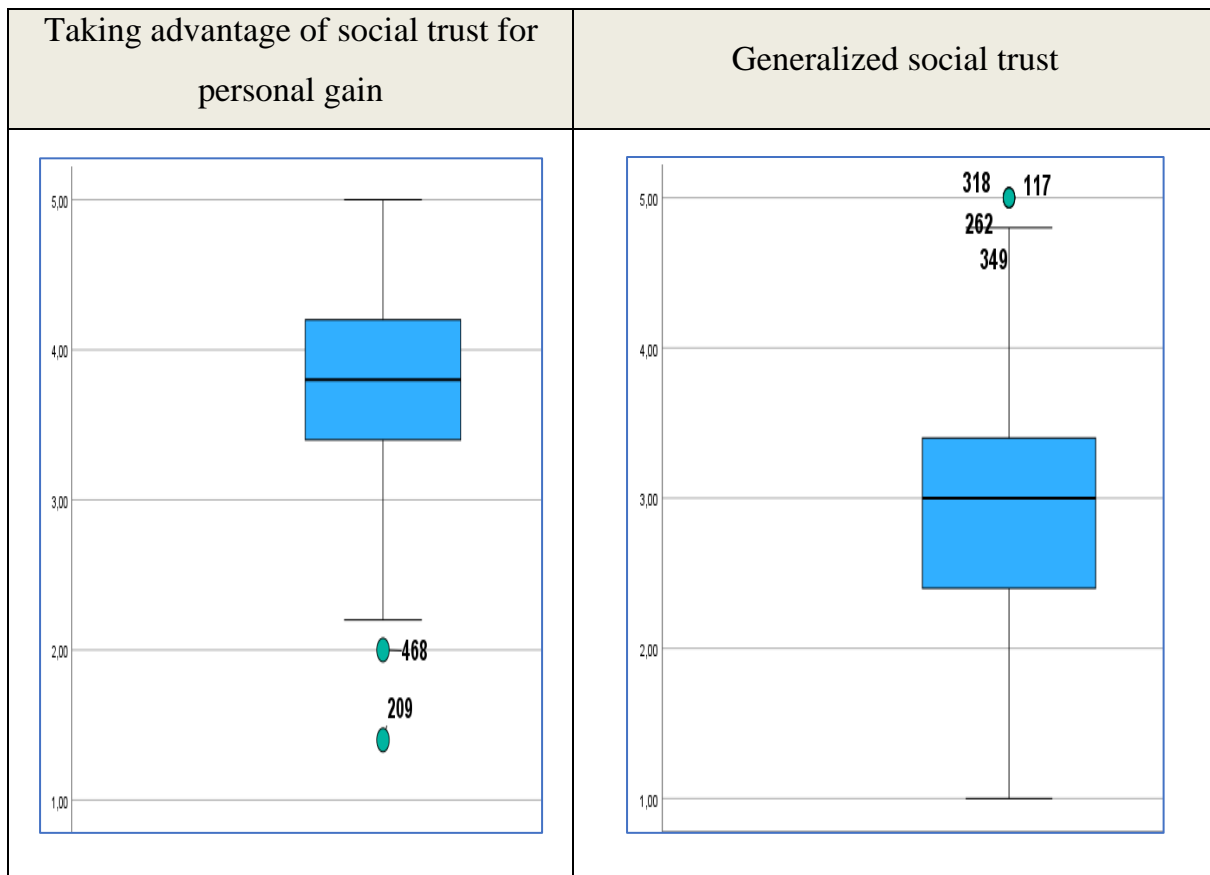
<b>Mean</b>	1.8 - 01	2.6 – 1.81	3.4 – 2.61	4.20 – 3.41	5 – 4.21
<b>Level of approval</b>	Very weak	Weak	Neutral	Strong	Very strong

**Survey breakdown**

Survey sections	Number of questions
Part one: demography (age – gender - academic level – income - martial status - occupational status - residential province)	
Part two: measuring the dependent variables	
First dependent variable: Generalised social trust	05 Statements
Second dependent variable: taking advantage of social trust for personal gain	05 Statements
Total statement	10 Statements

Next, identified outliers were spotted via box plot as shown below and removed to not skew the analysis results, ending with 477 participants.

**Box plot: Outliers**



Then, the paper examines the significance of the data collected using (the Kolmogorov-Smirnov) measure, as shown in the table below.

**Significance table**

Variables	Kolmogorov-Smirnova			Significance
	Number of Participants	Sample average	Sig	
Generalized social trust	477	0.27	0.200*	Significant
Taking advantage of social trust for personal gain	477	0.33	0.200*	Significant

The table above shows that the Kolmogorov-Smirnov significance test is greater than 0.05, meaning the data collected concerning the sample size is significant. Then, the hypotheses will go through T-TEST, one sample t-test, test independent samples, and One-way- ANOVA. Then, a Standard Deviation, Pearson Correlation, and reliability analysis (Alpha Cronbach's).

Pearson Correlation is applied to measure the strength of the correlations between the variables used in the study, which falls between (1+) and (1-). At the same time, Alpha Cronbach's has been used to measure the consistency of reliability of the data collected from the chosen sample, which falls between (0) and (1+) with an acceptable outcome of (0.6+).

**Reliability tests**

Dependent variable	Pearson Correlation Results			Cronbach's Alpha Results		
	Pearson Correlation	Excepted value (r)	Result	Cronbach's Alpha	Number of statements	Results
Generalized social trust	0.859**	0.000	Correlates	0.824	05	Consistent
Taking advantage of social trust for personal gain	0.805**	0.000	Correlates	0.777	05	Consistent
Total Cronbach's Alpha statements result				0.808	10	Consistent

The table above shows high-reliability levels as the Pearson correlation has a positive outcome (greater than 0.7) at .05 (SIG), with (r) less than (0.05). Therefore, all variables are consistent with the purpose of the survey and study, and none to dismiss. Moreover, Cronbach's Alpha results exceed (Alpha > 0.6). The generalized social trust variable reflected an (Alpha = 0.841) while taking advantage of social trust for personal gain variable reported (Alpha = 0.917). The total value of all variables is (Alpha = 0.902), reflecting a high-reliability level.

This section outlines the demographic data of all study participants starting with age groups.

### Age groups

	<b>Groups</b>	<b>Quantity</b>	<b>Percentage %</b>
<b>AGE</b>	Less than 18 years old	17	3.7%
	19 – 25 Years old	270	58.4%
	26 – 35 Years old	73	15.8%
	36 – 45 Years old	75	16.2%
	Over 45 Years old	27	5.8%
	<b>TOTAL</b>	<b>462</b>	<b>100%</b>

As shown in the table above, most participants are between 19 to 25 years old, considered Gen Z, followed by a mix of Millennial and Gen X (36 – 45 years old) at 16.2%. Third, millennials are the third most extensive sample (26 – 35 years old) at 15.8%. A mix of Gen X and Baby Boomers (45 years old and above) came second to last at 5.8%. The smallest age group participating in the study was less than 18 at 3.7%. The next section outlines the academic level of the participants of this study.

### Academic levels

	<b>Groups</b>	<b>Quantity</b>	<b>Percentage %</b>
<b>Academic level</b>	High School or equivalent	103	22.3%
	Diploma or equivalent	40	8.7%
	Bachelor's degree or equivalent	282	61.0%
	Master's degree or equivalent	19	4.1%
	Ph.D. degree or equivalent	14	3.0%
	Others	4	0.9%
	<b>TOTAL</b>	<b>462</b>	<b>100%</b>

From the table above, bachelor's degrees or equivalent holders represent most participants (282 individuals), forming 61.0% of the sample. High school or equivalent holders are the second majority of the population, with 103 participants at 22.3% of the sample. The third majority in the sample are diploma or its equivalent at 40 participants forming 8.7% of the sample. Next, the paper outlines the residency of the participants vis their residential governorate.

## Residential Governorate

	Groups	Quantity	Percentage %
<b>Residential Governorate</b>	Al Ahmadi	101	21.9%
	Al Jahra	70	15.2%
	Al Asimah	111	24.0%
	Al Farwaniya	78	16.9%
	Hawalli	60	13.0%
	Mubarak Al Kabeer	42	9.1%
	<b>TOTAL</b>	<b>462</b>	<b>100%</b>

From the table above, most participants are from Al Asimah (111 participants), forming 24% of the sample. Then, Al Ahmadi with 101 participants at 21.9%. The third largest sample came from Al Farwaniya, with 78 participants forming 16.9% of the sample. Participants' income per month is outlined next.

## Income

	Groups	Quantity	Percentage %
<b>Income per month</b>	Less than 1,000 Kuwaiti Dinars	328	71.0%
	From 1,001 to 2,000 Kuwaiti Dinars	78	16.9%
	From 2,001 to 2,500 Kuwaiti Dinars	54	11.7%
	More than 2,501 Kuwaiti Dinars	2	0.4%
	<b>TOTAL</b>	<b>462</b>	<b>100%</b>

The table above illustrates the income of the participants per month. Most participants earn less than 1,000 Kuwaiti Dinars (KWD), with 328 participants at 71.0%. Those who earn between 1,001KWD and 2,000KWD form the second largest sample, with 78 participants at 16.9%. Individuals who earn between 2,001KWD and 2,500KWD are the third largest sample within the pool of participants at 54 individuals forming 11.7%. The number of males and females who are part of this study is stated next.

## Gender

	Groups	Quantity	Percentage %
<b>Gender</b>	Males	122	26.4%
	Females	340	73.6%
	<b>TOTAL</b>	<b>462</b>	<b>100%</b>

Most participants of this study are females, with 340 participants forming 73.6% of the total sample. In contrast, male participants were 122 forming 26.4% of the total sample. The males and females of this study occupations are outlined next. It is worth noting that this paper divides occupation status into a student in a public university or college, a student at a private university or college, employed in the public sector, employed in the private sector, unemployed, and retired.

### Occupational status

	Groups	Quantity	Percentage %
<b>Occupational Status</b>	Students at a public university or college	296	64.1%
	Student at a private university or college	9	1.9%
	Unemployed	9	1.9%
	Retired	12	2.6%
	Employee in the public sector	107	23.2%
	Employee in the private sector	29	6.3%
	<b>TOTAL</b>	<b>462</b>	<b>100%</b>

Most study participants, as shown above, are public university or college student, forming 296 individuals, shaping 64.1% of the sample. Employees in the public section were the second largest participants, with 107 individuals at 23.2% of the total sample. Participants work in the private sector, where 29 comprise 6.3% of the sample. next, participants marital status is outlined.

### Marital Status

	Groups	Quantity	Percentage %
<b>Marital Status</b>	Widowed	5	1.1%
	Single	300	64.9.9%
	Married	134	29.0%
	Divorced	23	5.0%
	<b>TOTAL</b>	<b>462</b>	<b>100%</b>

Most participants are single individuals at 300, representing 64.9% of the total sample. Married individuals were 134 participants representing 29.0% of the total sample. Divorced participants were 23, shaping 5.0% of the sample, and widowed were only five at 1.1% of the total sample. In the next section, the paper illustrate the descriptive analysis of generalized social trust.

**Descriptive analysis – Generalised trust**

Statements	Descriptive analysis			Order	Level of agreeability
	Mean	Standard Deviation	Materiality Percentage		
01. Most people are honest	2.69	0.965	53.88%	4	Neutral
0.2 Most people are trustworthy	2.57	0.927	51.32%	5	Weak
0.3 Most people have good intentions are kind with good intentions	2.98	0.960	59.54%	2	Neutral
0.4 Most people trust one another	2.92	0.979	58.45%	3	Neutral
0.5 Most people react with kindness when trusted by others	3.62	0.917	72.45%	1	Strong
<b>Total level of agreeability</b>	2.9564	0.72791	59.13%	Neutral	
Mean	01 – 1.80	1.81 – 2.60	2.61 – 3.40	3.41 – 4.20	4.21 - 5
Level of agreeability	Very weak	Weak	Neutral	Strong	Very strong

The table above states the Mean and Standard Deviation of the generalized social trust of the participants. The data shows a Mean of 2.9564 which falls within the neutral agreement category, with a low standard deviation of 0.727. In other words, generalized social trust from the sample collected is neither high nor low but neutral at 59.13%. Next the descriptive analysis of taking advantage of one's trust is outlined.

**Descriptive analysis – Taking advantage of one's trust**

Statements	Descriptive analysis			Order	Level of agreeability
	Mean	Standard Deviation	Materiality Percentage		
01. Most people lie if it is in their favor	4.04	0.869	80.75%	04	Neutral
02. Those who are not selfish are taken advantage of by others	4.01	0.866	80.21%	05	Weak

03. Most people would not cooperate with others (groups) for personal gain, even if they know not cooperating would hurt achieving a collective goal	3.70	0.933	73.96%	02	Neutral
04. Those who are trustworthy have better social status	3.73	1.052	74.55%	03	Neutral
05. Someone I trust has used my trust for their gain	3.65	1.207	73.08%	01	Strong
<b>Total level of agreeability</b>	3.8256	0.56518	76.51%	Strong	
Mean	01 – 1.80	1.81 – 2.60	2.61 – 3.40	3.41 – 4.20	4.21 - 5
Level of agreeability	Very weak	Weak	Neutral	Strong	Very strong

The table above shows the Mean and Standard Deviation of (taking advantage of one's trust). The data shows a Mean of 3.8256, which falls within the strong agreement category, with a low standard deviation of 0.565. Next, the paper will examine the hypothesis of the current study, starting with generalized social trust.

### The hypothesis

#### - Generalized social trust

The first hypothesis examines generalized social trust, where participants have a positive attitude toward strangers' trustworthiness.

Frequency of Usage					Determine the statistical significance of the results of the respondents			
Descriptive analysis of the respondents' data towards the total score of the questionnaire					Inferential analysis of the respondents' data toward the total score of the questionnaire			
N Sample Size	Mean	Std. Deviation	St. Error Mean	Level of response	T-Test	Sig.	Significance	Result
477	3.3910	0.45700	0.02092	Neutral	18.68	0.000	Significant	Hypothesis Accepted

The overall response of the questionnaire shows a mean of 3.3910, reflecting a neutral attitude towards social trust among the Kuwaitis. In addition, the data shows a similar perspective on social trust in Kuwaiti society with a Mean between the ranges of [ 2.61 – 3.40 ] with a standard deviation of 0.45700 with a low Mean Std. Error at 0.02092.

Mean and values of social trust in Kuwait	Repetition	%
From 01 – 1.80	Very low-level social trust	0
From 1.81 – 2.60	Low-level social trust	21
From 2.61 – 3.40	Neutral level of social trust	253
		53.0

From 3.41 – 4.20	High level of social trust	191	40.0
From 4.21 - 5	Ver high level of social trust	12	2.5

<b>TOTAL</b>		<b>477</b>	<b>100.00</b>
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It is clear from the above table that 53% of participants reported neutral levels of social trust in the Kuwaiti community. A One-sample T-Test reported a T of 18.86 with 0.00 significance. Therefore, this hypothesis is accepted. The next section outlines the demographic variables associated with generalized social trust.

The opinions of the respondents towards the study variable according to the categories of each variable	Differences	Statistical Method	Value calculated for testing	Sig.	Significance	Significancy at .05
<b>Gender</b>	<b>Two variables: Male / Females</b>	<b>Independent Samples Test T-test</b>	0.504	0.307	Insignificant	No differences based on gender
<b>Age</b>	<b>More than two variables</b>	<b>One-way-ANOVA F- test</b>	2.310	0.057	Insignificant	No differences based on age groups
<b>Educational Level</b>			2.256	0.048	Significant	There are differences based on educational levels
<b>Residential Governorate</b>			0.219	0.954	Insignificant	No differences based on residential governorate
<b>Income per month</b>			4.966	0.002	Significant	There are differences based on income per month
<b>Occupational status</b>			1.113	0.353	Insignificant	No differences based on Occupational status
<b>Marital status</b>			2.335	0.073	Insignificant	No differences based on marital status



The results show that concerning gender, there is no difference in social trust according to one's gender ( $T = 0.504$ ) and ( $Sig = 0.430$ ), as shown in the table above. There are no differences in social trust among the sample's age groups. In other words, social trust in the Kuwaiti community does not differ based on one's age ( $F = 2.310$ ,  $Sig = 0.0570$ ). Nevertheless, participants, academic levels influenced social trust ( $F = 2.256$ ,  $Sig = 0.048$ ). One's residential governance did not influence their social trust ( $F = 0.219$ ,  $Sig = 0.954$ ). However, income levels influenced social trust ( $F = 4.966$ ,  $Sig = 0.002$ ). Occupational status, on the other hand, showed no impact on social trust ( $F = 1.113$ ,  $Sig = 0.353$ ). Furthermore, marital status does not affect social trust ( $F = 2.335$ ,  $Sig = 0.073$ ). The next section examines the second hypothesis, taking advantage of one's trust for personal gain.

#### - Taking advantage of one's social trust

Once the paper determines the state of generalized social trust in Kuwait, the study aims to examine the second hypothesis which determines whether the participants feel being taken advantage of their social trust. The table below outlines the significance of the hypothesis.

Frequency of Usage					Determine the statistical significance of the results of the respondents			
Descriptive analysis of the respondents' data towards the total score of the questionnaire					Inferential analysis of the respondents' data toward the total score of the questionnaire			
N Sample Size	Mean	Std. Deviation	St. Error Mean	Level of response	T-Test	Sig.	Significance	Result
477	4.59	1.092	0.0569	Very Strong	2.130	0.016	Significant	Hypothesis Accepted

From the table above, the paper argues that the hypothesis is significant, with a mean of 4.5, Std. Deviation of 1.09, and a St. Error Mean of 0.05. The outcome suggests, the participants feel highly of being taken advantage of. Furthermore, the table below illustrates how the participants feel about being taken advantage of their social trust, with 246 reporting high and 98 reporting very high.

Mean and values of taking advantage of one's social trust	Repetition	%
From 01 – 1.80	Very low-level	0
From 1.81 – 2.60	Low-level	12
From 2.61 – 3.40	Neutral level	121
From 3.41 – 4.20	High level	246
From 4.21 - 5	Ver high level	98
<b>TOTAL</b>	<b>477</b>	<b>100.00</b>

The following table shows how the variation among the participants according to their demographics.

**Taking advantage of one's trust.**

The opinions of the respondents towards the study variable according to the categories of each variable	Differences	Statistical Method	Value calculated for testing	Sig.	Significance	Significancy at .05
Gender	Two variables: Male / Females	Independent Samples Test T-test	2.239	0.016	Significant	There are differences based on gender
Age	More than two variables	One-way-ANOVA F- test	1.121	0.346	Insignificant	No differences based on age groups
Educational Level			0.694	0.628	Insignificant	There are no differences based on educational levels
Residential Governorate			1.369	0.235	Insignificant	No differences based on residential governorate
Income per month			1.773	0.151	Insignificant	There are no differences based on income per month
Occupational status			0.421	0.834	Insignificant	No differences based on Occupational status
Marital status			3.446	0.017	Significant	There are differences based on marital status.

The results show that with regards to gender, there are differences in believing that others are taking advantage of their trust according to one's gender ( $T = 2.239$ ,  $Sig = 0.016$ ), as shown in the table above. Among the sample's age groups, there are no differences in believing others are taking advantage of their trust. In other words, participants did not feel others took advantage of their trust across age groups ( $F = 1.121$ ,  $Sig = 0.346$ ). In addition to age groups, participants' academic levels did not affect being taken advantage of by their trust ( $F = 0.694$ ,  $Sig = 0.628$ ). One's residential governance did not influence participants to believe others were taking advantage of their trust ( $F = 1.369$ ,  $Sig = 0.235$ ). Also, income levels did not influence either ( $F = 1.773$ ,  $Sig = 0.151$ ). The occupational status

also showed no impact ( $F = 0.421$ ,  $Sig = 0.834$ ). However, marital status plays a significant role in believing others are taking advantage of their trust ( $F = 3.446$ ,  $Sig = 0.017$ ). Next, the paper will discuss the outcomes of the analysis in relation to the literature.

## Discussion

It is clear from the literature social trust is important for various reasons. The findings of this study suggest that the state of generalized social trust in Kuwait is neutral. Hence, social trust is an indicator of political and economic stability; the World Bank finds Kuwait as a "stable political environment" and "strong institutions" that support economic growth and development (World Bank, 2022). The statement of the World Bank (2022) supports the finding of this study when considering a neutral state of generalized social trust results in a "stable political environment". Yet, recent reports show the current political state in Kuwait is in turmoil as there are tensions between the ruling family, opposition groups, and concerns over corruption and the need for economic reforms (Reuters, 2021). The latter might explain the neutral rather than high levels of generalized social trust as political polarization theory suggests. Moreover, in recent years, Kuwait has faced several political challenges, including a dispute between the government and the National Assembly over the election law, allegations of corruption, and tensions with neighboring countries (Reuters, 2021). Furthermore, in 2020, the government proposed a new election law that would reduce the number of constituencies from 5 to 1 and limit the number of votes each citizen could cast from 4 to 1 (Reuters, 2021; Kuwait News Agency, 2020). The government argued that the new law would reduce vote-buying and increase political stability (Kuwait News Agency, 2020). However, many opposition lawmakers in the National Assembly opposed the new law, arguing that it would reduce the representation of minority groups and favor pro-government candidates (Reuters, 2021). They also criticized the government for not consulting with the National Assembly on the proposed changes. In response, the National Assembly passed its own version of the election law in August 2020, which maintained the current number of constituencies and allowed each citizen to cast 4 votes (Reuters, 2021). Yet, the government rejected the National Assembly's version of the law, and the two sides were unable to reach a compromise (Reuters, 2021). As a result, the dissolution of the National Assembly was announced in December 2020, and new elections were held in February 2021 (Reuters, 2021). The results of the election saw a significant shift in power, with many opposition candidates winning seats in the National Assembly (Reuters, 2021). In effect, Gen Z and Millennials, reported only 29% trust in the government, due to corruption and accountability matters within the government (Kuwaiti Center for Public Opinion Research, 2019). These events support political polarization theory argument that political polarization

increases in a society, people become more distrustful of those who hold different or opposing political views and power (Iyengar & Westwood, 2015). In addition, Kuwait is affected by regional conflicts such as the ongoing war in neighboring Iraq and the crisis in Syria (U.S. Department of State, 2022). Despite these challenges, optimistic citizens might see the reforms and efforts towards addressing some of the country's political and economic challenges through various reforms and initiatives, such as the National Development Plan and the New Kuwait Vision 2035 (Kuwait News Agency, 2022) is a move in the right direction to restore their trust.

Interestingly, generalized social trust does not differ across age groups (Gen Z, Millennials, and Baby Boomers). It is rather difficult to compare with previous studies as no literature is available measuring social trust in Kuwait previously in relation to age groups. However, Kuwait's culture could explain the neutral status of social trust across all age groups. Kuwait's community is characterized by strong social ties among families and friends (Al-Taneiji & Al-Rabah, 2017), which are known to lead to higher levels of social trust (Uslaner, 2002; Putnam, 1995). This fact supports the argument of Cultural conflict theory, hence most Kuwaitis share the same culture and values, the likelihood of cultural conflict is to a minimum, and therefore social trust is, in theory, higher (Inglehart & Welzel, 2005).

Gender, in this study, showed no impact on social trust either. In other words, both males and females find general social trust neutral, which is inconsistent with the findings of Boyon (2022) and Qiu et al. (2022), as both males and general share a neutral attitude towards generalized social trust. This finding can be explained in the rooted culture of how men and women are raised and treated in a conservative culture like Kuwait, where women are expected to be treated fairly. In fact, men feel a social and cultural obligation to treat women fairly. Residential governance shows no impact on social trust, as Kuwait is considered a metropolitan area with a rural area characteristic of strong social ties; when taking into consideration the other factors in the study, the neutral state of generalized social trust can be argued to be consistent with findings of Herreros and Criado (2019), Kuziemko et al. (2015) who explained the higher levels of generalized social trust could be due homogeneous characteristics, and stronger social connections and community ties, which also describes the characteristics of Kuwaiti communities (Al-Taneiji & Al-Rabah, 2017).

In addition to residential governance, occupation as described in this study, neither significantly affected generalized social trust, which is inconsistent with the literature (Barr & Stimpson, 2015; DeLiema et al., 2016). One explanation could be the study sample, as most participants are students and teachers; both are considered non-high-profile occupations. However, education qualifications

have been shown to impact social trust, which is consistent with Putnam's (2000), Newton, and Zmerli (2011) findings. Educated people are likely to engage with diverse groups, which reduces stereotyping and promotes understanding and tolerance (Newton and Zmerli, 2011).

Furthermore, an educated individual is likely to have better cognitive abilities, which aid them in assessing the trustworthiness of others (Barr & Stimpson, 2015). Unlike education, marital status in this study does not determine one's social trust. Although the literature suggests otherwise, this can be explained again by the nature of the Kuwaiti culture. Its legal system protects couples' rights in the case of divorce or being widowed, socially and financially. As the literature suggests, finance and income are major players in social trust. This paper's findings are no different, as income significantly affects social trust. A possible explanation would be those with higher income are more likely to have a wider social network with mutual interests, in effect, more experiences and perspectives dealing with others (Bjørnskov, 2008). Moreover, higher income reflects a greater sense of security socially and economically (Dinesen & Sønderskov, 2012). Furthermore, those with lower income can experience greater inequality and as argued in economic inequality theory (Wilkinson & Pickett, 2018), therefore, less trust in the political system and others (Putnam, 2000).

The study finds that taking advantage of one's trust is high, despite the neutral sense of generalized social trust when controlling for age, education qualification, residential governance, income, and occupation. An explanation can be found in the data itself, those who are more trusting are more valuable to be taken advantage of. For instance, the fact that people have a neutral level of trust, Kuwait is still experiencing greater levels of corruption, which can be seen as a betrayal of the public trust by the government and politicians in a democratic society (Al-Rashidi & Al-Shammari, 2019; Al-Saleh & Al-Mulla, 2018; Al-Yahyaee, 2018). Moreover, Kuwait's income is relatively higher, making its people more targets for scams and fraud (Al-Rashidi & Al-Shammari, 2019; Al-Saleh & Al-Mulla, 2018; Al-Yahyaee, 2018). Kuwaities have experienced multiple scam themes taking advantage of their trusting nature (Al-Rashidi & Al-Shammari, 2019; Al-Saleh & Al-Mulla, 2018; Al-Yahyaee, 2018). Marital status is the only factor affecting taking advantage of one's trust. An explanation would lie in the fact that marital status is strongly associated with trust, and in the case of divorce, one's can feel his or her trust has been broken and therefore taken advantage of one's trust (Kern & Bachman, 2018).

These findings can be an indirect indicator of people's attitudes toward voting and investing in Kuwait. Therefore, this paper is of importance to Kuwait National Assembly, Kuwait Government, Kuwait Direct Investment Promotion Authority, and Kuwait Investment Authority.

## Conclusion

Social trust is a crucial factor for political and economic stability and creating a harmonic society. The literature supports the previous statement, and this study is no different. This paper examined the state of social trust in Kuwait via testing two hypotheses via a comparative descriptive research approach. The first hypothesis was generalized social trust, and the second hypothesis was taking advantage of one's social trust. With regard to the first hypothesis, it was significant in reporting neutral state of social trust in Kuwait. The paper argues the neutral state of social trust is due to its current political turmoil which according to political polarization theory leads to a decline in social trust. Yet, when adding Kuwait's strong cultural values characterized by strong social ties and a coherent community which according to cultural conflict theory creates high levels of social trust, the outcome can be argued a neutral state of social trust.

This study included demographic variables in an effort to outline the ones associated with social trust. Age showed no relation to generalized social trust in Kuwait. In addition to age, there was no significant difference in social trust based on gender or marital status. Furthermore, residential governance showed no association with generalized social trust. However, income and education showed to be associated with generalized social trust. This finding is consistent with the findings of Barr & Stimpson, (2015); Newton and Zmerli, (2011); Putnam (2002, 1995), as educated individuals are likely to engage with diverse groups, which reduces stereotyping and promotes understanding and tolerance which leads into building greater trust. On the other hand, income associated with social trust as those with higher income tend to have a wider social network and in effect exposed to more diversity, social experiences and mutual interest and therefore greater trust (Bjørnskov, 2008; Dinesen & Sønderskov, 2012).

Although generalized social trust was neutral, Kuwaitis felt strongly when asked if they feel others taking advantage of their social trust for their personal gain. The high sense of being taking advantage of, could be due the multiple scams and fraud schemes (Al-Rashidi & Al-Shammari, 2019; Al-Saleh & Al-Mulla, 2018; Al-Yahyaee, 2018). Yet, examining the demographic factors associated with the sense of taking advantage of one's trust, only marital status was relative. The paper argued that marriage is built on trust and in the case of being betrayed and divorced, one's most likely to construct a sense of being taken advantage of his or her trust.

**المستخلص****حالة الثقة الاجتماعية في الكويت****خالد عبدالله سعد محمد سعد النخيلان****جواد عبدالرضا عبدالرزاق يعقوب يوسف بدر القلاف****فاطمة عبدالأمير علي طاهر محمد حسن الناصر**

الثقة الاجتماعية هي مؤشر مهم للاستقرار السياسي والاقتصادي، بالإضافة إلى المجتمع المتجانس. يدرس هذا البحث الثقة الاجتماعية في الكويت لتحديد طبيعة الثقة الاجتماعية والعوامل المرتبطة بها من خلال نهج البحث الوصفي المقارن. يركز هذا البحث على الثقة الاجتماعية بصوره عامة والشعور باستغلال الثقة لمصالح شخصية. تشمل الدراسة العوامل الديموغرافية ارتباطها بالثقة بشكل عام. تشمل الدراسة أيضا أثر العوامل الديموغرافية على شعور الشخص باستغلال ثقته بالأشخاص لمصالحهم الشخصية. تستنتج الدراسة بأن الثقة بصوره عامة تقع على المستوى المتوسط بين الافراد. وتفسر هذه الدراسة بأن سبب المستوى المتوسط هو طبيعة الثقافة الكويتية والعادات والتقاليد التي تحث على التواصل الاجتماعي وبالتالي تولد مستوى عالي من الثقة في الآخرين. ولكن تصاعد التوتر السياسي في الكويت وقضايا الفساد التي تنعكس بصوره سلبية على المجتمع أدى بتدني المستوى العالي للثقة الى المستوى المتوسط. تضيف الدراسة بأن المستوى الأكاديمي ومستوى الدخل أكثر العناصر الديموغرافية التي تؤثر على الثقة بصوره عامة عند الافراد. وتفسر الدراسة أثر المستوى الأكاديمي على الثقة بأن الافراد التي يتمتعون بمستوى تعليمي ليدهم قدره أكبر في قراءة الناس وتقدير الموافق ومنح ثقته بمن بالإضافة الى عدم النظر والحكم على الآخرين بناءً على جنسهم او اصولهم او عرقهم. اما بالنسبة لعلاقة مستوى الدخل بالثقة فتفسر الدراسة بأن الافراد الذين يتمتعون بدخل عالي يمتلكون شبكة اجتماعية أكبر ومصالح مشتركة من جميع طوائف المجتمع. بالإضافة الى ذلك استقرارهم المادي والاجتماعي يشكل لهم نوعاً من الأمان وعدم الخوف من الآخرين. اما بالنسبة لشعور الافراد لاستغلال الآخرين لثقة فقد كانت النسبة عالية جداً. وتفسر هذه النسبة العالية من خلال عمليات النصب والاحتيال الي مره بها المواطنين من قبل افراد وشركات في الكويت وتصدت الرأي العام. وتبين ان فقط الحالة الاجتماعية (الزواج والطلاق) المؤثر الوحيد من العوامل الديموغرافية على الشعور باستغلال الثقة وتفسر الدراسة هذه العلاقة على ان الزواج مبنى على الثقة وفي حال الخيانة او الطلاق يشعر الزوج او الزوج بأن تم استغلال ثقته من قبل الطرف الاخر.

الكلمات المفتاحية: الثقة، استغلال الثقة، الاستقرار السياسي، الكويت، المجتمع الكويتي.

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