

Original Article

Accepted: 31 December 2025

<https://doi.org/10.20901/pm.62.4.01>

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## Improving the Limited Understanding of Social and Institutional Trust in Croatia

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### *Summary*

Generalized social trust and institutional trust are essential for a well-functioning society. The former refers to the belief that people, in general, can be trusted, while the latter pertains to confidence in institutions to act in ways that enhance overall well-being. Understanding the predictors of trust is particularly relevant in Croatia, where both social and institutional trust have remained comparatively low over the past 25 years. Previous research has primarily examined various socio-economic and socio-demographic factors. However, these provide only a limited understanding of individual-level variations in trust. Therefore, this study aims to improve our understanding of trust in Croatia by incorporating novel socio-political and socio-psychological concepts, such as social dominance orientation, populism, perception and justification of norm breaking, and religiosity. Results show that the models of predictors of trust are improved by the widening of the pool of predictors, but there is still a hefty amount of unexplained variance.

*Keywords:* Social Trust, Institutional Trust, Individual-level Predictors, Populism, Norm Perception

### **Introduction**

For a democratic society to function well, its citizens should trust each other and trust their social and political institutions (Simpson, 2007). The importance of trust cannot be overstated in current times, particularly because of its role as a “safety cushion” for social and political crises and its role in alleviating radicalising and illiberal tendencies (Bargain and Aminjonov, 2020; Misztal, 1996; Zmerli and Newton, 2008). By all accounts, Croatia is a low-trusting society, both in terms of how much citizens trust each other and how much they trust social and political institutions (overview in Bovan, 2024; see also Carstens, 2023). The impact of permanently low trust was par-

ticularly evident during the COVID-19 crisis (Bovan *et al.*, 2022) and could open the way for future anti-democratic actors gaining traction. Interestingly, while there has been a vast array of studies focusing on trust in Croatia, we only have a modest understanding of inter-individual variability in trust (e.g. Bovan, 2024; Henjak, 2017; Štulhofer, 2004; Vuksan-Ćusa and Henjak, 2022). Studies employed important variables as predictors of trust, such as satisfaction with the economy, support for the election winner, satisfaction with democracy, or left-right self-identification (*ibid.*). Still, the average levels of explained variance for trust in representative institutions in the 1999–2020 period was 20% and for trust in security institutions it was 15% (Bovan, 2024). In order to try to improve this limited understanding of social and institutional trust, in this study I use a wider range of underexplored socio-political and socio-psychological predictors, which include social dominance orientation, authoritarianism, religiosity, populist attitudes, perceptions of social norms, work sector, and sources of information. In the first part of the article, I present an overview of theoretical and empirical insights into trust, followed by an overview of theories of predictors of trust, as well as studies on trust in Croatia. There I also present the theoretical logic of incorporating various concepts that I use in my study. This is followed by the methodological section, results, and discussion.

## Trust

Trust has been approached in various ways within various theoretical traditions, being characterised as a “messy or fuzzy concept that is hard to define and measure” (Carstens, 2023, p. 298). However, a core of trust can be identified and it usually involves the truster, the trustee and the action/behaviour of the trustee (Hardin, 1999). The truster trusts the trustee to do that action which will be beneficial to the truster, or at least in line with the expectations of the truster. Trust is thus relational, since it is a characteristic of social relationships; it is situational, in the sense that it is context-dependent and includes a concrete and specific array of actions for which a truster trusts the trustee; finally, it is future-oriented, focusing on future behaviour of the trustee, and as such always involves risk (Carstens, 2023). The positions on the foundation of trust usually fall into one of two camps – the sociological approach sees it in the moral obligation to trust the other; the rationalistic approach, on the other hand, sees the foundation of trust in the information about the trustee and their previous actions (e.g. Hardin, 1999; Levi and Stoker, 2000; Misztal, 1996; Offe, 1999).

In addition to these differences, there are various types of trust in literature, with the most common ones being social, institutional, and political trust. Social trust refers to trust in other people who can be divided into “circles of closeness”, e.g. significant other, family and friends, neighbours, members of various ingroups, members of various outgroups, and finally trust in people in general, including

those that are outside one's personal network. The last type is referred to as generalised social trust, and is the most studied type, since it is thought of as a key aspect of social capital, binding people together in modern societies (Putnam, 2000; Schilke *et al.*, 2021). Due to its importance, oftentimes when researchers are writing about social trust, they are referring to generalised social trust (as is the case in this article). There is similar confusion with the concepts of political and institutional trust. The terms are most often used interchangeably, both referring to trust in the core political institutions in representative democracies, such as the parliament or the government (e.g. Verhaegen *et al.*, 2017). Still, some authors include trust in politicians when discussing political trust, and others use trust in non-political institutions when discussing institutional trust, such as the educational system, military, judiciary etc. (overview in Carstens, 2023). Since in this study I use trust in various types of institutions (divided into representative and security ones), I will use the term institutional trust in the rest of this article. Similarly to social trust, institutional trust is seen as an important part of citizens' support for democracy, particularly its representative form (Easton, 1976; Uslaner, 2018); both are important for social and political stability, citizens' political participation, and economic prosperity (Devine, 2024; Muringani *et al.*, 2024; Xue *et al.*, 2025).

It is no wonder then that the crisis of trust in Western democracies in the last three decades (Valgarðsson *et al.*, 2025) caused researchers to worry about citizens' disillusionment and democracy's decline. At the same time, we can apply the saying "too much of a good thing" to trust. Trust can be exploited by harmful actors (or even the trustees), which is especially relevant for democratic institutions. Citizens should act as engaged watchdogs and exhibit a healthy dose of questioning and doubt in the policies and behaviours of the government, parliament and other political institutions. Thus, it is better to strive for an "optimal" level of political and social trust that is not maximised, all-encompassing and impervious to context (Schilke *et al.*, 2021). This is in line with Norris's idea of critical/sceptical citizens (Norris, 2022), who exhibit trust and distrust at the same time, avoiding both blind belief and cynicism (for a distinction between mistrust and distrust, see Carstens, 2023). However, while this discussion is important for Western democracies that have seen a drop in trust from high to mid or low levels, it is not completely valid for low-trusting contexts, i.e. societies that did not manage to actualize high levels, instead having "traditionally" low trust. For these societies, one of which is Croatia, it is even more important to understand the predictors of social and institutional trust.

### **Predictors of Trust**

There are several theoretical models of predictors of social and institutional trust. For social trust, the dominant model is social learning, exemplifying either early

life experiences within the family or ongoing life experiences with trustworthiness of others. Regardless, there is an assumption that social trust is a relatively stable characteristic of individuals, even though there are inter-group differences based on ethnicity, culture, education etc. (overview in Schilke *et al.*, 2021). For institutional trust, there are two groups of models – ones focusing on culture and others focusing on performance (Mishler and Rose, 2001). Culture theories see institutional trust as a (relatively stable) trait, developed through socialization and the experience of national norms and culture. Thus, institutional trust is seen as an aspect of social capital or political culture and primarily an offshoot of social trust (Carstens, 2023; Warren, 2018). On the other hand, performance models see institutional trust as citizens' reaction to behaviour/output of institutions; with distrust being the result of a mismatch between expectations and reality (Bângăoanu *et al.*, 2021). Models within this group differ in the object of evaluation, with some focusing on economic performance, some on political, and others on a combination of both (e.g. Campbell, 2004; Dalton, 2017; Mishra and Attri, 2020). In addition, both culture and performance models can be divided into micro- and macro-level approaches, focusing on individual-level perceptions and characteristics or objective measures of institutional performance and national political culture (Carstens, 2023; Mishler and Rose, 2001).

### **Studies on Trust in Croatia**

Most empirical studies on trust in Croatia focused on identifying levels of trust in the general population, as well as trying to pinpoint relevant determinants. Social trust is dominantly approached through the lens of social capital, seeing it as a crucial aspect of democratic development (Štulhofer, 2003; 2004). While the percentage of citizens that exhibit social trust varied from the 90s till today, it does not go over 29%, going down to less than 10% at certain points in time (Bovan, 2024; Šalaj, 2005; Štulhofer, 2004). Thus, we can conclude that citizens in Croatia tend not to trust other people, i.e. that this aspect of social capital in Croatia is lacking. Regarding predictors, the study with the broadest timeframe (2003–2020) showed that trust in representative institutions is the most stable positive predictor of social trust, with age, education, and satisfaction with democracy being positive predictors at certain points in time (Bovan, 2024). In addition, studies showed that social trust is related to corruption perception (Štulhofer, 2004), authoritarianism (Gvozdanović, 2017), but not to socio-economic status (Matković, 2006). More studies have been done on institutional trust, all of which point to worrisome levels of distrust in various institutions (e.g. Baloban and Rimac, 1998; Henjak, 2017; Nikodem and Črpić, 2011; Sekulić and Šporer, 2010; Vuksan-Ćusa and Henjak, 2022). They use a wide array of institutions, and most use exploratory approaches to identify latent structures of institutional trust (Mrakovčić, 2010; Nikodem and

Črpić, 2011; for a different approach, see Franc *et al.*, 2020). However, Bovan and Baketa (2022) showed that Croatian citizens have a stable structure of institutional trust, dividing institutions into representative (parliament, government, and political parties) and security ones (police and military). Studies usually do not explicitly use the above-mentioned theoretical models of trust predictors, even though they use variables that capture the cultural and performance approaches (e.g. Bovan, 2024; Henjak, 2017; Nikodem and Črpić, 2011; Vuksan-Ćusa and Henjak, 2022). Results point to social trust, authoritarianism, and satisfaction with democracy, as well as voting for the election winners as being relevant predictors of institutional trust (Bovan, 2024; Henjak, 2017; Vuksan-Ćusa and Henjak, 2022); however, these vary based on what institutions are used in the study (Bovan, 2024).<sup>1</sup> Still, most of these studies have relatively modest levels of explained variance, which begs the question – can we incorporate a wider range of socio-psychological and socio-political concepts that are contextually important so that we can get a better understanding of the variability of social and institutional trust? Thus, in this study, in addition to variables that capture theoretical models, I add several variables for which I explain the theoretical and/or empirical logic in the following section. Some of these variables have been used sporadically in the Croatian context, but here I combine them together in a single study. They are divided into socio-psychological factors and socio-political perceptions and attitudes.

### *Socio-psychological Factors*

Social dominance orientation (SDO) is the degree to which an individual prefers social hierarchy and inter-group dominance over equality (Pratto *et al.*, 1994). It has been studied as an important factor influencing racism, sexism, discrimination, prejudice, nationalism, opposition to progressive policies etc. (Asbrock *et al.*, 2010; Ho *et al.*, 2012; Pratto *et al.*, 2000; Snellman and Ekehammar, 2005). While it is rarely used in studies on trust, the logic is that those higher in SDO should support and trust institutions that are hierarchically based and/or that enforce hierarchy. This is in line with studies that show that higher SDO is related to higher trust in the police (Lowrey-Kinberg *et al.*, 2020), lower trust in science (Lilly *et al.*, 2025), and higher overall institutional trust in a crisis situation (Bovan *et al.*, 2022). Since social trust refers to trust in people in general, which includes outgroups towards

<sup>1</sup> A forthcoming study by the author of this paper uses data from the 2003–2020 period and explicitly tests the theoretical models of predictors of institutional trust. Results show that the performance model is the best, and stable, way to explain trust in representative institutions, while for security institutions the cultural model is the best. Still, the levels of explained variance are at around 28% for representative, and around 17% for security institutions, with a decreasing trend through time.

which those high in SDO have a negative view, this implies that those higher in SDO should exhibit lower levels of social trust.

A related concept, authoritarianism, refers to the individual's proclivity for strong leadership, order, obedience, respect for authorities, and a tendency to conform (Duckitt, 2022). Authoritarianism, particularly its right-wing variant, has been studied vastly, and it has been connected to higher prejudice toward outgroups, propensity toward aggression, illiberal and anti-democratic policies (Costello *et al.*, 2022; Manson, 2020; Peterson *et al.*, 1993). Underlying authoritarianism is a view of the world as an unstable, dangerous and threatening place (Osborne *et al.*, 2023), and as such should be positively related to institutions, particularly those that offer stability and security (see Dunn, 2020; Vuksan-Ćusa and Henjak, 2022). Furthermore, because of its negative relation to outgroups, authoritarianism should be negatively related to social trust (see Heller *et al.*, 2022).

Religiosity, i.e. one's relationship with religion, is usually understood as having at least two aspects – one's intensity and commitment to religious belief (individual religiosity) and one's involvement in religious social practices (social religiosity) (Sholihin *et al.*, 2022; Valente and Okulicz-Kozaryn, 2021). Interestingly, it seems that individual religiosity is related to lower social trust, due to those with stronger religious beliefs having a more negative view of humans in general, and as such having lower social trust (Valente and Okulicz-Kozaryn, 2021). On the other hand, social religiosity is positively related to social trust, acting as an active social network that strengthens social capital (*ibid.*). While this has been shown in the US context, it seems that this relationship depends on religion type and the diversity of religions in the studied context (Daniels and Von Der Ruhr, 2010; Delhey and Newton, 2005; Dingemans and Van Ingen, 2015; Traunmuller, 2011; Upenieks and Orfanidis, 2022; Welch *et al.*, 2007). Regarding its relationship with institutional trust, theoretically there is no clear reason for a direct link between the two. However, the relationship between institutional trust and religiosity, which has been shown in some studies (Creel, 2021; Gemar, 2024; Godefroidt *et al.*, 2017), could be a byproduct of trust in religious institutions, or due to the perception that political institutions in a country are close to religious organizations. It is worth noting that almost 90% of citizens in Croatia are religious, with the percentage of Catholics being 79%,<sup>2</sup> and that the Catholic church is an important social and political actor in Croatia, closely tied to the state (Nikodem and Zrinščak, 2012).

<sup>2</sup> <https://vijesti.hrt.hr/hrvatska/drzavni-zavod-za-statistiku-objavljuje-konacne-rezultate-popisa-2021-9724370> (accessed: 29 October 2025).

*Socio-political Perceptions and Attitudes*

Populism has been one of the most popular concepts and terms in political science in the last two decades (Brubaker, 2017; Mudde, 2004; Mudde and Rovira Kaltwasser, 2017; Urbinati, 2019). While there are various approaches and definitions of populism (Šalaj and Grbeša, 2018), anti-elitism and people-centrism make up its core. As such, various studies have shown that populism is related to lower institutional trust (Ivanov, 2023; Palacios, 2025; Rooduijn, 2018; but see Mauk, 2020). This relationship has not been studied to a great extent in Croatia (exceptions being Vuksan-Ćusa, 2023, and, on a student sample, a study by Plenković, 2020), with authors opting for a theoretical analysis of populism and distrust (e.g. Šalaj, 2012; Šalaj and Grbeša, 2018). Moving to social trust, we must consider that populists put “people” in the centre of their thinking, imaging them as being wholesome and good, superior to the corrupt elite. Following this logic, we would expect that populists have higher social trust. However, the few studies that have analysed this relationship show that the relationship is negative (Berning and Ziller, 2017; Filsinger, 2022; Marcos-Marne and Sendra, 2024), which could be due to participants’ understanding of the term “people in general” that is used when measuring generalised social trust (Marcos-Marne and Sendra, 2024) or to their underlying left-right form of populism (Algan *et al.*, 2025).

Both social and institutional trust are related to the context in which those relations occur. One contextual aspect are societal norms, or (in)formal rules that should guide the behaviour of the members of a community. The following of these norms is seen as an important aspect of social capital, with the idea being that (social) trust is higher when members of a community follow societal norms (Bhandari and Yasunobu, 2009; Häuberer, 2011; Rimac and Štulhofer, 2004). However, this is true only if those include reciprocity, solidarity, integrity, and cooperation (Putnam, 1994; Pye, 1999). If one perceives that these norms are broken, in other words, if cheating, corruption, or bribery are the norms, citizens will not tend to trust others; instead opting for a more limited radius of trust (Graeff and Svendsen, 2012; Rothstein and Uslaner, 2005; Spadaro *et al.*, 2023; Štulhofer, 2004). Of course, this is also true for trust in institutions, which is particularly sensitive to corruption perceptions and experiences (Morris and Klesner, 2010; Seligson, 2002). Corruption and corruption perception have been major issues in Croatia since the transition period (Grubiša, 2005), and still are seen as serious problems in 2025.<sup>3</sup> Probably due to the depth and pervasiveness of corruption in Croatia, some citizens tend to justify it and even reward corruptive behaviour at the polls (Vuković, 2020). Thus, it seems

<sup>3</sup> <https://freedomhouse.org/country/croatia> and <https://www.transparency.org/en/cpi/2024/index/hrv> (accessed: 29 October 2025).

important to study not just the perception of norm breaking but also the justification of norm breaking, since their interaction could be related to social and institutional trust (Mizrahi and Krup, 2025), e.g. those that perceive a strong presence of civic norm breaking should trust people and institutions less, but that relationship could be lower for those that justify such behaviour.

In addition to these variables, I add work sector, an important aspect of Croatian socio-political context. The size of the public sector in Croatia is above the OECD average, with an estimated 22.78% of employees being a part of the public sector (OECD, 2025); even though this number varies, depending on the used methodology (Bejaković *et al.*, 2011; Koprić *et al.*, 2018; Stimpson *et al.*, 2023). Nevertheless, the discussions in Croatian media and the public usually argue that the public sector is inefficient and too big, serving as a place for employing political supporters<sup>4</sup> (see also Bađun *et al.*, 2014; Franičević and Matković, 2013). Regardless, we would expect those that are employed by the government to have higher institutional trust. Finally, I add the sources of informing about politics as predictors of trust, due to previous studies showing that informing oneself through traditional media is related to higher social and institutional trust, while the opposite is true for new media<sup>5</sup> (Ceron, 2015; Echeverría and Mani, 2020; Marcinkowski and Starke, 2018; Strömbäck *et al.*, 2016; Verbalyte *et al.*, 2023).

## Methodology

The goal of this study is to improve our understanding of the variability of institutional and social trust in Croatia, which will be done by incorporating the above-mentioned concepts into the existing theoretical models. The analytical plan is as follows. First, the psychometric quality of all measurements will be checked, and necessary recoding will be done. Next, descriptives for all independent and dependent variables will be presented. The main part of the analysis will be the hierarchical regression. I will use five steps, which follow a certain causal logic as well as theoretical models and previous studies. They range from early life experiences and “fixed” characteristics, toward socio-psychological traits, sources of information and finally to socio-political attitudes and perceptions and performance evaluations.

I use data gathered within the Croatian national electoral study (CroNES) in 2024 done by the Faculty of Political Science in Zagreb. Face-to-face computer assisted fieldwork was done by a public opinion company in December 2024, and the

<sup>4</sup> <https://zadarski.slobodnadalmacija.hr/zadar/forum/neslavni-rekord-prvi-smo-u-eu-po-broju-zaposlenika-ovisnih-o-proracunu-vise-od-400-tisuca-hrvata-ima-drzavu-za-poslodavca-1168277> (accessed: 29 October 2025).

<sup>5</sup> <https://www.nfp77.ch/en/aVJnDNGyVgCmwwkH/news/trust-in-political-institutions-the-central-role-of-traditional-media> (accessed: 29 October 2025).

sample (N=1020) was nationally representative by region, settlement size, gender, and age. The measures for novel predictors were the following.<sup>6</sup> Social dominance orientation was measured with the Croatian translation of the original SDO scale (Pratto *et al.*, 1994), which includes 5 items on a Likert scale, and was previously used in other studies (e.g. Bovan *et al.*, 2022; Čorkalo Biruški *et al.*, 2020). Authoritarianism was measured with the Croatian translation of the scale developed by Feldman and Stenner (1997) that asks participants to choose between four pairs of characteristics that they think a child should develop (e.g. respect toward elders-independence). Authoritarian answers are then coded as 1, non-authoritarian as 0, and the answers are added together. Individual religiosity was measured on a five-point scale from 1-I am a firm believer, and I accept everything my religion teaches me to 5-I am not religious, and I am against religion (this was later reverse coded). Social religiosity was measured with the frequency of attending religious ceremonies (1-Never or almost never to 6-Once a week or more). For populist attitudes, I use the Croatian translation of the populist attitudes measure with anti-elitism and people-centrism as sub-dimensions (Castanho Silva *et al.*, 2018); this scale was previously used in the Croatian context (e.g. Vuksan-Ćusa, 2023; Vuksan-Ćusa and Šalaj, 2024). Perception of norm breaking and norm justification was inspired by the European Values Study measure of civility as part of the social capital measure. Both include five behaviours – using public transport without paying the ticket, cheating on taxes, getting benefits one is not entitled to, offering bribes, using friendly or familial connections to gain advantage in life; for each of these, participants had to evaluate how many citizens in Croatia engage in that type of behaviour, and later how much do they justify those behaviours. Work sector was measured on a four-point scale (government or local administration, public sector, public company, private sector) and was later recoded into 0-Private sector and 1-Public sector. Sources of information was measured on a four-point scale regarding the frequency of gathering information through various sources (1-Never to 4-Often), such as print media, television, radio, social networks, Internet portals, talking to members of family, talking to friends, neighbours, and work colleagues.

## Results

First, I checked the psychometric characteristics of all the relevant variables. While all the details can be seen in the online appendix<sup>7</sup>, I will briefly go through all the relevant information. Based on previous studies (Bovan, 2024; Bovan and Baketa, 2022), institutional trust was divided into trust in representative institutions (government, parliament, political parties) and trust in security institutions (police, mil-

<sup>6</sup> Measures for other predictors can be seen in the Appendix (A1).

<sup>7</sup> [https://osf.io/dcxu6/overview?view\\_only=c6f3921465444df49e9e72036fc3088f](https://osf.io/dcxu6/overview?view_only=c6f3921465444df49e9e72036fc3088f)

itary). For populism, a one-factor solution with four items had the best characteristics. Sources of information was divided into three variables – informing through human contact, informing via online sources, and informing through traditional media. SDO, perception of norm breaking and norm breaking justification all had satisfactory single-factor solutions.

Descriptives for continuous variables can be seen in Table 1, and descriptives for binary variables in Table 2.

**Table 1.** Descriptives for Continuous Variables

	M	SD	Min	Max
Age	47.62	17.13	18	90
Class	2.23	0.62	1	4
Religiosity – individual	3.92	1.09	1	5
Religiosity – social	3	1.74	1	6
Sources of information – online	2.51	0.97	1	4
Sources of information – human	2.54	0.88	1	4
Sources of information – traditional	2.6	0.79	1	4
Populism	3.91	0.77	1	5
Satisfaction with economy – egotropic	2.57	0.97	1	5
Satisfaction with economy – sociotropic	2.39	0.97	1	5
Norms – perception	2.5	0.63	1	4
Norms – justification	1.81	0.69	1	4
Institutional trust – representative	2.39	1.04	1	5
Institutional trust – security	3.51	1.01	1	5
SDO	2.72	0.93	1	5
Authoritarianism	2.23	1.21	0	4
RILE	5.19	2.53	0	10

As can be seen, the levels of institutional and social trust are comparable to previous studies, with social trust increasing after 2020, but still being under 30%, and institutional trust being similar to previous points in time – low for representative institutions and relatively high for security institutions (Bovan, 2024). We can see that the participants are not satisfied with either their own or the country's change in the economy; that they are above (scale) average in their individual religion, but have average levels of social religion; they inform themselves to a similar

degree through various sources of information; they have relatively high levels of populism; tend to perceive above average frequencies of norm breaking, but justify those behaviours to a low degree; finally, they have (scale) average levels of SDO and authoritarianism, and identify themselves as a bit to the right of the centre of the left-right scale. First-order relationships between “new” variables in the study and social and institutional trust can be found in the Appendix (A2, A3, and A4).

**Table 2.** Descriptives for Binary Variables

	%
Gender (%F)	52.8
Education (%BA)	23.9
Settlement size (%urban)	45.2
Social trust (%yes)	27.8
Work sector (%public)	37.3
HDZ vote (%yes)	18.5

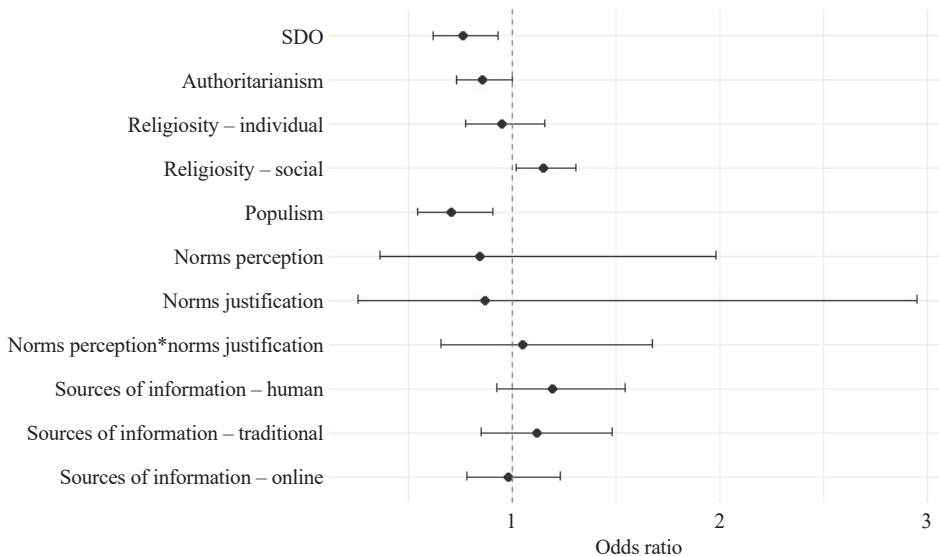
To incorporate new variables into established models of predictors of social and institutional trust, I move to the results of the hierarchical regression analysis. The addition of each step in the analysis significantly improved the overall model for all types of trust (see Appendix – A5, A6, and A7). I cover the overall model findings in the discussion section. For now, I turn to the coefficient plots that show the results of new variables, while controlling for all other variables in the final step of hierarchical regressions.

In Graph 1 (on the next page) we can see that while most of the variables are not significant predictors of social trust, SDO, authoritarianism, and populism negatively predict social trust, while social religiosity is positively related to it.

On the other hand, most of the variables are significant predictors of institutional trust (see Graph 2 on p. 23), particularly trust in representative institutions. Those individuals who trust representative institutions tend to have higher SDO and authoritarianism, inform themselves through human and traditional sources. Interestingly, populism negatively predicts trust in representative institutions while positively predicting trust in security institutions. Furthermore, those that are less likely to justify norm breaking behaviour trust security institutions to a higher degree.

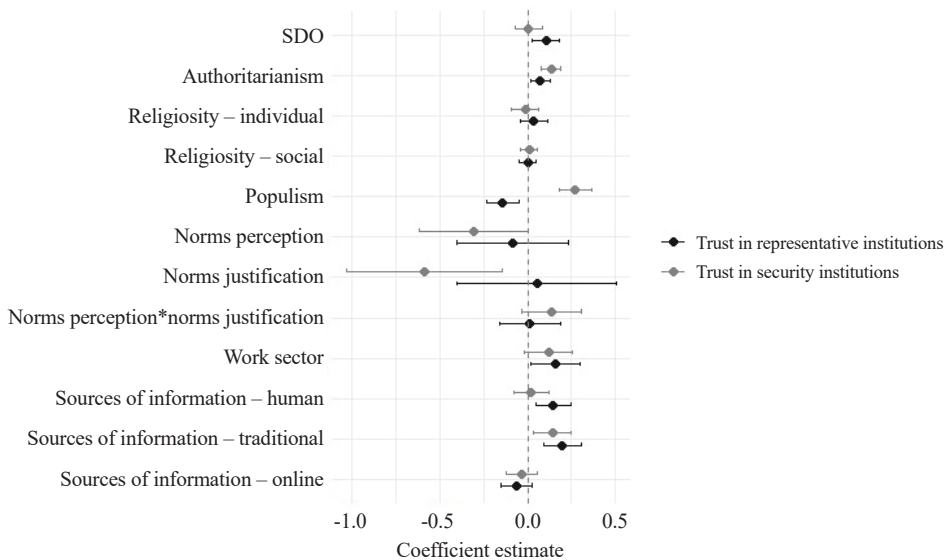
## Discussion

The goal of this study was to try to improve our understanding of social and institutional trust through the widening of existing models of individual-level predictors.

**Graph 1.** Predicting Social Trust (Odds Ratio with 95% Confidence Intervals)

I chose several socio-psychological, socio-political and contextually relevant variables which were used in addition to variables that capture the existing theoretical models of trust predictors. We can see that, in a low trusting context, trust in other people and trust in institutions are not based solely on social learning, institutional performance and culture. They are related to various socio-psychological traits, such as social dominance orientation, and socio-political attitudes, such as populism and norm justification. Furthermore, there seems to be a different basis for institutional trust depending on what type of institutions citizens are evaluating. Let us look at these new variables in greater detail.

My hypotheses were that SDO and authoritarianism would be positively related to both forms of institutional trust and negatively to social trust. The results point to this hypothesis being true, apart from SDO not being a significant predictor of trust in security institutions. This is not in line with one of the few studies that related SDO and trust in the police (Lowrey-Kinberg *et al.*, 2020), and could be due to SDO capturing more the dominance relationship between groups in a “jungle-like” view of society, within which security institutions are not key – the groups themselves are the basis of domination. However, this explanation does not hold when we consider that those higher in SDO trust representative institutions to a higher degree. For these institutions (government, parliament, parties), it could be that those high in SDO perceive them as perpetuating, or at least allowing, group-

**Graph 2.** Predicting Institutional Trust (Standardized Coefficients with 95% Confidence Intervals)

based differences; or it could be that by trusting these institutions more, those high in SDO justify the political system. Either way, the reasoning behind this difference in SDO relation to various types of institutions is unfortunately beyond the scope of this article. Results regarding authoritarianism, on the other hand, are completely in line with my hypothesis – those with a stronger preference for order, authority, and obedience trust people to a lesser degree, but trust both representative and security institutions more.

Next, I hypothesized that two forms of religiosity – individual belief and participation in social religious practices – should be related to trust. Even though individual religiosity was significantly related to institutional trust when looking at first-order correlations, it was not a significant predictor when other variables were added. Furthermore, it was not related to social trust. Thus, the strength of religious belief in Croatia has no relationship to trust in people in general or to trust in institutions. This could be due to the low levels of religious diversity in Croatia and/or due to Catholicism being the dominant religion in Croatia, compared to other contexts where Protestantism is more prevalent (e.g. Dingemans and Van Ingen, 2015; Welch *et al.*, 2007). On the other hand, social religiosity was a significant positive predictor of social trust, supporting the social capital assumption, that social (religious) practices strengthen social ties and a feeling of community and trust, which

in turn spreads to a bigger radius outside of the religious community itself. Interestingly, while social religiosity significantly predicted institutional trust, the significance disappeared once other variables were taken into account. In a vacuum, the radius of trust expands toward institutions, but that relation is actually better understood via other socio-demographic or socio-psychological factors, such as authoritarianism or settlement size. Further studies are needed to delve deeper into this.

I hypothesized that populism would be negatively related to institutional trust, but could theoretically be positively related to social trust, even though few studies that studied the relationship found a negative relation. When we look at social trust, citizens in Croatia in 2024 are in line with previous empirical studies – those with stronger populist attitudes have less trust in people in general. Thus, the positive outlook that populists supposedly have regarding people does not transfer to trust. This could be due to the various understanding of the term “people” when measuring populism (Kindt *et al.*, 2025; Meijers *et al.*, 2025) and/or to the term “people in general” while measuring generalised social trust (Marcos-Marne and Sendra, 2024). More specifically, “people” could encompass a more exclusionary understanding, capturing the ingroup bias which in turn could be negatively related to the outgroups that are captured under the term “people in general”. In line with the anti-elitist outlook that populists have, populist attitudes are negatively related to trust in representative institutions. However, the opposite is true for security institutions. This could perhaps be due to the police and military not being perceived as part of the corrupt and evil elite; or at least not part of the political elite (Meijers *et al.*, 2025). These institutions could be perceived as protecting the “ordinary” people (Isernia *et al.*, 2025) or even as ones that can potentially be used to topple the corrupt elite and secure the rule of the people, which is particularly resonant in the Croatian context of the Homeland War and the role that the military, based largely on combatant volunteers (“regular people”), had in securing Croatia’s independence. This can also be seen in the fact that both the police and the military are the most trusted institutions in Croatia in the last 25 years (Bovan and Baketa, 2022).

Perhaps the most unexpected result is the almost complete lack of predictive power of perceptions of norm breaking behaviour and their justification. Based on the social capital theory, I expected that those individuals that perceive that a larger extent of their fellow citizens engages in norm-breaking behaviour (i.e. they cheat, bribe and are corruptible) should trust people less. In addition, justification of norm breaking, which could directly or indirectly be related to social trust, was not a significant predictor. If we assume that we captured well this aspect of social capital with our measures (which was based on the European Values Study and had good psychometric characteristics), one reason for the lack of relevance could be due to a normalisation of norm breaking in Croatia – it could be perceived as “the way things are”, a norm, which regardless of our justification of these norms, is just a

statement of the fact, and thus not related to our trust in other people. It could be perceived as so widespread and normalised that even the people we know do it and we trust them, thus, we could trust others as well, regardless of our perception of their norm breaking behaviour. This is in line with the results showing that norm breaking justification is not related to social trust, and to the result showing a positive relationship between norm perception and norm breaking justification ( $r=0.22$ ,  $p<0.01$ ). On the other hand, it could be that social capital in Croatia, due to the consistently low social trust during the last 25 years, does not function as theoretically expected, and that social trust is based on other experiences and attitudes, not the ones regarding norm breaking.<sup>8</sup> Furthermore, neither perception nor justification of norm breaking behaviour were relevant predictors for trust in representative institutions, as was the case in other studies (Catterberg and Moreno, 2006; Mizrahi and Krup, 2025; Simonyan, 2024). However, in some contexts these relationships did not hold, with authors explaining the lack of relationship with low levels of social capital and a high degree of corruption scandals in those contexts (Catterberg and Moreno, 2006), which could be applied to the Croatian setting. One significant finding was that higher justification of norm breaking behaviour predicted lower trust in security institutions. This could come from the perception of security institutions as not fulfilling their role as maintaining order and upholding norms, and thus it becomes justified to break the norms. Interestingly, the relationship is not conditional on the perception of the prevalence of norm breaking behaviour.

Next, I expected that work sector should be positively related to institutional trust, and results show that this is the case for representative institutions. It is important to note that this relationship holds after adding all variables sets. For representative institutions, they can be seen as the public sector's "ultimate" employer, in addition to individuals working in the public sector being more knowledgeable about the representative institutions. For security institutions, the relationship exists both at the first-order level and for the hierarchical analysis, but becomes insignificant once we add the performance variables. This could be due to the fact that those working in the public sector are more satisfied with the Croatian economy ( $M_1=2.37$ ;  $M_2=2.51$ ;  $p=0.045$ ) and tend to vote more for HDZ ( $M_1=0.15$ ;  $M_2=0.27$ ;  $p<0.001$ ), so those variables take over the explanatory power of the work sector.

Regarding sources of information, neither source was related to social trust. While the first-order differences were significant, when added to the hierarchical analysis they were not significant, suggesting that social trust is not related to the

<sup>8</sup> Additionally, I tested whether individual items, i.e. specific norm breaking behaviours, relate to social trust. There was no statistically significant difference between social trusters and non-trusters in any indicator of the norm breaking behaviour perception and norm breaking behaviour justification.

source type nor the frequency of informing about Croatian politics and society, being instead strongly related to other socio-psychological and socio-political tendencies and traits. On the other hand, informing oneself through traditional media or human contact is positively related to institutional trust, which is in line with previous studies (e.g. Ceron, 2015; Echeverría and Mani, 2020). However, what was not in line with previous studies was the result showing that informing through online sources was not related to institutional trust.<sup>9</sup> This could be due to the fact that Croatian citizens have the lowest trust in Internet and social networks as sources of news (Grbeša Zenzerović and Nenadić, 2022), and as such do not use that information when assessing institutional trust.

After going through new variables that were added to the existing models, let us go over the models as a whole and see whether we have gained additional insight into trust in Croatia in 2024. For social trust, we used a logistical hierarchical regression, and as such there is no straightforward or justified way to compare our results to previous studies, but we can ascertain several things. Firstly, social trust was not related to any socio-demographic or socio-economic variable in any stage of the analysis. This is not in line with the life experience theory, suggesting that there are relevant inter-group differences in social trust (Schilke *et al.*, 2021). While it could be that these differences are captured by socio-psychological and socio-political variables, we would expect that the socio-demographic and socio-economic variables be relevant predictors in the early stages of hierarchical regression, but this was not the case. Instead, it seems that the key variables for social trust relate to one's attitudes toward social hierarchy, inter-group and people-elite relations, as well as preference for authority. Secondly, social and institutional trust are related in all analyses, echoing the results of previous studies (Bovan, 2024; Delhey and Newton, 2005), and suggesting that trust could follow the radius metaphor. Thirdly, the performance model is the most important and strongest predictor for trust in representative institutions, showing that citizens dominantly base their trust on institutional performance and satisfaction. At the same time, additional variables are important for institutional trust, such as SDO, authoritarianism, work sector and sources of information, suggesting that trust in representative institutions is a more complex phenomenon, at least partly related to contextual factors. Fourthly, by expanding the repertoire of socio-psychological and socio-political variables, we got a better understanding of trust in security institutions (as indicated by higher  $R^2$ ). Performance model is less important than other variables, suggesting that citizens in

<sup>9</sup> In checking if this is due to combining Internet news portals and social networks as sources into a single variable, I checked the first-order correlations of informing through social networks and institutional trust. The correlation with representative institutions is positive and significant, but close to zero ( $r=0.08$ ;  $p<0.01$ ), and not significant for security institutions.

Croatia base their institutional trust differently for different institutions (Bovan and Baketa, 2022). Taken together, predictors of trust in security institutions follow the logic of socio-cultural theoretical approaches.

There are several shortcomings that could be addressed in future studies. Firstly, we still cannot explain almost 75% of variation in institutional trust. It is somewhat improved by the addition of contextually important variables, but it is still lacking. Secondly, these variables, even though there are theoretical and contextual justifications for their inclusion, are still arbitrary, in the sense that I could have chosen many others, such as trust in conspiracy theories, political self-efficacy etc. Thirdly, as with all cross-sectional studies, we are capturing a single point in time and we lack causality, which could be improved by using longitudinal and/or experimental designs. Furthermore, cross-sectional research can be improved by testing more complex theoretical models that incorporate interaction effects between various socio-psychological and socio-political concepts and performance evaluations. Fourthly, our understanding of social and institutional trust should be improved with qualitative studies, capturing the potential differences in citizens' understandings of the terms trust, people in general, and institutions. Fifthly, the lack of importance of social norms and the strong importance of populist attitudes found in this study warrant further investigation. Finally, additional studies in other countries could show whether these results are due to Croatia's idiosyncratic context, whether they are a feature of low-trusting societies, or whether they also expand to high-trusting older democracies.

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## APPENDIX

### A1. Measures of Variables

Social trust was measured with a standard binary question regarding trust in people in general, with 0-You can never be too careful, and 1-Most people can be trusted. Institutional trust was measured on a five-point scale, ranging from 1-Do not trust at all to 5-Completely trust. Participants had to express their trust in each of various social and political institutions. Education was measured on a 7-point scale, ranging from not having finished elementary school to having a PhD. This was later recoded into 0-Below bachelor and 1-Bachelor and higher. Class was measured using self-categorization with the scale ranging from 1-High class to 4-Below middle class (this was later reverse coded). Settlement-size was measured on a four-point scale, from 1-Below 2000 to 4-Over 100.000 people, and was later recoded into 0-Rural (1 and 2) and 1-Urban (3 and 4). For egotropic and sociotropic economic satisfaction, participants had to evaluate on a five-point scale are they personally, and is Croatia as a country, economically doing better or worse compared to four years ago.

### A2. First-order Differences Based on Social Trust

	No social trust	Social trust	p
SDO	2.76	2.62	0.045
Authoritarianism	2.25	2.18	0.428
Religiosity – individual	3.9	3.96	0.433
Religiosity – social	2.91	3.23	0.012
Populism	3.94	3.83	0.029
Norms perception	2.45	2.45	0.954
Norms justification	1.81	1.79	0.756
Sources of information – online	2.48	2.6	0.084
Sources of information – human	2.5	2.67	0.005
Sources of information – traditional	2.55	2.72	0.004

**A3. First-order Correlations for Institutional Trust**

	1	2	3	4	5	6	7	8	9	10	11
1. Institutional trust – representative											
2. Institutional trust – security	.43**										
3. SDO	.16**	.07*									
4. Authoritarianism	.18**	.17**	.25**								
5. Religiosity – individual	.16**	.10**	.15**	.24**							
6. Religiosity – social	.14**	.13**	.12**	.24**	.58**						
7. Populism	-.14**	.22**	.04	-.02	-.06*	.01					
8. Norms perception	-.01	-.05	.02	.04	-.09**	-.00	.19**				
9. Norms justification	.08**	-.25**	.13**	.02	-.05	-.05	-.25**	.22**			
10. Sources of information – human	.23**	.04	-.07*	.02	.01	.04	-.00	.12**	.11**		
11. Sources of information – online	.09**	-.01	-.06	-.09**	-.09**	-.05	.02	.14**	.11**	.49**	
12. Sources of information – traditional	.31**	.14**	.14**	.19**	.10**	.10**	-.02	.15**	.07*	.50**	.27**

\* $p < 0.05$ ; \*\* $p < 0.01$

**A4. First-order Differences in Institutional Trust Based on Work Sector**

	Private	Public	p
Institutional trust – representative	2.29	2.66	<0.001
Institutional trust – security	3.46	3.7	<0.001

## A5. Logistical Hierarchical Regression Predicting Social Trust

	Model 1	Model 2	Model 3	Model 4
Intercept	0.409*	0.751	0.389	0.838
Age	1.004	1.002	0.995	0.997
Gender (0-M)	1.113	0.983	1.072	1.008
Class	0.858	0.85	0.82	0.775
Education (1-BA+)	1.284	1.175	1.153	1.173
Settlement size (1-Urban)	1.2	1.198	1.284	1.281
Religiosity – individual		0.963	0.96	0.946
Religiosity – social		1.166*	1.15*	1.15*
SDO		0.806*	0.809*	0.759**
Authoritarianism		0.927	0.914	0.852*
Sources of information – human			1.25	1.192
Sources of information – traditional			1.268	1.12
Sources of information – online			0.942	0.98
Populism				0.703**
RILE				0.965
Norms perception				0.843
Norms justification				0.865
Institutional trust – representative				1.301*
Institutional trust – security				1.475***
Norms perception*norms justification				1.051

\*p<0.05; \*\*p<0.01; \*\*\*p<0.001; table shows odds ratio

## A6. Linear Hierarchical Regression Predicting Trust in Representative Institutions

	Model 1	Model 2	Model 3	Model 4	Model 5
Age	0.076	0.06	-0.038	-0.028	-0.041
Gender (0-M)	-0.018	-0.03	0.006	0.017	0.03
Class	0.019	0.043	0.026	0.002	0.0007
Education (1-BA+)	0.013	0.035	0.035	0.051	0.044
Settlement size (1-Urban)	-0.158**	-0.132**	-0.102**	-0.089*	-0.075*
Work sector (1-Public)	0.16**	0.126**	0.108**	0.099**	0.077*
Religiosity – individual		0.053	0.049	0.01	0.04
Religiosity – social		0.055	0.038	0.033	0.0008
SDO		0.118**	0.119**	0.119**	0.097**
Authoritarianism		0.1**	0.085*	0.078*	0.087*
Social trust		0.184**	0.159**	0.148**	0.128**
Sources of information – human			0.148**	0.145**	0.123**
Sources of information – traditional			0.169**	0.163**	0.149**
Sources of information – online			-0.073	-0.064	-0.059
Populism				-0.114**	-0.106**
RILE				0.131**	0.026
Norms perception				-0.052	-0.051
Norms justification				0.033	0.035
Norms perception*norms justification				0.004	0.029
Satisfaction with economy – egotropic					-0.036
Satisfaction with economy – sociotropic					0.182**
Vote for HDZ (1-Yes)					0.177**
R <sup>2</sup>	0.061	0.136	0.184	0.216	0.264

\*p<0.05; \*\*p<0.01; \*\*\*p<0.001; table shows standardized coefficients

## A7. Linear Hierarchical Regression Predicting Trust in Security Institutions

	Model 1	Model 2	Model 3	Model 4	Model 5
Age	0.033	0.007	-0.037	-0.043	-0.041
Gender (0-M)	0.032	0.019	0.032	0.05	0.058
Class	-0.061	-0.034	-0.034	-0.018	-0.027
Education (1-BA+)	-0.005	-0.001	-0.002	-0.022	-0.031
Settlement size (1-Urban)	0.108**	0.127**	0.139**	0.112**	0.125**
Work sector (1-Public)	0.103**	0.079**	0.073*	0.075*	0.059
Religiosity – individual		-0.017	-0.025	-0.039	-0.016
Religiosity – social		0.083	0.08	0.032	0.014
SDO		0.029	0.021	0.027	0.006
Authoritarianism		0.161**	0.153**	0.156**	0.164**
Social trust		0.158**	0.149**	0.162**	0.149**
Sources of information – human			0.017	0.036	0.019
Sources of information – traditional			0.103*	0.116**	0.109**
Sources of information – online			-0.037	-0.026	-0.034
Populism				0.204**	0.212**
RILE				0.101**	0.04
Norms perception				-0.19	-0.186
Norms justification				-0.4*	-0.4**
Norms perception*norms justification				0.279	0.298
Satisfaction with economy – egotropic					0.06
Satisfaction with economy – sociotropic					0.139**
Vote for HDZ (1-Yes)					0.067
R <sup>2</sup>	0.03	0.092	0.1	0.207	0.241

\*p<0.05; \*\*p<0.01; \*\*\*p<0.001; table shows standardized coefficients

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