

Worthy of Swift Trust? How Brief Interpersonal Contact Affects Trust Accuracy

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Organizational scholars have long underscored the positive consequences of trust, yet trust can also have dysfunctional effects if it is not placed wisely. Though much research has examined conditions that increase individuals' tendencies to trust others, we know very little about the circumstances under which individuals are likely to make more *accurate* trust decisions (i.e., neither misplace their trust nor refrain from trusting when doing so would have been beneficial), especially when they must do so rapidly and in the absence of an exchange history. Put simply, we have little understanding of what drives the accuracy of swift trust judgments. Building on relevant literatures, we propose that short episodes of prior interpersonal contact with a partner can increase the accuracy of swift trust decisions. Across two experimental studies, we demonstrate that brief interpersonal contact leads trustors to both (a) become more accurate in their trust decisions; and (b) engage in other-focused perspective taking, which mediates the effect of interpersonal contact on trust accuracy. We then show that it is specifically because of verbal cues, rather than visual cues, that brief interpersonal contact enables other-focused perspective taking, and in turn, trust accuracy (Study 3). We contribute to the literature on trust by examining trust accuracy (rather than mere trust levels), identifying the significant role of brief interpersonal contact, and revealing other-focused perspective taking as a key mechanism in accurate swift trust decisions.

Keywords: swift trust, trustworthiness, social dilemmas, interpersonal contact, perspective taking

More trust is not an intelligent aim in this life. Intelligently placed and intelligently refused trust is the proper aim.

—(Onora O'Neill, 2013)

Trust is an essential coordination mechanism in a variety of organizational contexts (Cook & Schilke, 2010; Dirks, 1999; Fulmer & Gelfand, 2012). For instance, when individuals in an organization trust each other, they tend to have more favorable work attitudes and engage in various forms of cooperative, altruistic, and extrarole behaviors (see Kramer, 1999, for a review). Importantly, trust is critical not only in long-standing relationships, but also in early relationship stages, providing the necessary lubricant when parties involved are about to start their exchange (Ferrin, Dirks, & Shah, 2006; McKnight, Cummings, & Chervany, 1998; Schilke & Cook, 2013).

Indeed, individuals often form trust—that is, the willingness to make oneself vulnerable to the actions of another party (Mayer,

Davis, & Schoorman, 1995)—fairly rapidly, or “swiftly” (Meyerson, Weick, & Kramer, 1996). This type of trust—that is, swift trust—is based on assessments that are made quickly and in the absence of a significant prior exchange history with a partner (Foddy, Platow, & Yamagishi, 2009; Meyerson et al., 1996). Especially in organizational contexts such as temporary work groups and virtual teams, researchers have pointed to the pronounced importance of swift trust for collaboration success (Crisp & Jarvenpaa, 2013). And because such situations, in which actors need to consider relatively quickly whether or not to make themselves vulnerable to others, are becoming more and more important in modern organizations, a substantial body of literature has sought to determine when decision makers place such swift trust in others (see Cook & Blomquist, 2018, for a recent review).

Yet, because swift trust requires a willingness to make oneself vulnerable without relying on a history of prior exchange, there is also a “dark side” to it, specifically in terms of the risk of misplacing one's trust (Kuwabara, Vogt, Watabe, & Komiya, 2014; Neal, Shockley, & Schilke, 2015; Schweitzer, Ho, & Zhang, 2018; Yamagishi, 2011). Trust does not always result in positive ramifications, and it is clearly not a catch-all panacea (McAllister, 1997); there is also a “considerable downside” (McEvily, Perrone, & Zaheer, 2003, p. 99) to trust if it is flawed and one's counterpart turns out not to be trustworthy (Skinner, Dietz, & Weibel, 2014). At the same time, decision makers who are overly *distrusting* forego the important benefits of trust that arise if it gets reciprocated by the exchange partner's trustworthy behavior (Fetchenauer, Dunning, & Schlösser, 2017; Reimann, Schilke, & Cook, 2017; Yamagishi, 2001).

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All this suggests the importance of decision makers *accurately* assessing their exchange partners' trustworthiness even when these judgments are being made in a swift and rapid fashion. However, recent findings underscore the fact that individuals are often very poor predictors of others' trustworthiness (Rule, Krendl, Ivcevic, & Ambady, 2013; Yip & Schweitzer, 2015) and are prone to making flawed trust decisions—that is, placing trust in untrustworthy others or, conversely, not trusting others who in fact would have been trustworthy. This is especially true when there is little or no history with a counterpart but individuals nonetheless have to make swift trust decisions (Robert, Denis, & Hung, 2009).

Unfortunately, little knowledge exists regarding the factors that facilitate sound swift trust decisions. Researchers have only recently started to explore the phenomenon of trust accuracy, and, in doing so, they have focused primarily on trait-level predictors, such as an individual's generalized trust propensity (Yamagishi, 2001) or victim sensitivity (Gollwitzer, Rothmund, Alt, & Jekel, 2012). Knowledge of *situational* predictors of trust accuracy, on the other hand, is very limited, as there has been scant research in this area. To our knowledge, the only pertinent studies are those by Schweitzer, Ho, and Zhang (2018) and Fetchenhauer and Dunning (2010). Using a repeated trust game, Schweitzer et al. (2018) manipulated whether or not trustors were able to monitor (i.e., receive feedback regarding) their partner's reciprocity. These authors found trust accuracy to be significantly lower in the non-monitored than in the monitored regime, suggesting that trustors fail to appreciate just how strategically trustees tend to behave. Similarly, Fetchenhauer and Dunning (2010) examined the role of monitoring using a more nuanced distinction between no feedback (i.e., trustors never learned about the trustee's response throughout the experiment), asymmetric feedback (i.e., trustors only learned about the trustee's response if they chose to trust but not if they chose to keep their endowment to themselves), and symmetric feedback (i.e., trustors learned about the trustee's response no matter what choice they made). Results revealed that trust accuracy was higher in the symmetric feedback condition than in the two other conditions, presumably because symmetric feedback facilitates improved learning about others' true level of trustworthiness.

While these initial investigations provide an important window into trust accuracy, there is a need to broaden the set of situational predictors of trust accuracy beyond feedback regimes in order to develop a deeper and more comprehensive understanding of the circumstances that enable individuals to make more accurate trust decisions. Addressing this issue has important implications for improved organizational decision making, and requires a reorientation in trust research from merely predicting high versus low trust levels to identifying instances in which individuals are more or less able to calibrate their trust decisions to match their counterpart's trustworthiness. Therefore, in this article, we zoom in on a fundamental situational characteristic and specifically investigate whether engaging in *brief interpersonal contact* with a counterpart enables individuals to be more accurate in their swift trust decisions and, if so, why this is the case. To foreshadow our article's main argument, we suggest that brief interpersonal contact helps individuals engage in a particular type of perspective taking that is especially important in enabling individuals to calibrate their trust to match their counterpart's trustworthiness. Moreover, because interpersonal contact can take on a number of different forms (e.g.,

Burgoon et al., 2002; Patterson, 1976; Rotter, 1980), we further examine two distinct dimensions of interpersonal contact that have been found to be particularly salient in providing relevant informational cues—namely, visual contact and verbal contact (Drolet & Morris, 2000)—to reveal what type of contact, in particular, might be most likely to impact the extent to which individuals engage in perspective taking, and in turn, make accurate trust judgments.

Our article contributes to the literature in several ways. First and foremost, we contribute to research on trust by moving beyond mere trust *levels* (i.e., whether people have a lot or little trust) to understanding trust *accuracy* (i.e., whether people trust to an extent that is correspondingly commensurate with the trustee's trustworthiness). Prior investigations of trust have almost exclusively adopted only the trustor's point of view, while bracketing the trustee's behavior, and thus have focused on the mere decision to trust (cf. Carter & Mossholder, 2015; E. E. Levine, Bitterly, Cohen, & Schweitzer, in press). As a result, we know much about what makes people more or less trusting but far less about situations in which those trust decisions are more or less justified. The notion of trust accuracy has emerged only relatively recently (Fetchenhauer & Dunning, 2010; Gollwitzer et al., 2012; Schweitzer et al., 2018), and scholars have called for investigations into relevant sources of variations in trust accuracy (de Jong, Kroon, & Schilke, 2017; Priem & Nystrom, 2014). Here, we respond to these calls by directly addressing the important question of what factors can help trustors be more accurate—that is, avoid making themselves vulnerable when doing so is not warranted, while also not forgoing the potential benefits of trust when it would have been reciprocated. This question is not only of theoretical importance but also of significant practical interest; by deepening our understanding of antecedents to trust accuracy, we can curtail the risk of misplacing trust by highlighting the situational characteristics of which people should be mindful when determining whether or not to trust. In particular, our research follows and extends the work of those trust scholars who have advocated the need to develop *bilateral* extensions to traditional, one-sided trust research (de Jong et al., 2017; Korsgaard, Brower, & Lester, 2015). Recent efforts in this vein have elucidated the role of trust symmetry between exchange partners (e.g., Carter & Mossholder, 2015; de Jong & Dirks, 2012),¹ and our account further extends this line of inquiry by moving beyond investigating the match between Person A's and Person B's trust (trust symmetry) to studying the match between Person A's trust and Person B's trustworthiness (trust accuracy).

Second, our article contributes to research examining the role of brief interpersonal contact in social judgments (Ambady & Rosenthal, 1992; Hinds & Cramton, 2014; Mortensen & Neeley, 2012). Whether and how people interact can have a variety of important consequences for how they perceive each other and engage in social exchange (e.g., Allport, 1954). Surprisingly little

¹ Other recent research efforts following a bilateral approach proposed the related but distinct concept of trust *meta-accuracy*, understood as the degree to which a person knows how much s/he is being trusted (Brion, Lount, & Doyle, 2015; Campagna, 2011). Whereas trust meta-accuracy thus pertains to the match between trust and perceived trust, trust accuracy (which is studied here) pertains to the match between trust and trustworthiness.

research, however, has studied the relationship between interpersonal contact and trust outcomes (Malhotra & Liyanage, 2005). We chose to focus on *swift* trust because such rapid initial judgments have a pronounced potential to be inaccurate (Robert et al., 2009), but at the same time are critically important as they can have an enduring impact on the ongoing relationship (Boyle & Bonacich, 1970; Zolin, Hinds, Fruchter, & Levitt, 2004). Moreover, there is reason to assume that it is especially during these early stages that brief interpersonal contact can have profound impacts on impression formation (Hinds & Cramton, 2014; Mortensen & Neeley, 2012) and may allow people to infer certain personality traits about others (Ambady & Rosenthal, 1992); however, little research has studied the consequences of brief interpersonal contact for trust (cf. Malhotra & Liyanage, 2005, p. 920), and it has yet to be determined what effect interpersonal contact, and specific types of interpersonal contact, might have on people's ability to make accurate swift trust decisions. Our research brings greater clarity on the role of brief interpersonal contact specifically for the accuracy of swift trust and sheds light on the impact of such short encounters on people's ability to make accurate swift trust decisions.

Finally, we contribute an integrated account of trust accuracy that brings together, and more clearly aligns, the flourishing but so far largely separate literatures on trust and perspective taking. As M. Williams (2007) makes clear, perspective taking is a key process in which decision makers can engage in order to make sense of uncertain situations, but little work (and particularly very little empirical work) has systematically investigated its relationship to trust. We believe that integrating scholarship on trust and on perspective taking can significantly benefit both sides; considering perspective taking not only will enhance trust scholars' understanding of the cognitive processes underlying trust (M. Williams, 2012), but the perspective taking literature will also further increase its appeal to a management audience by addressing organizationally relevant consequences (Ku, Wang, & Galinsky, 2015), such as trust. Our investigation makes important progress toward illuminating how perspective taking can fit into a trust framework and also provides initial empirical evidence demonstrating that perspective taking and trust accuracy are strongly intertwined. Figure 1 summarizes the article's theoretical model.

Conceptual Background and Hypotheses

Swift Trust

Trust—the trustor's willingness to be vulnerable to the actions of a trustee on the basis of the expectation that the trustee will perform a particular action (Mayer et al., 1995)—is a central coordination mechanism not only for long-established relationships but for new exchanges, as well. Especially when one's counterpart is not already well-known from past interactions but interdependencies arise that require immediate decisions vis-à-vis that counterpart, individuals must rely on swift trust judgments to provide guidance (McKnight et al., 1998; Meyerson et al., 1996; Schilke & Cook, 2013). Swift trust develops quickly to allow people to manage issues of vulnerability, uncertainty, and expectations in situations where a developed relationship is absent (Jarvenpaa & Leidner, 1999). As such, swift trust can be thought of as a specific type of trust that forms rapidly, that is conferred “ex ante,” and that can thus be thought of as a complement to history- or process-based trust (Blomqvist, 2005; Robert et al., 2009; van der Werff & Buckley, 2017). Whereas process-based trust rests on observed past behaviors, which tend to provide relatively reliable diagnostic cues regarding someone's trustworthiness (Schilke, Wiedenfels, Brettel, & Zucker, 2017; Zucker, 1986), swift trust judgments need to be made without first-hand knowledge of a person's track record or the time to wait to develop one. Actors often rely on social heuristics regarding when and whom to give the benefit of the doubt to when uncertainty regarding their trustworthiness is present (Kramer, 1999). Accordingly, swift trust assessments are often based on stereotypes (Jarvenpaa & Leidner, 1999; Meyerson et al., 1996), which may lead to biased perceptions and potentially inaccurate trust decisions (Robert et al., 2009). Swift trust formation is precarious and presumptive. This is what makes it so important to understand.

Understanding swift trust is also particularly important because it is ultimately not *only* the initial relationship phase in which swift trust matters; swift trust tends to linger, affecting subsequent trust judgments and the further development of the relationship (Boyle & Bonacich, 1970; Zolin et al., 2004). In particular, research has shown that inaccurate trust decisions during initial relationship

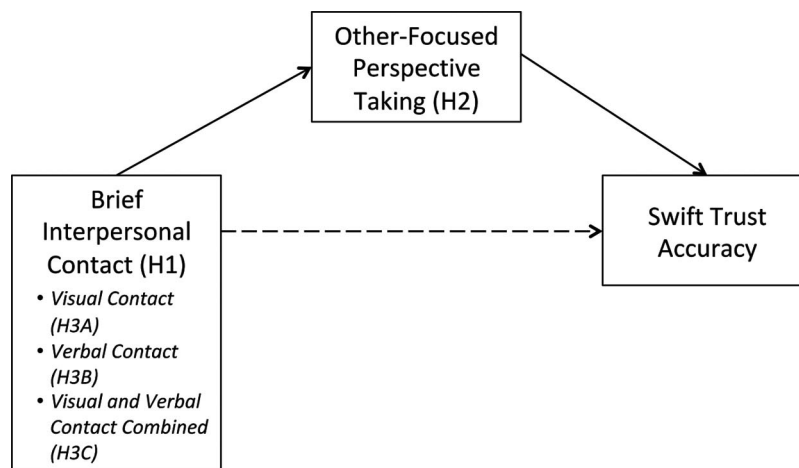


Figure 1. Overview of the research model.

stages will lead to an enduring damage of the relationship that is difficult to overcome even as the relationship matures (Schilke, Reimann, & Cook, 2013). Therefore, it is important to understand how trustors can make accurate trust decisions from the get-go. In this research, we develop the argument that the accuracy of initial trust judgments can be significantly improved when they are based on even very brief periods of interpersonal contact.

Brief Interpersonal Contact and Swift Trust Accuracy

Indeed, scholars have argued that interpersonal contact—broadly defined as any interaction that individuals may have with one another—is one of the most fundamental and most effective facilitators of smooth social exchange (Allport, 1954). While the origins of research on interpersonal contact tended to focus on relations among groups that are experiencing significant conflict (Pettigrew, 1998), research has shown that interpersonal contact is also highly relevant to judgments more generally (e.g., Hall & Bernieri, 2001; Sloan & Ostrom, 1974; Veitch & Griffitt, 1976).

While interpersonal contact may vary widely in intensity and duration of the interaction (e.g., Burgoon et al., 2002; Patterson, 1976; Rotter, 1980), we focus here on *brief* interpersonal contact: associations that are marked by only relatively short amounts of exposure and that are formed *in the absence* of strong, deep, or close ties (Berscheid & Peplau, 1983). That is, while brief interpersonal contact might *lead to* enduring relationships marked by solidarity, close, regular interactions, or even love, the interactions are entered into in a notably shallow manner and free from any sense of further attachment (Hazan & Shaver, 1994).

Our focus on brief contact is not only consistent with the investigation's concern with swift trust that develops in the absence of a deep history of interactions, but it is also in line with prior research emphasizing that such brief contact can have surprisingly strong effects on perceptual accuracy (e.g., Ambady & Rosenthal, 1992; Fiske & Taylor, 2013; Rogers, ten Brinke, & Carney, 2016). The literature on “thin slicing” argues that interpersonal contact, even if it is based only on brief and shallow exposure to a counterpart, can allow individuals to successfully infer certain personality traits and likely behaviors of a target (Ambady & Rosenthal, 1992). This research refers to the notion that individuals may be able to make quick inferences about the state, characteristics, or details about an individual or a situation based on brief, and shallow, exposure to a counterpart (e.g., Ambady & Rosenthal, 1992; Fiske & Taylor, 2013; Rogers et al., 2016). Further, this research suggests that individuals are remarkably accurate in these judgments of relational attributions when based on narrow windows of experience, such as brief interpersonal contact of 5 min or less (Ambady, 2010). Applying these general insights from the thin-slicing literature to the context of trust judgments, we offer a baseline prediction for how interpersonal contact may serve to increase swift trust accuracy.

Hypothesis 1: Brief interpersonal contact has a positive effect on swift trust accuracy.

The Mediated Effect of Interpersonal Contact on Swift Trust Accuracy

To develop a process account for our baseline hypothesis, we build on the literature on perspective taking (see Ku et al., 2015,

for a recent review) to examine a key mechanism for how brief interpersonal contact can improve the accuracy of swift trust decisions. As individuals interact with one another, they are attaining information that we suggest provides them with the ability to imagine themselves in another's shoes (Galinsky, Ku, & Wang, 2005). Prior research has shown that perspective taking can provide a variety of distinct advantages, from improved employee creativity (Hoever, van Knippenberg, van Ginkel, & Barkema, 2012), to increased prevalence of citizenship behaviors (Parker & Axtell, 2001), and more effective negotiations (Galinsky, Maddux, Gilin, & White, 2008). Because taking the perspective of another person is a critical ingredient in proper social functioning and a key component of human social capacity (Davis, 2006; Krauss & Fussell, 1991), it likely also impacts trust judgments (M. Williams, 2007, 2012).

In particular, perspective taking is an active, cognitive process (Hoever et al., 2012; Parker, Atkins, & Axtell, 2008) whereby “perspective takers mentally simulate what it would be like to be someone else and to see the world from that person's viewpoint” (Ku et al., 2015, p. 80). Taking someone's perspective is an intentional and goal-directed attempt to comprehend the thoughts, motives, and feelings of a target, which requires cognitive effort in order to distance oneself from one's own perceptions and infer the other's viewpoint (Parker et al., 2008), and the cognitive emphasis sets it apart from related concepts such as empathy (the ability to connect emotionally with another individual; Galinsky et al., 2008). As such, the notion of perspective taking is strongly aligned with symbolic-interactionist sociology (Blumer, 1969; Collins, 1990; Goffman, 1967; Mead, 1934), which takes as a key assumption that people consciously and strategically attempt to predict how others will respond to their actions, in turn enabling them to fit their own actions to their understanding of others and to improve the quality of their interactions.

Whereas much extant research has treated perspective taking as a unidimensional construct, an increasing consensus appears to be emerging that there are in fact two qualitatively distinct ways of taking another's perspective, with potentially very different downstream effects (Buffone et al., 2017). Specifically, scholars have distinguished between (a) imagining how another person sees his or her situation (*other-focused* perspective taking); and (b) imagining how one would see the situation if one were the person in the other position (*self-focused* perspective taking; Batson, 2009; Batson, Early, & Salvarani, 1997; Stotland, 1969).

Other-focused perspective taking is about inferring the other person's disposition and “imagining the enactment of a narrative from that other person's point of view” (Goldie, 1999, p. 397). This form of perspective taking emphasizes the process of feeling into counterpart-specific thoughts, desires, and intentions, which then informs predictions of that person's behavior (Batson, 2009). *Self-focused* perspective taking, on the other hand, can be characterized by Adam Smith's (1853) phrase “changing places in fancy.” It involves a process of mental simulation of how one would think and feel if oneself were in the other person's situation (Batson, 2009).

A small body of prior research suggests that, in many social settings, other-focused perspective taking, in particular, may lead to more advantageous outcomes because it avoids a potentially erroneous false-consensus bias, whereby people assume that others are more similar to themselves than they really are, simply project

their own feelings onto the other, and fail to take into account what is unique about their counterpart (Batson, 2009; Jarymowicz, 1992). Other-focused (as compared with self-focused) perspective taking thus allows for maintaining greater self-other distinction (Batson, Sager, et al., 1997) while also engaging in greater target-related processing (Davis, Conklin, Smith, & Luce, 1996; Davis et al., 2004). Moreover, other-focused perspective taking has been suggested to be more deliberate, as well as cognitively intense (Cameron, Spring, & Todd, 2017). Indeed, because other-focused perspective taking is found to be a facilitator of deeper interpersonal processing and a corrective to potentially misguided assumptions that other people share one's own preferences, we posit that is especially salient to swift trust judgments and likely serves as a key mechanism linking interpersonal contact to trust accuracy.

Of importance to our investigation, it is especially when a rich history of behavioral information is lacking, such as in contexts of swift trust assessments, that individuals are prone to fall victim to false consensus bias and overestimate self-other similarity (Ames, Weber, & Zou, 2012; Ross, Greene, & House, 1977; Toma, Corneille, & Yzerbyt, 2012). In turn, people who perceive others as being similar may consequently limit their search and processing of relevant trustworthiness cues that might be available to them. Because it encourages the trustor to intuit the trustee's unique preferences, other-focused perspective taking may help the trustor to appreciate relevant differences from one's own preferences and thus to overcome egocentric biases. As a result, other-focused perspective taking may help in more effortful and elaborate induction of the trustee's behavior, which should facilitate accurate swift trust decisions.

A key enabling condition for other-focused perspective taking that is particularly relevant to the current investigation is that of prior interpersonal contact. Encountering another individual both motivates and simplifies the process of inferring another person's disposition for several reasons. First, people are more likely to be motivated to invest the necessary cognitive effort to put themselves in another person's shoes if they feel socially connected to and interested in that person (Cialdini, Brown, Lewis, Luce, & Neuberg, 1997; Ickes, Stinson, Bissonnette, & Garcia, 1990). Because contact is a fundamental precursor for creating a sense of perceived closeness and interpersonal interest (Allport, 1954), it will also motivate other-focused perspective taking so individuals can better understand where the other person is coming from (Čehajić & Brown, 2010; Parker et al., 2008). Second, interpersonal contact provides relevant cues that improve the accessibility of that person's thoughts and motivations. This improved accessibility, in turn, makes it easier to attempt to see the world through that person's eyes. Through exposure to one another, individuals gain insights and share experiences that enhance their capacity to assume their counterpart's viewpoint (Mortensen & Neeley, 2012; Parker & Axtell, 2001). Conversely, for considerable other-focused perspective taking to occur, a counterpart cannot be so unfamiliar that one has no ability to put oneself in that counterpart's shoes (H. M. Williams, Parker, & Turner, 2007). For these reasons, we expect that exposure to a counterpart, even absent of any substantive discussion related to future exchanges, will facilitate imagining relevant future situations from the counterpart's point of view.

In turn, enhanced other-focused perspective taking allows "an individual to anticipate the behavior and reactions of others, there-

fore facilitating smoother and more rewarding interpersonal relationships" (Davis, 1983, p. 115). In particular, we suggest that other-focused perspective taking improves the accuracy of swift trust decisions through deeper cognitive processing involving attention, memory, and inference. Perspective taking has been found to improve cognitive analysis of interpersonal interactions, such that individuals engage in more integrative processing that incorporates not only their own but also their counterpart's interests and motives (Gilin, Maddux, Carpenter, & Galinsky, 2013). Taking another person's perspective requires stepping outside the constraints of one's immediate, biased frames of reference (Moore, 2005), reducing egocentric perceptions and overriding unreflected default tendencies (Galinsky et al., 2008). Importantly, more active and cognitively demanding information processing enables other-focused perspective takers to be more mindful of the broader system and rules of engagement and to assess the exchange situation and their counterpart more thoughtfully, thoroughly, and effectively (Ku et al., 2015; S. S. Levine, Bernard, & Nagel, 2017). In contrast, a lack of other-focused perspective taking can result in careless decisions and a one-sided focus on the local rather than the joint situation (Parker et al., 2008). Therefore, we expect other-focused perspective taking to improve a trustor's cognitive analysis of the situation at hand and their ability to make an informed trust decision as a result of this reinforced analysis.

Together, the above arguments suggest that, to the extent that interpersonal contact triggers other-focused perspective taking, such perspective taking will result in greater accuracy of one's immediate trust decisions. Put simply, because interpersonal contact increases the likelihood of trustors putting themselves in the shoes of their counterpart, these trustors will be more likely to comprehend the exchange situation comprehensively and calibrate their swift trust accordingly.

Hypothesis 2: Other-focused perspective taking mediates the positive effect of brief interpersonal contact on swift trust accuracy, such that brief interpersonal contact increases other-focused perspective taking, and other-focused perspective taking in turn increases swift trust accuracy.

Components of Brief Interpersonal Contact and Swift Trust Accuracy

Adding further richness to our account, we extend our investigation to differentiate between distinct components of interpersonal contact and study their respective downstream consequences for swift trust accuracy. As discussed earlier, scholars have provided important glimpses into the predictive accuracy that can result from even quite narrow windows of brief contact (Ambady, 2010). While this earlier research provides us with essential insights into the impact that interpersonal contact might have on person judgments, interpersonal contact can take on a number of different forms (e.g., Burgoon et al., 2002; Patterson, 1976; Rotter, 1980) and we know little about what types of contact, in particular, are most likely to impact the extent to which individuals might engage in other-focused perspective taking, and in turn, make accurate swift trust judgments.

To shed light on this issue, we primarily build on the interpersonal-contact components proposed by Drolet and Morris (2000), who suggest that, especially in assessments that are made

under conditions of uncertainty (such as swift trust judgments), two dimensions of interpersonal contact are particularly salient in providing relevant informational cues—namely, visual contact and verbal contact. Visual contact entails the perception of someone's face and/or body, which may allow individuals to derive attributions about the quality of another person (Bernieri, 1988; Todorov, Mandisodza, Goren, & Hall, 2005). For example, based on visual cues alone, individuals were able to reliably assess a person's characteristics, such as confidence and empathy, and in turn, predict end-of-semester teacher evaluations (Ambady & Rosenthal, 1993). In a different study, individuals who merely saw pictures of congressional candidates were able to assess the candidates' competence, and in turn, even predict election outcomes (Todorov et al., 2005). In the same way, visual cues may help individuals engage in other-focused perspective-taking. Deriving information such as a counterpart's general stage of life, gender, and countenance through visual cues may enable individuals to make attributions and inferences about the other person's point of view, which in turn should increase swift trust accuracy. Hence, we propose:

Hypothesis 3A: Visual contact increases other-focused perspective taking, and other-focused perspective taking in turn increases swift trust accuracy.

Verbal contact, on the other hand, includes information that is orally communicated, allowing individuals to coordinate and derive interest in other individuals based on auditory cues (Lewis & Fry, 1977; Morley & Stephenson, 1977). Extant meta-analytic results indicate that verbal contact can considerably improve the accuracy of detecting deception (DePaulo, Zuckerman, & Rosenthal, 1980; Zuckerman, Spiegel, DePaulo, & Rosenthal, 1982). Moreover, results of earlier research on mixed-motive negotiations show improved outcomes when negotiators were able to verbally communicate (Dawes, McTavish, & Shaklee, 1977; Loomis, 1959). Similarly, verbal cues are likely to also help individuals engage in other-focused perspective-taking. Orally transmitted information, in addition to providing cues on voice quality, timbre, and inflection, also offers a means for synchronizing and categorizing information (Sumbly & Pollack, 1954)—each of which should also enable individuals to make attributions and inferences about the other person's point of view, again helping to increase swift trust accuracy. Therefore, we also suggest:

Hypothesis 3B: Verbal contact increases other-focused perspective taking, and other-focused perspective taking in turn increases swift trust accuracy.

Collectively, including elements of *both* visual content and verbal content should provide individuals with a means of deriving highly relevant perceptions about others, even more so than just visual- or verbal-contact alone. Indeed, studies have shown that face-to-face interactions—or those interactions which allow for the verbal exchange of information as well as the opportunity to gather information transmitted visually—are among the richest forms of communication (e.g., Fjermestad, 2004; Kirkman & Mathieu, 2005). These interactions allow individuals to convey information that would otherwise be constrained from just a singular mode of communication (DeSanctis & Monge, 1999; Gibson, Huang, Kirkman, & Shapiro, 2014). For example, scholars

have found that interactions that occur by telephone (i.e., verbal contact alone) versus face-to-face meetings both allow for the transmission of instructive, explanatory information and free-flowing communication—however, interacting by telephone prevents the transmission of implicit nonverbal signals and cues that are only possible to discern in person (Chudoba, Wynn, Lu, & Watson-Manheim, 2005). Similarly, watching a muted video of a counterpart provides visual cues and implicit information that allows for fairly accurate attributions, but makes it difficult to gather the type of background information that puts these perceptions and attributions into context (DeSanctis & Monge, 1999; Vignovic & Thompson, 2010).

Face-to-face meetings incorporate both of these dimensions (e.g., visual contact and verbal contact; Poole, Shannon, & DeSanctis, 1992), and as such, we posit that both visual and verbal contact can enhance other-focused perspective taking and swift trust accuracy, with additive effects. In other words, we expect both visual and verbal channels to transmit instructive, as well as personalizing, information that should enhance the receiver's ability to infer the other person's disposition and envision the situation from the other person's point of view. With the presence of both forms of contact, other-focused perspective taking should be amplified, beyond that which would presumably occur in the presence of visual or verbal contact alone, which in turn should be associated with a heightened likelihood for accuracy in swift trust judgments.

Hypothesis 3C: Interpersonal contact which offers both visual and verbal cues increases other-focused perspective taking above and beyond visual or verbal contact alone, and other-focused perspective taking in turn increases swift trust accuracy.

Empirical Overview

In the experimental studies described below, we tested the impact of brief interpersonal contact on swift trust accuracy. Through these studies, we obtained empirical evidence that interpersonal contact indeed increases the accuracy of swift trust decisions, and we further examined other-focused perspective taking as a psychological mechanism explaining this effect. Using both measurement-of-mediation and experimental-causal-chain approaches (Study 1 and Study 2, respectively), we investigated whether other-focused perspective taking mediates the causal link from interpersonal contact to swift trust accuracy. In Study 3, we added further nuance by isolating the type of interpersonal contact needed to impact other-focused perspective taking and swift trust accuracy. Moreover, whereas Study 1 employed the so-called rely or-verify game, Studies 2 and 3 used the established trust game, allowing us to observe whether results are robust across different experimental paradigms and facets of trust.

Study 1: An Experimental Test of Interpersonal Contact and Swift Trust Accuracy

Method

Participants. A total of 284 individuals (mean age = 22.23 years, $SD = 7.19$; 62.5% female) were recruited through the

subject pool of the behavioral research lab at a private university in the Northeast United States in exchange for a \$5 show-up incentive and the chance to earn additional money. These 284 individuals represented the entire pool assigned by the behavioral research lab on an a priori basis to complete our study. Informed written consent was obtained prior to the start of the study. Four participants were accidentally given incorrect study materials and thus had to be dropped. Among the usable sample, 144 participants were randomly assigned to a no-interpersonal-contact condition and 136 to a 2-min interpersonal-contact condition.

Procedure. Participants were ushered into separate cubicles equipped with computers. Prior to receiving any information about the study's main task, each participant was given a handout with the name of a randomly assigned partner from the same study session written at the top. The next step differed among the two experimental conditions. In the no-contact condition, participants were told to immediately begin the study task. These participants did not have any interaction with their partners, and the only information they received was their partner's name. In the 2-min interpersonal contact condition, each pair of participants was directed to a separate area of the room and given two minutes to converse. Participants were instructed to introduce themselves and discuss anything they wished in order to get to know each other (e.g., hometown, hobbies, favorite music and movies, etc.). At the end of the interpersonal-contact period, a research assistant instructed the participants to immediately return to their individual computer terminals and begin the study.

Next, instructions on the computer screen informed all participants that the study would require them to engage in the "rely-or-verify" game (E. E. Levine & Schweitzer, 2015). The rely-or-verify game is designed to gauge whether or not people will trust a counterpart's claim. It resembles many real-life organizational decisions, such as employers relying on a prospective employee's claim about their prior work experience versus engaging in costly investigations to verify such a claim. Specifically, in the rely-or-verify game, a Red Player reports to a Blue Player whether or not the amount of money in a jar of coins is odd or even. The Blue Player (the trustor) can either rely on the Red Player's message or verify it at a cost. Participants' payoffs depend on the Red Player's choice of whether the information passed to the Blue Player is correct or incorrect and the Blue Player's choice of whether to rely on or verify the Red Player's message. The Red Player's payoffs are greatest when sending an incorrect message that is relied on, while the Blue Player's payoffs are greatest when relying on a correct message. The four different payoff combinations in the game were shown to participants in the form of a decision tree (see Figure 2). The full instructions mirrored those of E. E. Levine and Schweitzer (2015, Appendix A). Each participant was randomly assigned to the role of either the Blue Player or the Red Player and played the game only once.

After responding to three comprehension questions related to the rely-or-verify game (E. E. Levine & Schweitzer, 2015, Appendix A), participants were asked to make their choice. A binary measure for trust accuracy was coded as 1 if the Blue Player relied on the message when it turned out to be correct or verified the message when it turned out to be incorrect, and as 0 otherwise.

Following the behavioral choice in the rely-or-verify game, the Blue Player version of the study materials asked participants to respond to an other-focused perspective-taking measure (an-

chored on an answer scale ranging from 1 = *strongly disagree* to 5 = *strongly agree*).² The four other-focused perspective-taking items were: In choosing whether to rely or verify (a) I thought about [*counterpart name*]'s personal characteristics; (b) I considered my views on [*counterpart name*]'s personality; (c) I considered my views on [*counterpart name*]'s values; and (d) I tried to imagine the traits of [*counterpart name*] ($\alpha = .92$). Finally, participants provided basic sociodemographic information.³

Results

Approximately half ($M = .49$, $SD = .50$) of all Blue Player participants in Study 1's rely-or-verify game made accurate trust decisions. Consistent with our Hypothesis 1, we found that participants displayed significantly higher trust accuracy in the 2-min interpersonal-contact condition ($M = .62$, $SD = .49$) than in the no-contact condition ($M = .38$, $SD = .49$), $\chi^2(1, N = 140) = 8.24$, $p = .004$, $d = .49$. Table 1 summarizes the condition-specific means.

Next, using the standard PROCESS script (Hayes, 2017, Model 4), we found that other-focused perspective taking emerged as a significant mediator. Bootstrap analyses, using 5,000 bootstrap samples, revealed that the indirect effect of interpersonal contact via other-focused perspective taking on trust accuracy was positive and significant (point estimate = .71, $SE = .23$, 95% CI [.31, 1.20]). Table 2 shows the individual estimates for the mediation model, indicating that interpersonal contact had a positive effect on other-focused perspective taking ($b = 1.12$, $SE = .18$, $p < .01$), which in turn positively affected trust accuracy ($b = .63$, $SE = .19$, $p < .01$). It is worth noting that the direct effect of interpersonal contact on trust accuracy remained positive ($b = .37$, $SE = .40$) but was no longer significant ($p > .250$) once other-focused perspective taking was included as covariate, indicating full (Baron & Kenny, 1986) or indirect-only (Zhao, Lynch, & Chen, 2010) mediation. Overall, consistent with our second hypothesis, the results of the mediation analyses imply that interpersonal contact increases trust accuracy through other-focused perspective taking.

Discussion

Study 1's results provided initial evidence that interpersonal contact enhances trust accuracy, in support of our first hypothesis. Moreover, consistent with Hypothesis 2, we found that other-focused perspective taking served as a significant medi-

² Given that no existing survey measure was readily available to capture this construct, we developed our own instrument. Following standard recommendations for scale development (e.g., Churchill, 1979; DeVellis, 2003), we started out with established definitions and relevant discussions of self-focused perspective taking (Batson, 2009; Batson, Early, et al., 1997) and derived relevant survey items for the construct. We then refined this initial item pool based on a pretest conducted on Amazon Mechanical Turk ($n = 40$).

³ Study 1 also collected information on a four-item self-focused perspective taking measure (which showed good discriminant validity with respect to other-focused perspective taking) and Petrides's (2009) 30-item trait-emotional-intelligence scale. Results are substantively similar when controlling for these two factors in our analyses.

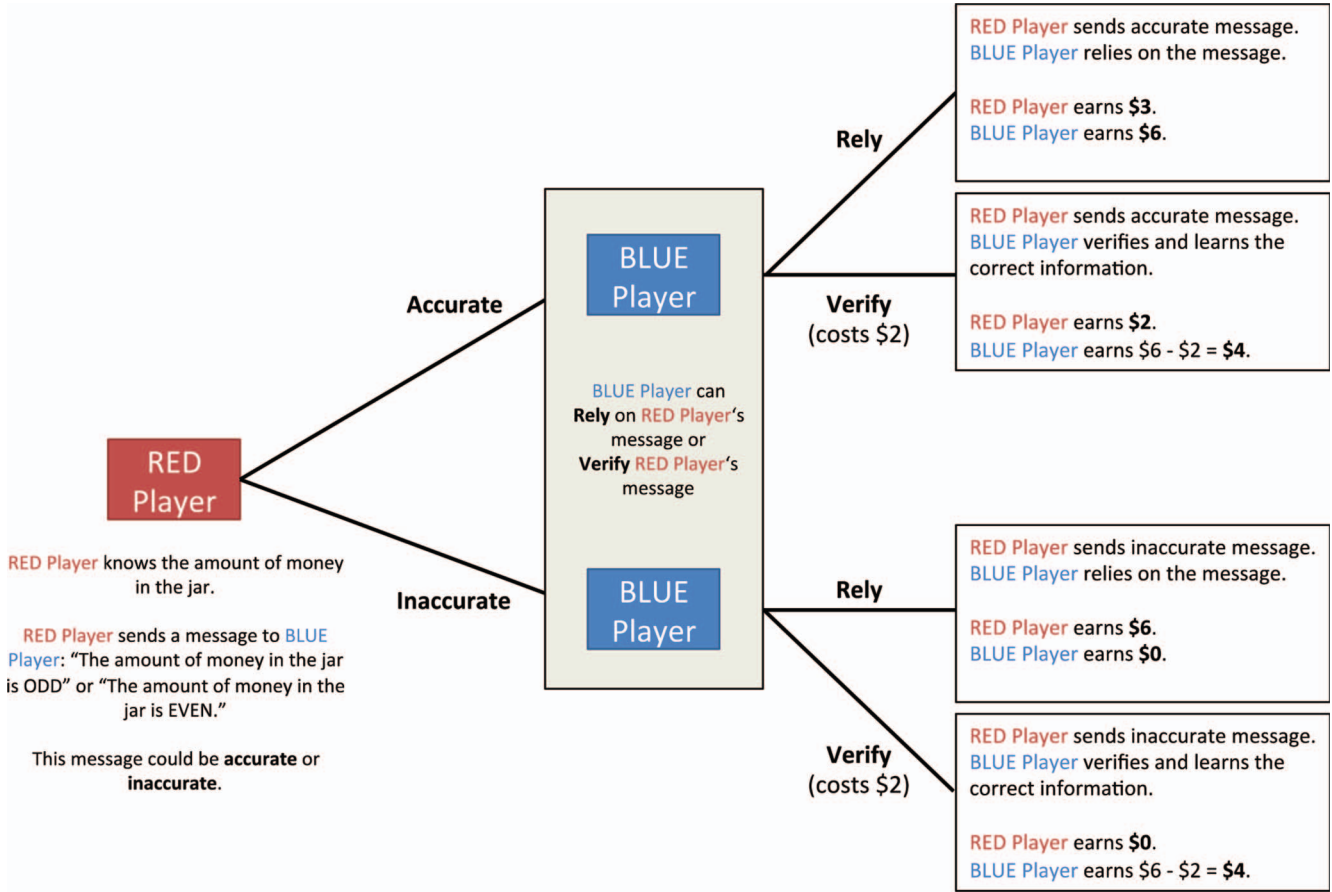


Figure 2. Decision tree shown to participants in Study 1. See the online article for the color version of this figure.

ator, such that interpersonal contact increases other-focused perspective taking, which in turn increases trust accuracy.

In this first study, we captured the mediator of other-focused perspective taking via a posttask questionnaire. However, because we only measured (but did not manipulate) this variable, our ability to draw causal inferences based on this design is somewhat

limited. Thus, following the recommendation by Spencer, Zanna, and Fong (2005), Stone-Romero and Rosopa (2008), and others, we complemented Experiment 1's measurement-of-mediation design with an experimental-causal-chain approach, testing for a causal link from other-focused perspective taking to trust accuracy, as implied by our Hypothesis 2.

Table 1
Condition Means in Study 1

Measure	No interpersonal contact (n = 72 dyads)	Interpersonal contact (n = 68 dyads)
Trust accuracy	.38 [.26, .49] SD = .49	.62 [.50, .74] SD = .49
Blue Player's trust	.35 [.23, .46] SD = .48	.68 [.56, .79] SD = .47
Red Player's trustworthiness	.83 [.75, .92] SD = .38	.94 [.88, 1.00] SD = .24
Other-focused perspective taking	2.51 [2.26, 2.76] SD = 1.07	3.63 [3.39, 3.87] SD = 1.00

Note. The values in square brackets are 95% confidence intervals.

Table 2
Mediation Regression Results—Study 1

Predictor	2		
	1 Trust accuracy	Other-focused perspective taking	3 Trust accuracy
Interpersonal contact	.99** (.35)	1.12** (.18)	.37 (.40)
Other-focused perspective taking			.63** (.19)
Constant	-.51* (.24)	2.51** (.12)	-2.16** (.57)
R ²	.06	.23	.14

Note. n = 140 dyads. Interpersonal contact was coded as 1, and the baseline condition was coded as 0. Standard errors in parentheses. Asterisks indicate significant coefficients.
 *p < .05. **p < .01.

Study 2: Other-Focused Perspective Taking as a Causal Mechanism for Swift Trust Accuracy

Method

Participants. A total of 260 individuals (mean age = 21.36 years, $SD = 3.29$; 45.7% female) from a participant pool at a university in the Southwest United States agreed to take part in the experiment. Participants were given class credit for their participation as well as the opportunity to earn money based on their choices during the experiment. Participants were randomly assigned to one of two experimental conditions in this single-factor design: control ($n = 128$) or other-focused perspective taking ($n = 132$). We calculated our desired sample size assuming a .15 difference in trust accuracy proportions between conditions, which required a sample size of approximately 326 participants for 80% power of detecting the effect. Having run sessions for 7 days and observing very few additional sign-ups, we concluded the data collection after reaching a sample size of 260. One person failed to complete the posttask questionnaire, but we retained this participant for the analysis of the main effect.

Procedure. Upon arriving at the lab and completing a disclosure form approved by the university Institutional Review Board, participants were taken to individual rooms and given a “personal information sheet.” Instructions on this sheet informed participants that, later in this study, they would engage in a “social decision making task,” in which they would be paired with another randomly selected study participant. To introduce themselves to their counterpart, participants were asked to complete the personal information sheet, which they would later hand to their counterpart. The sheet contained the following fields: first name, study major, birth city, favorite movie, favorite food, and favorite hobby. The purpose of completing and later exchanging the personal information sheet was to give participants some basic information about their counterpart, which was required for the other-focused perspective-taking manipulation (Ku et al., 2015; H. M. Williams et al., 2007). In other words, the target could not be so unfamiliar that perspective-takers have no ability to put themselves in the target’s shoes.

When both participants in a dyad were done completing their forms, a research assistant asked one of them to take the form, follow the research assistant to the partner, and exchange forms with the partner while refraining from talking. It is important to note that personal information forms were exchanged in both study conditions, thus holding interpersonal contact constant at a minimum level that allows for the possibility to later induce other-focused perspective taking. After returning to their room, participants could begin the main task of the study.

In Study 2, we employed a binary-choice version of the investment or trust game (Berg, Dickhaut, & McCabe, 1995), which has been extensively used in organizational research (e.g., Ho, 2012; Schweitzer et al., 2018) and has been shown to provide reliable behavioral measures of trust and trustworthiness (Fetchenauer et al., 2017). Whereas the rely-or-verify game that we employed in Study 1 primarily reflects integrity-based trust—that is, the willingness to rely on the veracity of another person—the trust game captures benevolence-based trust—that is, the willingness to be vulnerable to interpersonal exploitation (E. E. Levine &

Schweitzer, 2015)—thus allowing us to examine the impact of interpersonal contact on swift trust accuracy more generally.

In Study 2’s trust game, the sender is given an endowment of \$2 that can be either kept or sent to the receiver. If the sender chooses to send the \$2, the money is tripled (to \$6). The receiver may then either share the \$6 evenly with the sender (so that both receive \$3) or keep the entire amount (so that the sender ends up with nothing). The sender’s move in this game is equivalent to a prevalent definition of trust as the willingness to make oneself vulnerable to the actions of another agent (Mayer et al., 1995), while the receiver’s decision measures trustworthiness, or the commitment to reciprocate the sender’s trust and not exploit the other’s exchange vulnerability (Hardin, 2002; Schilke & Cook, 2015). In particular, we used the simultaneous variant of the trust game (Schilke et al., 2013; van den Bos, van Dijk, & Crone, 2012), in which the participant assigned to the receiver role gets to make their share-or-keep decision regardless of whether the sender actually transferred or kept the \$2.⁴ This version of the game allowed us to construct a binary measure for trust accuracy (Gollwitzer et al., 2012), coded as 1 if the participant either sent money when the receiver turned out to be trustworthy or kept money when the receiver would not have been trustworthy, and 0 otherwise. In other words, participants were scored as accurate (coded as 1) if they sent their \$2 endowment to receivers who then decided to share the resulting \$6, as well as if they withheld their contribution from receivers who decided not to share. Conversely, participants who withheld their endowments from receivers who decided to share, or sent it to receivers who decided not to share, were scored as inaccurate (coded as 0).

Participants read standard instructions for the trust game and were informed they would be playing the game twice: once in the role of the receiver and once in the role of the sender. Having participants play the game twice in this study allowed us to use all participants’ decisions as senders to assess their own trust accuracy while also using their decisions as receivers to construct their counterpart’s trust accuracy measure. Importantly, participants did not receive feedback on their counterpart’s choice in the first round before moving on to the second round of the game; this was done to rule out the possibility that the outcome of the first-round exchange might affect their second-round choice. In other words, we ensured that participants did not develop a history of exchange, consistent with our investigation’s focus on swift (rather than process-based) trust. After reading the instructions, participants were asked to make their choice as the receiver (“I keep the \$6” or “I share the \$6 with [counterpart name]”) in the game.

Prior to making their choice as the sender in the game, participants were asked to take approximately 5 min to write a nine- to 10-sentence essay, which enabled us to manipulate other-focused perspective taking (e.g., Pierce, Kilduff, Galinsky, & Sivanathan, 2013). In the control condition, participants were instructed to explain their own perspective in the game. Specifically, participants read the following prompt: “Describe what’s going on in your head and elaborate what you are thinking when approaching

⁴ Specifically, participants read the following instructions when making their choice as the receiver: “Note that you are making your choice as the receiver without knowing whether or not [counterpart name] actually sent (rather than kept) the \$2. However, please make your choice under the assumption that the money was sent to you.”

the decision task, while also trying to predict your likely choice and outcome in the role of sender and your feelings associated with this outcome. Overall, your essay should describe your own perspective in the context of the decision making game.” In the other-focused perspective-taking condition, on the other hand, the instructions asked participants to explain their partner’s perspective in the game. These participants read the following prompt: “Try to get into [counterpart name]’s head and elaborate what [counterpart name] would be thinking when approaching the decision task, also trying to predict [counterpart name]’s likely choice and outcome in the role of receiver and [counterpart name]’s feelings associated with this outcome. Overall, your essay should describe [counterpart name]’s perspective in the context of the decision making game.”

After submitting their essays and making their choice as the sender (“I keep the \$2” or “I send the \$2 to [counterpart name]”), participants were asked to respond to an item that we used as a manipulation check measure for the other-focused perspective-taking manipulation: “I tried to put myself in my counterpart’s shoes” (1 = *I do not agree at all*, 7 = *I fully agree*).

Finally, participants responded to three comprehension questions (Schilke, Reimann, & Cook, 2015, see Supporting Information); provided basic sociodemographic information; assessed their decision-making style (using a 9-point semantic differential scale anchored by “intuitive, based on gut feeling” and “deliberate, based on much consideration”); and reported their familiarity with their counterpart (1 = “I have never seen this person before,” 2 = “I might have seen this person before but we never talked much,” 3 = “We know each other well and talk quite frequently”). We collected information on decision-making style and familiarity to rule out that, even though we used random assignment, there might have been differences on these variables across conditions that might serve as alternative explanations. Table 3 shows the means of decision-making style and familiarity, which were not statistically significant across conditions ($ps > .250$).

Results

Participants indicated significantly less agreement with the manipulation check measure in the control condition ($M = 5.29$, $SD = 1.65$) than in the perspective-taking condition, ($M = 5.68$, $SD = 1.53$), $t(257) = 1.97$, $p = .049$, $d = .25$, confirming a

Table 3
Condition Means in Study 2

Measure	Control ($n = 128$)	Other-focused perspective-taking ($n = 132$)
Trust accuracy	.73 [.65, .80] $SD = .45$.83 [.77, .90] $SD = .37$
Sender’s trust	.88 [.83, .94] $SD = .32$.92 [.87, .96] $SD = .28$
Receiver’s trustworthiness	.81 [.74, .88] $SD = .39$.89 [.83, .94] $SD = .32$
Decision-making style	5.31 [4.88, 5.74] $SD = 2.46$	5.11 [4.67, 5.55] $SD = 2.55$
Familiarity	1.25 [1.16, 1.34] $SD = .50$	1.21 [1.14, 1.29] $SD = .43$

Note. The values in square brackets are 95% confidence intervals.

relatively subtle but real manipulation difference.⁵ Our main result showed that participants in the perspective-taking condition displayed significantly higher trust accuracy ($M = .83$, $SD = .37$) than did participants in the control condition ($M = .73$, $SD = .45$), $\chi^2(1, N = 260) = 4.33$, $p = .037$, $d = .26$. Table 3 summarizes the condition-specific means.

Discussion

The results from the first two studies provided convergent evidence for the underlying role of other-focused perspective taking in explaining trust accuracy. To further deepen these insights, we conducted a final Study 3 to examine and compare different types of interpersonal contact vis-à-vis our overall findings on swift trust accuracy.

Study 3: Types of Interpersonal Contact

Method

Participants. A total of 498 individuals (mean age = 23.69 years, $SD = 9.03$; 67.67% female) from the subject pool of the behavioral research lab at a private university in the northeast United States agreed to take part in the experiment in exchange for a \$5 show-up incentive and the chance to earn additional money based on their choices during the experiment. Informed written consent was obtained prior to the start of the study, consistent with the protocols approved by the university Institutional Review Board. Study 3 employed a 2 (Verbal vs. No-Verbal Contact) \times 2 (Visual vs. No-Visual Contact) factorial design, such that participants were randomly assigned to one of four experimental conditions that varied in whether they allowed for visual contact, verbal contact, or both: (a) no contact (i.e., neither visual nor verbal contact); (b) picture exchange (i.e., visual contact only); (c) 5-min telephone contact (i.e., verbal contact only); or (d) 5-min in-person contact (i.e., both visual and verbal contact). We had a total of 124, 116, 126, and 132 participants in each condition, respectively, with the 498 participants representing the entire pool assigned by the behavioral laboratory on an a priori basis to complete our study. All individuals who participated provided usable data.

Procedure. The procedures in Study 3 were identical to those of Study 2’s main task; the only difference was the experimental conditions. In the no-contact condition, participants were told to immediately begin the study task. These participants did not have any interaction with their partners, and the only information they received was their partner’s name. In the picture-exchange (i.e., visual contact only) condition, Polaroid photos were taken of each participant prior to them being directed to separate cubicles and subsequently given a picture of their partner in the study but no

⁵ A possible explanation for the relative subtlety of the manipulation check is that instructions for the essay in the control condition also asked participants to engage with the social exchange scenario rather than having them write no essay or an essay on an entirely unrelated topic. We deemed this necessary so as to avoid introducing confounds related to the time participants spent engaging with the rules of the game. Indeed, there was no significant difference in the percentage of correctly answered comprehension questions between the perspective-taking condition ($M = .81$, $SD = .27$) and the control condition ($M = .82$, $SD = .24$), $t(257) = .35$, $p > .250$, $d = .04$.

additional information. In the telephone (i.e., verbal contact only) condition, each participant was directed to a separate cubicle where they were given instructions to place headphones on and were subsequently connected to a partner via a Skype voice-only call, which lasted 5 min. And finally, in the in-person (i.e., both visual and verbal contact) condition, each pair of participants was directed to a separate area of the room and given 5 min to converse. In each condition, participants completed the rest of the study by responding to questionnaire items at individual computer terminals. Participants engaged in the same trust game as in Study 2 and, following their choices in the game, were asked to respond to the same other-focused perspective-taking measures as in Study 1 ($\alpha = .93$) and provide basic sociodemographic information.⁶

Results

Approximately 66% of the participants in this study ($SD = .47$) made accurate trust decisions in the trust game. Results of a logistic regression indicated a significant effect of verbal contact on trust accuracy ($b = 1.49, SE = .29, p < .01$), but neither the effect of visual contact ($b = .41, SE = .26, p = .12$) nor the effect of the verbal-by-visual interaction ($b = -.54, SE = .40, p = .18$) were significant. Planned contrasts revealed that, compared with the no-contact condition ($M = .48, SD = .50$), trust accuracy was not significantly different in the picture condition ($M = .58, SD = .50$), $\chi^2(1, N = 240) = 2.49, p = .115, d = .20$, but significantly higher in both the telephone condition ($M = .80, SD = .40$), $\chi^2(1, N = 250) = 28.79, p < .01, d = .71$, and the face-to-face condition ($M = .78, SD = .42$), $\chi^2(1, N = 256) = 25.51, p < .01, d = .65$. Finally, there was no significant difference between the telephone condition and the face-to-face condition, $\chi^2(1, N = 258) = .18, p > .250, d = .05$. Table 4 provides a summary overview of the condition-specific means.

We then examined the mediating role of other-focused perspective taking using the standard PROCESS script (Hayes, 2017, Model 4) and 5,000 bootstrap samples. Results revealed that the indirect effect of verbal contact on trust accuracy via other-focused perspective taking was positive and significant (point estimate = .29, $SE = .12$, 95% CI [.05, .52]), but for visual contact, the indirect effect via other-focused perspective taking failed to achieve statistical significance (point estimate = .03, $SE = .03$, 95% CI [-.00, .11]). Table 5 summarizes the individual estimates for the mediation model. It shows that verbal contact had a positive effect on other-focused perspective taking ($b = 1.24, SE = .10, p < .01$), which in turn positively affected trust accuracy ($b = .23, SE = .09, p < .05$). The effect of visual contact on other-focused perspective taking, however, was not statistically significant ($b = .15, SE = .10, p = .13$). Finally, the direct effect of verbal contact on trust accuracy remained positive and significant ($b = .95, SE = .23, p < .01$) after other-focused perspective taking was included as covariate, in support of partial (Baron & Kenny, 1986) or complimentary (Zhao et al., 2010) mediation.

Discussion

Study 3 extended our earlier results by showing that it is verbal contact in particular that enhances other-focused perspective taking and, in turn, trust accuracy. This result provided empirical support for Hypothesis 3A. Visual contact, on the other hand, did

not have a significant influence on either other-focused perspective taking or trust accuracy, and surprisingly, neither did the verbal-visual interaction have a significant effect on trust accuracy. That is, our results suggest that face-to-face contact may not provide any significant advantage over other types of interaction that enable the verbal transmission of information in making trust accuracy judgments. Put simply, verbal contact seems to be driving the effect of accuracy in these swift-trust assessments. We discuss implications of this finding below.

General Discussion

As they navigate their workplace relationships, individuals are constantly making decisions about how much to trust one another, and these decisions have important downstream effects. Trusting too little results in the possibility of leaving many fruitful opportunities on the table, whereas trusting too much comes with the potentially disastrous downsides of transgressions and exploitation. Thus, to make optimal decisions, individuals need to trust wisely, especially in initial relationship phases when they are forced to make swift trust assessments. Unfortunately, humans often have difficulty calibrating their trust to the optimal level (Rule et al., 2013; Yip & Schweitzer, 2015); some people are driven by a pronounced desire to be cooperative and trusting, whereas others are plagued by excessive suspicion.

How, then, can individuals increase their chances of making accurate swift trust decisions? To shed light on this important question, our examination moves beyond merely predicting levels of trust to focus on a key situational antecedent to trust accuracy. Specifically, we show that brief interpersonal contact with trustees can help trustors to be significantly more accurate in their trust decisions. In our first experiment, we found that even surface-level interpersonal interaction can help trustors engage in other-focused perspective taking, which in turn improves the accuracy of initial trust decisions. Further, a second experiment established the causal effect of other-focused perspective taking, and a third experiment showed that interpersonal contact in the form of verbal (as opposed to visual) contact is what specifically enables this type of perspective taking.

Theoretical Implications

The notion of trust accuracy has important implications for the effectiveness of a variety of organizational decisions, and the findings we presented here make contributions to several areas of scholarly work. First, we contribute to the literature on trust by examining a novel and highly relevant source of variations in trust accuracy. Rather than examine trust or trustworthiness in isolation, we adopt a relational approach to understand whether or not the trust that an individual places in another person is misplaced, and we find that these miscalculations can be mitigated under conditions of prior interpersonal contact. Using this bidirectional perspective to understand this phenomenon allows us to expand upon the limited amount of extant work on trust accuracy that has

⁶ Participants also completed the same self-focused perspective taking measure ($\alpha = .95$) and trait-emotional-intelligence scale ($\alpha = .89$) as in Study 1, and the study results reported here are robust to controlling for these two variables.

Table 4
Condition Means in Study 3

Measure	No contact: verbal contact = 0, visual contact = 0 (<i>n</i> = 124)	Picture: verbal contact = 0, visual contact = 1 (<i>n</i> = 116)	Telephone: verbal contact = 1, visual contact = 0 (<i>n</i> = 126)	Face-to-face: verbal contact = 1, visual contact = 1 (<i>n</i> = 132)
Trust accuracy	.48 [.39, .56] <i>SD</i> = .50	.58 [.49, .67] <i>SD</i> = .50	.80 [.73, .87] <i>SD</i> = .40	.78 [.71, .85] <i>SD</i> = .42
Sender's trust	.63 [.54, .72] <i>SD</i> = .49	.71 [.62, .79] <i>SD</i> = .46	.90 [.84, .95] <i>SD</i> = .31	.89 [.84, .95] <i>SD</i> = .31
Receiver's trustworthiness	.54 [.45, .63] <i>SD</i> = .50	.65 [.56, .73] <i>SD</i> = .48	.86 [.80, .92] <i>SD</i> = .35	.89 [.83, .94] <i>SD</i> = .32
Other-focused perspective taking	2.49 [2.30, 2.69] <i>SD</i> = 1.12	2.61 [2.38, 2.83] <i>SD</i> = 1.24	3.71 [3.54, 3.87] <i>SD</i> = .94	3.88 [3.72, 4.04] <i>SD</i> = .92

Note. The values in square brackets are 95% confidence intervals.

focused on personality traits (Gollwitzer et al., 2012; Yamagishi, 2001) and feedback styles (Fetchnauer & Dunning, 2010; Schweitzer et al., 2018). Our findings extend this emerging line of inquiry into trust accuracy by (a) illuminating a critical relational antecedent (brief interpersonal contact) and, perhaps even more importantly, (b) providing insight into a key underlying psychological mechanism (other-focused perspective taking).

Indeed, as Kugler, Connolly, and Kausel (2009), Malhotra (2004), and Schweitzer et al. (2018) elaborate, much of prior research on behavioral trust has been inspired by traditional economic models, taking the trustor's perspective-taking ability for granted and relying on the assumption that actors routinely engage in comprehensive assessments of their counterpart's incentives and anticipated behavior. However, Yamagishi, Li, Takagishi, Matsu-moto, and Kiyonari (2014) show that even those individuals who come close to resembling the homo economicus ideal type frequently fail to take the perspective of their exchange partner into consideration. These observations may help to explain why real-life trustors tend to be less accurate than one might expect (Rule et al., 2013; Yip & Schweitzer, 2015), especially in initial stages of relationships (Meyerson et al., 1996; Robert et al., 2009). By uncovering how variations in other-focused perspective taking affect swift trust accuracy, our research provides novel insight into how violations of traditional assumptions in economics may translate into suboptimal trust decisions.

Our work specifically contributes to the extant literature on the process of developing swift trust. With the proliferation of tem-

porary work groups and virtual teams, organizational members are increasingly forced to skip the usual process of becoming deeply acquainted; nonetheless, they are still required to make important decisions on whether to trust each other as they start to collaborate (Foddy et al., 2009; Meyerson et al., 1996). While the swift trust literature has advanced our understanding of the various bases for initial trust (McKnight et al., 1998), our findings contribute to this stream of research by showing that trust accuracy can be expected to be relatively low when no interpersonal contact precedes the exchange. However, we also demonstrate that even short periods of superficial interaction may be sufficient to substantially increase the accuracy of swift trust decisions. This suggests that relying on swift trust judgments can be reasonable, as long as at least a minimal opportunity for socialization is provided. This insight provides additional support for the notion that some firsthand experience, and especially verbal contact, is critical for distributed workforce to collaborate effectively across far-flung locales (Hinds & Cramton, 2014; Mortensen & Neeley, 2012).

Second, our results also speak to social cognition research on interpersonal contact. Earlier studies suggested that judgments following brief personal encounters can be seriously impaired by people's naive theories and biases (Grant & Holmes, 1981; Snyder, Tanke, & Berscheid, 1977). Consistent with the popular wisdom that "first impressions can be deceptive," scholars have argued that brief interactions might foster stereotyping—simplistic and overgeneralized judgments based on highly visible and distinctive personal characteristics (e.g., sex or race). These pieces of information are usually among the first to be noticed in a brief social interaction, but they can lead to biased and inaccurate interpersonal perceptions. Conversely, a more recent view suggests that short exposure can actually enhance perceptual accuracy in a variety of settings (Ambady & Rosenthal, 1992; Fiske & Taylor, 2013; Rogers et al., 2016). Researchers have come to notice that categories are just one basis of impression formation during short interpersonal interaction—one that relatively quickly becomes supplemented and dominated by more attribute-oriented, individuating impression-formation processes (Fiske & Neuberg, 1990). Our results lend further support to the notion of the beneficial consequences of brief interpersonal contact by establishing the effect of such contact on enhanced other-focused perspective taking and, ultimately, swift trust accuracy. And specifically, our findings suggest that verbal information derived from this contact

Table 5
Mediation Regression Results—Study 3

Predictor	1 Trust accuracy	2 Other-focused perspective taking	3 Trust accuracy
Verbal contact	1.23** (.20)	1.24** (.10)	.95** (.23)
Visual contact	.19 (.20)	.15 (.10)	.16 (.20)
Other-focused perspective taking			.23* (.09)
Constant	.01 (.16)	2.48** (.08)	-.56* (.28)
<i>R</i> ²	.08	.26	.09

Note. *n* = 498. Standard errors in parentheses. Asterisks indicate significant coefficients.

* *p* < .05. ** *p* < .01.

is particularly necessary because it may allow individuals form a premise where they can step out of their immediate, biased frames of reference and instead provides a logical premise of “other-focused coordination”—whereby individuals can be more mindful of the broader system and rules of engagement so they can be more accurate in swift trust. Through these novel findings, our investigation addresses previous calls for further research on the consequences of interpersonal contact for trust behaviors (Malhotra & Liyanage, 2005).

Third, our research contributes to scholarly work on the antecedents to perspective taking, showing that the activation of perspective taking through interpersonal contact may be contextual. Not all brief encounters will lead to perspective taking, nor will they equally advance the specific other-focused form of perspective taking that is most salient to forming accurate judgments of swift trust. It is particularly with the exchange of verbal information that this form of other-focused perspective taking is enabled. This has important implications for work that has suggested that face-to-face interactions provide an enhanced and improved communication experience (Fjermestad, 2004). While the experience itself may be advantageous in a variety of ways, our work suggests that swift trust judgments may be sufficiently and accurately made based on verbal interactions alone. By highlighting this contingent effect, our research reveals an important boundary condition in the link between interpersonal contact and perspective taking.

Finally, our research extends knowledge of the consequences of perspective taking by demonstrating how seeing another’s vantage point can provide not only organizational (e.g., Galinsky et al., 2008; Hoever et al., 2012) and social benefits (Davis, 2006; Krauss & Fussell, 1991) but also more self-serving advantages. By engaging in other-focused perspective taking, individuals can better understand, and be more attuned to, cues that result in less careless decisions and improved cognitive analysis of the situation at hand, thus leading to more accurate judgments of another person’s trustworthiness.

Limitations and Future Extensions

Given the pervasiveness of organizational settings in which trust is critical, we hope that our research will inspire future investigations into trust accuracy that provide additional depth and nuance in our understanding of this important phenomenon. For instance, while our research found that a particular type of interpersonal contact (i.e., brief verbal contact) was most salient for other-focused perspective taking and accurate judgments of trustworthiness, scholars may want to continue unpacking the relevant cues that observers are able to discern through more “arm’s length” interactions, such as textual exchange via messaging services. Indeed, we have speculated that visual cues may fall short because they do not provide “enough” information to provide a logical premise of other-focused perspective taking, and hence, individuals default to “their self-opinions.” However, further studies that examine how individuals step out of their frames of reference, seek to “understand the rules of the game,” and be more mindful of the broader system and rules of engagement, would help to shed light on this important phenomenon of trust.

In addition, because we found that brief interpersonal contact was salient to the extent that it allowed for other-focused perspective taking, future research might explore other factors that further

support an individual’s ability to engage in other-focused perspective taking (see Ku et al., 2015, for a review). Understanding more about the conditions through which other-focused perspective taking is enabled and has the greatest opportunity to occur would provide even greater clarity on the overall process that we identified here.

Further, future research may delve deeper into the trust-accuracy concept. It would be worthwhile to make more fine-grained distinctions between different types of trust inaccuracy, for example, to study over and under trust as separate constructs and then identify relevant factors that specifically drive either of these dimensions. Another area in which more work is needed is the operationalization of trust accuracy. In our investigation, we adopted a rather simplistic binary measure, but future research should aim to develop more continuous trust-accuracy measures to capture the degree to which one person’s level of trust fits another person’s level of trustworthiness. Future work that helps distinguish between accuracy of swift versus process-based trust, given that relevant cues and processing styles are likely to differ across relationship stages (e.g., van der Werff & Buckley, 2017), would also be of enormous benefit to scholars and practitioners alike.

Finally, while our results show that a key driver of swift trust is verbal contact that enables other-focused perspective-taking, scholarly work that further disentangles how our research might operate additively, or complementary, to “thin slice” judgments would be interesting. That is, our work indicated that visual cues appeared not to be sufficient, and that verbal cues were the primary driver of perspective-taking—while thin slice judgments were often found to be accurate on the basis of visual cues alone (Ambady & Rosenthal, 1992). We can only speculate that the difference may be because what people are trying to induce in these contexts is distinct and different: in the case of swift trust, rather than inducing personality traits alone, interpersonal induction is extremely salient. Attributions of something interpersonal are likely to be distinct from attributions of that which is personally expressive. Nonetheless, future work that examines this distinction and investigates the veracity of such assumptions would be highly interesting and fruitful.

Conclusion

Swift trust is a fundamental and pervasive aspect of organizational relationships, and it can have both positive and negative consequences depending on whether it is reciprocated or exploited. Being accurate in one’s trust judgments can, therefore, mean the difference between successful and failed outcomes. In the current examination, we presented and tested a model of trust accuracy as a function of brief interpersonal contact, finding that such contact provided the relevant cues for an other-focused form of perspective taking, which, in turn, led to a higher likelihood of accurate swift trust judgments. Our investigation provided the necessary grounding for understanding the phenomenon of trust accuracy, and it is our hope that this article will provide a platform for further studies that shed more light on trust accuracy as well as its drivers.

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