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Trust, mistrust and proximity: reconciliation or antagonism

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Abstract: *The aim of this paper is to show that the multidimensional notion of proximity does not necessarily lead to trust but paradoxically to mistrust between an individual (client) and an organisation, a microfinance institution (MFI) represented by its manager; contrary to what Dupuy &Torre (1998) maintain that trust rhymes with proximity. We mobilise the theory of social exchange through its trust component to support our approach. We adopt a mixed methodology, quali-quanti, based on the QCA technique on data from a 2nd category urban MFI in Libreville, Gabon, practising individual microcredit. We obtained two types of results. On the one hand, intuitive results indicate that trust is explained by geographical proximity and temporal proximity. Distrust is explained by the absence of temporal, geographical, professional and cultural proximity. On the other hand, the counter-intuitive results indicate that the absence of professional and cultural proximity paradoxically explains trust and geographical, professional and cultural proximity paradoxically explains mistrust. We have identified two managerial implications: (1) the introduction of two customer segmentation strategies for better monitoring, better knowledge of customers and a reduction in the risk of default; (2) the introduction of a microcredit application approval committee to prevent the manager from approving or granting microcredit unilaterally on the basis of emotional trust due to cultural and/or professional proximity.*

Keywords: Trust, Distrust, Proximities, Customer, MFI

I. INTRODUCTION

Trust is seen as the glue that holds together individual-organisation, organisation-organisation and individual-individual relationships, because the strength of the social ties between two individuals is trust (Granovetter, 1985, 2005). This can take the form of relative proximity. Trust rhymes with proximity (Dupuy& Torre, 1998). Distrust, on the other hand, is linked to risk and uncertainty, and is reflected in distance in the same types of relationship. We can consider trust and mistrust to be the same reality, a mirror effect or two sides of the same coin, because the existence of mistrust gives trust its full value (Eichholtzer, 2010). Furthermore, although distinct, the two can coexist (Lewicki & Tomlinson 2003) and manifest themselves in an intertwined cycle of actions (Bijlsma-Frankema &al., 2015). It would therefore be interesting to study the link between distrust and proximity as trust has been in several works in spatial economics. Our paper studies the relationship of trust and mistrust between an individual (the customer) and an organisation, a microfinance institution (MFI) represented by its manager. The research context is a 2nd category urban MFI in Libreville, Gabon, which provides individual microcredit.

In this type of SME, the process of granting credit goes through a manager who analyses and gives reasons for the customer file and passes it on for a decision to the manager, who is the sole decision-maker, and then returns the file to the manager for the decision to be implemented. This context differs from that used by Dardour & Ouvrard (2012), which is also an MSE, where initiative-taking and decisions relating to the allocation of credit to entrepreneurs or craftsmen are collegial. Stakeholders such as customer advisers, credit analysts, the commitments committee, the credit committee and volunteers are all involved in putting together customer files and granting loans. Customer advisers generally collect risk-related information from customers, and a credit committee makes the final decision. Social exchange theory will enable us to explain the interaction between the customer and the MSE through its manager. We will focus on the aspect of social interaction that takes into account non-economic, non-contractual elements that are more subjective, affective or even emotional and that foster trust or mistrust in the customer-MFI relationship, such as proximity.MFIs carry out financial intermediation activities based on the principle of geographical proximity, as they are considered to be local banks, and temporal proximity, as the small loans granted are short-term. The customer-MFI relationship is based on trust. According to Dupuy & Torre (2004), the relationship of trust takes on its full meaning in the presence of uncertainties, such as imperfect or incomplete information and the difficulty of producing anticipations, leading to mistrust. In the literature, the notions of trust and proximity are plural. We distinguish cognitive trust from affective trust. Several authors, Torre & Gilly (2000),Dufeu & Ferrandi (2013),Hérault-Fournier & al. (2010, 2014),Aissaoui (2017) and Mériade & al. (2018), have dealt with different proximities: geographical, organisational, relational, social, identity, functional, cultural, professional, etc. Many other studies have mentioned the role of proximity in the development of trust. Many other researches have mentioned the role of trust without going into detail about the plurality of its antecedents (Aissaoui, 2017).Following the work of Dupuy & Torre (2004), who called for further exploration of the link between trust and proximity; of Hérault-Fournier & al. (2010), who were the first to test the link between the dimensions ofproximity and trust; of Dufeu & Ferrandi (2013), who questioned, among other things, the link between perceivedproximity and trust; and of Mériade & al. (2018) who questioned the effects of proximity on interpersonal trust, our paper will model trust or mistrust through the prism of proximity in its other dimensions, namely geographical, professional, cultural and temporal; trust or mistrust that may exist between an MSE represented by its manager and customers. But these customers do not offer sufficient guarantees or information to create a genuine relationship of trust. There is therefore an informational asymmetry that is a source of uncertainty and risk that can lead to mistrust. However, these MFIs still lend to these at-risk customers. It is therefore interesting to ask: "Does proximity foster trust between the customer and the MFI? And subsidiarily, does the absence of proximity encourage mistrust? In other words, "do geographical, professional, cultural and temporal proximity promote trust? And does the absence of such proximity encourage mistrust?The aim of this paper is to show that the presence or absence of proximity can have opposite effects on trust or distrust. The interest of this work is to show that there may be counter-intuitive or paradoxical cases of proximity determinants, the absence of which explains trust and the existence of which explains distrust. From these paradoxes, we will propose managerial implications explaining the positive and risky decisions of MSE managers. To answer the question posed, we will first present the conceptual and theoretical foundations; secondly, the research methodology, which is based on a mixed method supported by the technique of comparative qualitative analysis (QCA); thirdly, the presentation of the results and their discussion before concluding.

II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2. CONCEPTUAL AND THEORETICAL FOUNDATIONS

We will adopt a theoretical approach based on the theory of social exchange, emphasising its trust aspect, and we will integrate the contributions of several authors on trust and proximity.

2.1. Trust, mistrust and social exchange theory

We refer to the research context of microfinance as an entry point for this work because it will provide us with factual elements for our analyses. Microcredit is granted to a client by an MFI in a social relationship in which trust, mistrust and uncertainty play an important role. In this paper, we consider individual-individual trust and individual-organisation trust represented by its manager.

1.1.1. Cognitive and affective dimensions of trust

Trust is a belief based on the anticipation of others or on their ability to forego opportunism (Bornarel, 2007). In our empirical context, both the cognitive and affective dimensions of trust are present. The cognitive elements are belief and expectations, the affective components are the emotional connectivity the trustor has with the other e.g. goodwill (Lewicki & Brinsfield, 2017). The bond between the customer and the account manager is built on the basis of cognitive trust because at this level the manager exploits information to get to know the customer better. The bond between the customer and the MFI manager is built on cognitive trust and affective trust.

2.1.2. Distrust

Distrust is not systematically the opposite of trust (Desjeux &al., 1998). Furthermore, Lewicki & al. (1998) argue that low distrust is not the same as high trust; high distrust is not the same as low trust. The authors argue that mistrust and trust are elements of the social relationship present in all social systems. Maurice Donnay defines distrust as the state of mind of someone who is on guard against someone else or about something.

Distrust involves dominant negative perceptions and expectations of the other (Cho 2006; Dimoka 2010; Lewicki & al. 1998). In the vein of Eichholtzer (2010), we do not consider mistrust to be a problem; on the contrary, it is its existence that gives trust its value. Lack of knowledge of the partner leads to mistrust or loss of trust (Desjeux &al., 1998). Lewicki & al. (1998) already noted that the challenges of globalisation would involve the simultaneous management of trust and mistrust in a hostile environment in which individuals may be just as inclined to mistrust as to trust. Mendez & Richez-Battesti (1999) note that there is no longer any question of basing the relationship between bank and customer on mutual trust, so proximity is no longer a factor. Instead, relationships are based on mutual distrust and opportunistic behaviour. The mechanisms for monitoring managers' activities illustrate a logic of mistrust and caution (Soumaya & Rabeau, 2012). In our context, the customer must ensure the normality of the service (reimbursement) so as not to arouse the mistrust of the MFI (Garfinkel, 1963). Brandenburger & Nalebuff (1996) argue that motivations to collaborate and trust certainly exist but there are also reasons to distrust a partner in a relationship.Luhmann (1979) argues that if we hope to increase levels of trust in a business, we must be prepared to increase overall levels of mistrust as well. In the microfinance sector, the customer does not provide sufficient guarantees to reassure the MSE that it will meet its repayment obligations. This suggests that the customer-MFI relationship is one of mistrust rather than trust.

2.1.3. Social exchange theory

According to Arrow (1974), trust is a necessary lubricant in social relationships. It is therefore illusory to speak of social exchange relationships without relationships of trust (Ayree &al., 2002; Cropanzano & Mitchell, 2005). Social exchange is defined as "voluntary acts motivated by the returns that these acts are supposed to bring and that they actually bring from others" (Blau, 1964). The sequence of exchanges repeated successfully is supposed to create, through a process of self-reinforcement, a high-quality relationship based on mutual trust and investment (Cropanzano & Michell, 2005).The social bond forms a more efficient system for economic coordination and makes up for market deficits when the situation is uncertain (Granovetter, 1985, 2005). Among other things, the author maintains that the strength of the social ties between two individuals "is a combination of emotional intensity and intimacy, i.e. the mutual trust and reciprocal services that characterise this tie". Trust is based on social relationships (Shapiro, 1987). He proposes that "social exchange relationships evolve in a slow process, beginning with minor transactions in which little trust is required because little risk is involved and in which associates can prove their credibility, enabling them to strengthen their relationship and engage in major transactions". Inter-firm or interpersonal exchanges can be explained by the sharing of relational norms such as mutual commitment, reciprocity and trust, which create an affective state favourable to collaboration (Donada & Nogatchewsky, 2005). The theory of social exchange is well suited to explaining the interaction between the customer and the MME through its manager. It indicates that this interaction can be formal and contractual. In this case, if one of the parties does not respect the clauses of the contract, there is a risk for the MSE. This leads to mistrust on the part of the manager, which can damage the relationship.However, we note that the manager still maintains a risky interaction with the customer. This shows that beyond the economic and contractual relationship, there is a more social relationship that takes into account other more affective or emotional elements to foster trust or mistrust. Proximity may explain this social interaction between customers and MSEs.

2.2. Proximities: geographical, temporal, professional and cultural

Several works have studied trust and proximity, including those by Torre & Gilly (2000), Sung & Kang (2012), Aissaoui (2017) and Mériade & al. (2018). We follow this work by exploring the link between trust and geographical, temporal, professional and cultural proximity in the microfinance sector. It is essential for a bank or MFI to know its customers in order to reduce the risk of default and build trust in the relationship. The relationship is characterised by an orientation towards proximity and its degree of proximity is a function of the intensity of the structural and social links (Möller & Wilson, 1995). Proximity is necessary for the development of trust (Simon, 2007). Since trust rhymes with proximity (Dupuy & Torre, 1998), we will discuss geographical, temporal, professional and cultural proximity in turn.

2.2.1. Geographical proximity

MMEs base their strategy on geographical proximity. This refers to the spatial distance between economic players, in both an absolute and relative sense (Boschma, 2004). It reduces uncertainty and proximity is a performance factor. Rugimbana (2015) shows the need for MSEs to base their strategies on a good understanding of local environments. This increases the effectiveness and relevance of their support provision through greater sensitivity, proximity and appreciation of the realities and aspirations of the targeted customers. The degree of proximity significantly affects the perception of uncertainty, depending on the nature of the partner. The importance of beings, things and events necessarily decreases with distance as their perception itself decreases" (Moles & Rohmer, 1978). According to the authors, what is near is more important than what is far. The concept of "financial territory" developed by Belletante (1991) is along the same lines. Kirat & Torre (2007) highlight the advantages of geographical proximity. We can extend this to an MFI and its customers. We support the idea that the wider the spatial horizon, the greater the uncertainty (Courrent & Torrès, 2005). This is why an MFI's field of action often tends to be limited to the closest environment, because risk is reduced to a minimum. Proximity is relational, because a recommendation from someone close to you is a guarantee of trust. Bah (2002) argues that: "The closer the customer, the less risky he is considered to be. Indeed, we can suppose that geographical proximity introduces a better knowledge of the customer, which leads to a reduction in risk". Williamson (1993) states that geographical proximity is a key element in the development of trust. Geographical proximity develops the cognitive dimension of trust (Mériade &al., 2018). It generates trust insofar as it enables direct observation (Feagan, 2007). According to Hérault-Fournier & al. (2014), the proximity perceived by consumers has a positive influence on trust in direct sales. However, geographical proximity can generate neighbourhood conflicts (Mériade &al., 2018), leading to distance between neighbours.

2.2.2. Temporal proximity

MFIs grant small short-term loans of three (3) months or less. Relational proximity or sustained relations between the bank and the company/customer can significantly improve the information available and reduce the negative effects of information asymmetry (Binks & Ennew, 1997). In keeping with Belletante's (1991) approach, we support the idea that the wider the time horizon, the greater the uncertainty. "Thus, according to Keynes, the weather in the near future is only moderately uncertain. According to this conception, it is the future and the long term in particular that are uncertain" (Moureau & Riveau, 2004). If we measure proximity on a time scale, we can admit that the greater the temporal proximity, the lower the uncertainty. This is one of the main reasons why MFIs grant short-term microcredit, as the risk is reduced to a minimum. In this way, the MFI seems to have greater control over its actions over time. This justifies Mahé de Boislandelle's (1996) microcosm effect. When a customer repays in the short term and on time, he accentuates the reliability of these behaviours, and reinforces the cognitive dimension of the trust (Mériade &al., 2018) that the MFI places in him because he complies with the MFI's rules and expectations. However, the level of trust can gradually increase when interactions between firms are repeated over the long term (Axelrod, 1984).

2.2.3. Professional proximity or job proximity

This reflects a shared professional past or present which unites individuals in a community of professions based on equivalent training and experience. According to Sainsaulieu (1977), individuals forge part of their identity through their work. Professional identity is defined as "the way in which different leaders identify with peers, with groups at work, with other groups". Berger &Luckmann (1966) argue that the construction of a professional identity is based on secondary socialisation. In other words, the introduction of specific knowledge built with reference to a given field of activity, a vehicle for a specific language and a particular symbolic universe. Professional proximity confers on the members who share it a status, a social recognition, a certain way of thinking and acting that arouses the confidence of others. For Meier (2016), practising a profession induces a certain apprehension of things and of the technical universe. The author also maintains that it confers a sensitivity and an ability to discern nuances that are inaccessible to the novice. In our context, MFIs will tend to place their affective trust in customers with the same trade as their managers. This confidence can be explained by a spirit of corporatism. In our case, it's the teachers. They share the same professional culture and use a specific teacher language to understand each other. According to the principle of Kramer & al. (1996), people who come together within the same entity share the same objectives and values. They are therefore trustworthy.

2.2.4. Cultural proximity

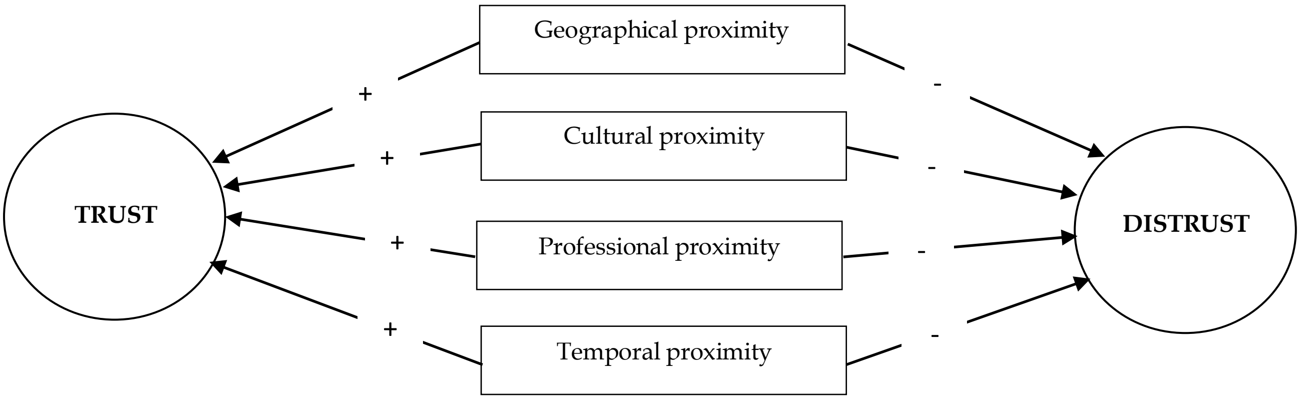
Culture is a system of values and norms formed by various determining factors such as language, nationality, group or ethnicity, education, religion, family, gender, social and organisational culture (Zhang &al., 2008). Usunier & Lee (2005) consider religion and group or ethnicity to be the most important determinants of culture. According to Hofstede (2001), culture is "the collective programming of the mind that distinguishes the members of a group or category of people from those of others". Hofstede (1980, 2010) offers one of the most widely used frameworks for national culture. We use language, nationality and ethnicity to understand the notion of cultural proximity. In our context, customers with the same nationality, ethnicity and/or religion as the MFI's managers, who share the same language, values and cultural norms (Zukin & Di Maggio, 1990), are culturally close.They have a tendency towards "iso-behaviourism", displaying the same behaviours when it comes to microloans, out of communitarianism or nationalism. The aim of cultural proximity is to strengthen community cohesion by reducing gaps. Guiso & al. (2009) and Huntington (2007) have shown that sharing the same language or culture fosters mutual trust, which in turn has a positive influence on trade. They see a threat in people with a different culture whom they do not trust. This trust is affective between culturally close stakeholders because they belong to the same social group (Mériade &al., 2018). This is reinforced by Rousseau (2011) who believes that members of the same community experience a sense of belonging and recognition in action. Pictet (2014) argues that an "understanding and the trust that follows, are established more quickly between individuals of the same culture or who at least possess a set of human or social values." Generally speaking, taking linguistic or cultural proximity into account improves our understanding of certain economic behaviours (Ginsburgh, 2016). Ngwu & al. (2015) show that many banks have focused on English-speaking West African countries, due to their closer geographical and cultural proximity to Nigeria. However, we qualify the benefits of proximity in general, as it can have perverse effects. For example, joint responsibility within a lending group can lead to the problem of strategic default, i.e. certain customers modelling their behaviour on that of defaulting customers. In this case, an MFI will tend to be suspicious. Bassolé (2006) demonstrates this in the case of microcredit in Malawi. The literature establishes, among other things, that ethnic origin is likely to bias the financing decision (Beck &al., 2011; Ya & al., 2012). MFI managers may grant microloans to clients who are not eligible, out of cultural proximity blindness because they are of the same ethnicity or professional proximity because they carry out the same trade. The power of proximity needs to be put into perspective, because exacerbating the proximity effect can lead MFI managers, by placing too much trust in bad customers who are close to them, to completely ignore weak signals1. Trust can be detrimental to a company. Some authors believe that trust can be used as a means of shirking one's own responsibilities.

On the basis of all the above conceptual and theoretical foundations, we therefore infer the hypotheses H1: "proximity in its geographical and temporal dimensions favours cognitive trust" and H2: "proximity in its professional and cultural dimensions fosters affective trust". In other words, these different proximities appear to be the determinants that catalyse trust. They enable MSE managers to lower their guard in terms of the controls and vigilance that are essential to detect high-risk customers who are close to them; and H3: "the absence of geographical, temporal, professional and cultural proximity encourages mistrust".

2.3. Hypothetical model of trust as a function of proximity

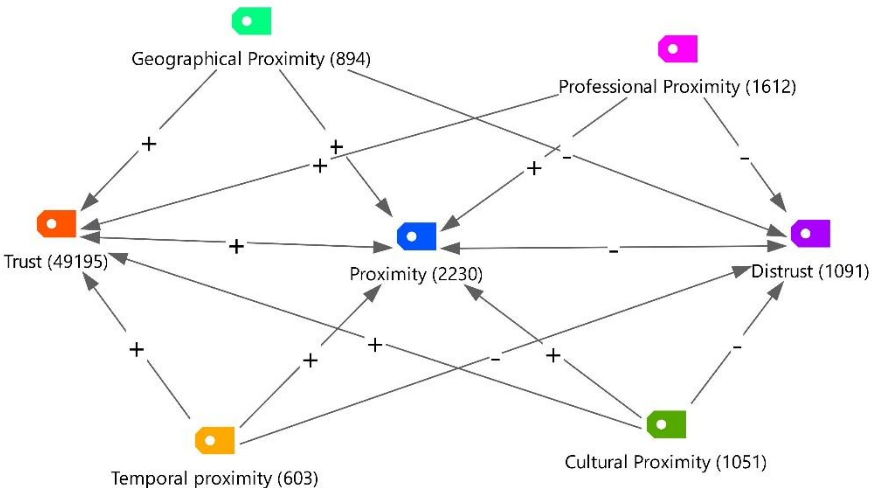
In Fig. 1 and 2 below, we present two hypothetical schemes for the construction of trust and mistrust on the basis of the previous research hypotheses. We assume that these constructs can be positively and negatively impacted by proximity variables (geographical, professional, temporal and cultural). The hypothetical model shows that the four proximities explain trust positively and distrust negatively. This model is supported by the literature. In fact, we downloaded from the Internet (from Google, 1 "Weak signals are those that business people generally misperceive, either because they take little interest in them, or because their language, objectives and organisational forms are too far removed from their concerns or their ways of understanding reality". Google scholar, the websites of the journals Management, Revue française de gestion, AIMS etc. using the verbatims "Confiance", "Méfiance", "Trust", "Confidence", "Distrust", "Proximité" and "Proximity", 394 articles, theses and books in French and English, dealing with trust between 1996 and 2019. We extracted the occurrences of the verbatims geographical proximity, professional proximity, cultural proximity, temporal proximity, proximity, distrust and trust.

Figure 1: Hypothetical model of trust and mistrust and expected effects.



Source: Author 2024.

Figure 2: Map reinforcing the hypothetical model of trust and mistrust



Source: Author 2024. Map based on 'trust', 'distrust' and 'proximity' verbatims, using MaxQDA software.

We have presented them on the map in Figure 2. We can see that the verbatim trust appears 49195 times in the 394 documents downloaded, the verbatim distrust 1091 times and the verbatim proximity 2230 times. This reinforces our hypothetical model. We noted 1612 occurrences of "professional proximity", 1051 occurrences of "cultural proximity", 894 occurrences of "geographical proximity" and 603 occurrences of "temporal proximity". These occurrences reinforce the idea of trying to explain trust by these different proximities.

III. RESEARCH METHOD

3. RESEARCH METHODOLOGY

This chapter presents our research method and technique. In addition, we present the data from MFI customers that we used in the empirical part and the empirical model of the formation of trust and mistrust.

3.1. Research method and data

We adopted a mixed method, quali-quanti, based on the technique of Comparative Qualitative Analysis in its version (csQCA). The motivation behind the choice of mixed methods is the richness of its results, in particular the formulas for trust and its complement, distrust; and the complementarity offered by qualitative and quantitative data (Bourgault &al., 2010). Among the main objectives recognised for mixed methods, Plano Clark &Ivankova (2016) talk about social justification, which aims to involve community participants as partners. In fact, this technique makes it possible to obtain the two formulas mentioned above. A presentation of the QCA technique is given in the box below.

Comparative qualitative analysis method (csQCA)

The QCA method is based on Boolean algebra and set theory. It studies small, medium or large numbers of empirical cases (from 10 to more) and the causal complexity when a result may result from several different combinations of case attributes. Boolean algebra allows researchers to link combinations of presence (=1) or absence (=0) of causally relevant attributes to an outcome. A QCA study is organised in five stages. The first stage involves selecting an outcome of interest and the cases for which that outcome is appropriate. The second stage involves calibration, which evaluates the outcome as well as identifying the attributes assumed to be causally related to the outcome, based on theory and knowledge of the cases. The third step requires the construction of a truth table, the rows of which represent all the possible combinations of explanatory attributes. The fourth step is the theoretical reduction of the truth table set; the fifth step is the representation and interpretation of the formulas. For more information, Garreau & Romelaer (2019) is a good reference. In recent years, management sciences have increasingly used the QCA technique. Variables are calibrated, i.e. when certain thresholds are reached, their modalities are transformed into binary form (0 and 1). In a statistical table, each line represents an empirical case. The calibration criteria are based on previous theoretical knowledge and empirical analysis of the available data. The number of explanatory variables or conditions to be retained in relation to the number of empirical cases available should be as small as possible (in our case four). Once the results and attributes have been calibrated, the data is analysed using a truth table (Ragin, 2000; Ragin & Strand, 2008).

It is constructed to map the logically possible and empirically observed diversity of cases. The truth table is a table with 2k rows (where k is the number of explanatory conditions). In our case k=4, the truth table contains 24=16 rows. If the number of conditions exceeds the number of empirical cases, there is a problem of limited diversity. To avoid this, Marx (2010) and Thygeson & al. (2013) recommend a ratio greater than 3 cases for a 1 condition in an analysis containing 3 or 4 explanatory conditions. In our empirical case 623 customers were exploited. This is more than adequate. For each row of the truth table we count the number of empirical cases in the calibrated table. This gives the different conditions of the explained variable. The rows of the truth table that do not find any calibrated empirical cases are logical cases. The parsimonious solution is the one that incorporates all the logical cases and the contradictory cases that are taken into account to simplify the final formula. The minimum consistency of 85% (Ragin& Strand, 2008) is used to decide which configurations will be retained in the final formula.

Our field of empirical study concerns the case of a microfinance institution (MFI) because this sector, like that of banking, is a place that makes much use of trust or mistrust on the one hand, and it is a field that has hit the headlines with the scandal of BR Sarl, a microfinance company that defrauded its customers in 2015, on the other. We would point out that the banking and microfinance sectors are predominantly staffed by expatriates. This MFI is in the second category, Gabon, which was created in 2002 by a group of teachers of Togolese and Beninese nationality who share the same dialect or language, the same traditional rites etc.. In the 1970s, Gabon called on a large number of Beninese, Togolese, Senegalese and Congolese DRC teachers to strengthen its education sector. In addition, the two communities mentioned above have a strong propensity for microfinance (265 MFIs in Togo and 371 in Benin in 2017). The MFI is run by one of them, chosen by his peers. It is located in the Lalala Dakar district in the 5th arrondissement of the Libreville municipality in Gabon. In April 2017, it registered around 623 customers. It grants individual loans according to the customer's deposit level. For the first loan, the amount granted is double the deposit.For the second loan, the amount is triple the deposit, etc. The MFI customer database was created in 2006. The company made this database available to us in the form of an anonymised Excel file. The information contained in this file is: age, sex, nationality, socio-professional category, place of residence, loan duration, number of loans already taken out, number of loans already repaid, due date, number of loans repaid on time, number of loans repaid after the due date. The characteristics of this database in April 2017 are as follows: 40% women and 60% men; 66% of customers are of Beninese or Togolese nationality; 20% of customers are teachers and 80% have another profession; 47% of customers live in the district where the MFI is located (this district is circumscribed by a circle with a radius of approximately 5km) and 53% of customers live outside the district; microcredits of less than 3 months represent 30%, those with a term of between 3 months and 1 year represent 60% and those with a term of more than one year represent 10%. 22% of customers are in arrears with their repayments.

3.2. Variables and their operationalisation

The target variable is trust, used as a coded explanatory variable (CONFIDENCE). It is the trust that the MSE places in a customer by its manager. The explanatory variables are: coded temporal proximity (PXTEM), which indicates the timeframe of the loan or the duration of the loan; coded geographical proximity (PXGEO), which indicates the geographical distance between the customer's residence and the MFI's location; coded professional proximity (PXPRO), which indicates whether the customer's profession is the same as that of the MFI's manager; and coded cultural proximity (PXCUL), which indicates whether the customer and the MFI's manager share the same nationality, or the same language, or are from the same community.

The operationalisation of these variables is essentially binary. The variable (CONFIDENCE) is operationalised by taking into account an aggregation of individual characteristics of each customer, in particular their borrowing experience: if they have borrowed more than 3 times and have repaid all their loans on time, they are therefore a reliable customer. Trust is often interpreted in terms of competence and reliability (Bachmann & Zaheer, 2006). Among other things, it is defined in terms of reliability, predictability and fairness (Zaheer &al., 1998). - then (TRUST)=1 otherwise (TRUST)=0. For the variable PXTEM, if the duration of the loan is less than or equal to three months, then PXTEM=1, otherwise PXTEM=0. As for the variable PXGEO, if the Euclidean distance taken on a geographical map between the centre of inertia of the customer's neighbourhood of residence and the location of the MFI is less than or equal to 5 km, then

PXGEO=1, otherwise PXGEO=0. If the customer is a teacher or equivalent, then PXPRO=1, otherwise PXPRO=0. Finally, PXCUL=1, if the customer is of the same nationality or speaks the same language as the MFI manager, otherwise PXCUL=0. The software tools used for the various treatments are the QCA 3.5 packages developed by Dusa (2019) and QCApro v.1.1-2 developed by Thiem (2018) for modelling. The results obtained are the truth table and the formulas for trust (CONFIDENCE) and its complement (MEFIANCE), which symbolise the risk incurred by the MSE or its distrust in granting a micro-credit to a customer, are shown in Table 1. We note the strong binary connotation of the different explanatory and explained variables.

IV. RESULTS AND DISCISSION

4. RESULTS: ANALYSIS AND DISCUSSION

We present the results composed of the two csQCA formulas (M1) and (M2), which respectively give the conditions for trust as a function of proximity and the conditions for distrust, which is the complement of trust, and then we discuss the results.

4.1.cs QCA formulas or models

The following csQCA models present only parsimonious models of trust and its complementary, distrust. They take into account the logical and contradictory cases of the empirical data.

Table 1: Models of trust and its complement distrust

Parsimonious model of trust
(M1): *pxcul*(pxgeo + pxpro) + (PXGEO+ pxpro)*PXTEM* <=> *TRUST*
Complementary parsimonious model of trust: mistrust
(M2): *pxtem + pxcul*PXPRO*PXGEO + PXCUL*(pxpro*PXGEO + PXPRO*pxgeo)* <=> *DISTRUST*

Source: Author 2024, formulas taken from QCA v.3.5 and QCApro v.1.1-2 software.

4.2. Interpretations of the formulae and discussion

Formula (M1) indicates that trust is explained by an equivalence relationship, i.e. that the explanatory conditions are necessary and sufficient. In fact, the variable TRUST is granted: To customers who paradoxically do not have the same culture as the MSE manager (ET) :
- either paradoxically, do not live near the MSE ;
- or paradoxically, do not practise the same profession as the MFI's manager;
(OR) It is granted: Customers who take out a short-term loan and repay it on the due date (AND):
- either live near the MFI ;
- or paradoxically, do not exercise the same profession as the MFI's manager.

-Our paradoxical result on the lack of cultural proximity explaining trust is at odds with Zukin & Di Maggio (1990), Huntington (2007); Guiso & al. (2009); De Charentenay (2010) and Rousseau (2011); Pictet (2014), Ngwu & al. (2015) and Ginsburgh (2016) who suggest, the general idea that people who share the same language, values and cultural norms, who have the same nationality and who are of the same ethnicity, are culturally close and can therefore arouse affective trust. This result is also at odds with several studies establishing that elements such as ethnic origin are likely to bias the trust-based financing decision, notably the work of Beck & al. (2011) and Ya & al. (2012). These biases lead to an escalation of agreements, according to Ring & Van de Ven (1994), a drift or a headlong rush by players refusing to renege on their commitment for fear of disappointing their partners (Bornarel, 2007). The MSE manager could grant a loan to a customer who should not get it, out of cultural blindness or overconfidence, which Karpik (1996) calls trust in a community. On the other hand, this result is in agreement with Langlois & Dumont (1995) who believe that a cultural identity that is not authentic may be a copy of the foreign original.It is a source of uncertainty and division rather than trust and cohesion. He also agrees with Bornarel (2007) that trust in clan-based organisations produces perverse effects when the strong social imbrication of actors induces biases in the selection and control of partners.

-The paradoxical result about the absence of professional proximity explaining trust is at odds with Meier (2016), Sainsaulieu (1977) and Berger & Luckmann (1966), as MME managers may place affective trust in customers who are professionally close, through a spirit of corporatism. He also disagrees with Mériade & al. (2018) for whom, a professional relationship can arise from friendly trust relationships. This result is in agreement with Monceau (2013) who indicates that it is difficult to belong to the same professional environment as a target and to question, to perceive the unquestioned obvious and the routines of the said environment.

- The result on temporal proximity explaining trust, i.e. that short-term loans repaid on time lead to trust in the customer, is in line with the approach of Belletante (1991) and Moureau & Riveau (2004), who support the idea that the wider the time horizon, the greater the uncertainty.It also confirms the finding of Moureau & Riveau (2004) that the future and the long term in particular are uncertain. This result justifies the microcosm effect of Mahé de Boislandelle (1996). This result contradicts Shapiro (1987) and Axelrod (1984) who maintain that a social exchange relationship is created slowly and over the long term.

- As for the result on geographical proximity explaining trust, i.e. that customers who live close to the MFI lead to trust granted to the customer, is in agreement with Williamson (1993), Belletante (1991), Bah (2002), Courrent & Torrès (2005),

Kirat & Torre (2007) and Rugimbana (2015) who all support, the idea that geographical proximity promotes or accelerates trust. However, the paradoxical result that the absence of geographical proximity explains trust disagrees with the same authors mentioned above and particularly joins Mériade & al. (2018) who highlight the ambivalent role of geographical proximity with regard to affective trust. Indeed, the authors note that very close geographical proximity can result in a weakening of trust between individuals who are too close.
The formula (M2), which takes on its full meaning from Coriat & Guennif (1998) who maintain that "trust is the daughter of uncertainty and risk", indicates that distrust is also explained by an equivalence relationship, i.e. that the explanatory conditions are necessary and sufficient. In fact, the MEFIANCE variable is expressed in terms of customers who take out long-term loans and do not repay on the due date; (OR) customers who do not share the same culture as the head of the MSE (But) who paradoxically work in the same profession as the head of the MSE (AND) who paradoxically live close to the MSE; (OR) customers who paradoxically share the same culture (AND):
- Either, paradoxically live close to the MFI (But) do not practice the same profession as the MFI manager;
- Or, paradoxically, have the same profession as the head of the MFI (but) do not live near the MFI.
- The result on the absence of temporal proximity which explains distrust is in agreement with Belletante (1991) and Moureau & Riveau (2004) who defend the idea that the long term increases uncertainty. He disagrees with Garfinkel (1963) who maintains that the customer who ensures the normality of repayments in the short term and at maturity does not arouse the mistrust of the MNE.
- The counter-intuitive and paradoxical result, that geographical and professional proximity explain distrust, is at odds with Williamson (1993), Belletante (1991), Bah (2002), Courrent & Torrès (2005), Kirat & Torre (2007) and Rugimbana (2015) for the geographical aspect. It disagrees with Meier (2016), Mériade & al. (2018), Sainsaulieu (1977) and, Berger & Luckmann (1966) for the professional component. This result is in agreement with the same aforementioned authors respectively as regards the absence of geographical proximity and the absence of professional proximity which explains distrust.
- Concerning the absence of cultural proximity which explains mistrust, this result is in agreement with Zukin & Di Maggio (1990), Huntington (2007); Guiso & al. (2009); De Charentenay (2010), Rousseau (2011); Pictet (2014), Ngwu & al. (2015) and Ginsburgh (2016). He disagrees with these same authors regarding the cultural proximity that paradoxically explains distrust. Finally, we disagree with Mendez & Richez-Battesti (1999) who believe that proximity is no longer a factor.

4.3. Theoretical and managerial implications

There are several contributions to this work, two theoretical and two managerial. The theoretical contributions are the two models of trust and mistrust. They complement the literature on trust and mistrust through the prism of proximity. The first managerial contribution is the setting up of a validation committee for microcredit applications to prevent the head of the MFI from unilaterally granting loans on the basis of emotional trust due to his proximity to customers.
Paradoxically, this proximity can have negative effects. For the exacerbation of the effect of proximity, particularly professional or cultural proximity, can lead the manager, through affect to an excess of confidence in customers who are close professionally through corporatism and/or culturally through nationalism or communitarianism, to completely obscure the weak signals advocated by Julien (2001). In the same vein as Devereux (2008), who notes that in order to be objective, an individual develops mechanisms for maintaining a distance from the field and techniques for neutralising affect, the managers of MMEs need to adopt this stance.
The second managerial contribution is the implementation of two customer segmentation strategies in two versions. These help to improve knowledge of customers and reduce the risk of default due to information asymmetry. The first segmentation is the 'trust' version, made up of four groups for better monitoring and improved loyalty. The 1st group is made up of customers who do not share the same culture as the MFI manager and who do not live near the MFI; the 2nd group is made up of customers who do not share the same culture as the manager and who do not work in the same profession as the manager; The 3rd group is made up of customers who live close to the MFI and who borrow and repay in the short term; finally, the 4th group is made up of customers who do not have the same profession as the MFI manager and who borrow and repay in the short term. The second segmentation is the "mistrust" version, made up of four categories for better monitoring and control. The 1st group is made up of customers who borrow and repay over the long term. The 2nd group is made up of customers who do not have the same cultural background as the MFI manager, but who work in the same profession as the manager and live close to the MFI. The 3rd group is made up of customers who have the same culture but who do not have the same profession as the MFI manager and who live close to the MFI. The 4th group is made up of customers who have the same culture and who practise the same profession as the MFI manager, but who do not live near the MFI.

V. CONCLUSION

This research attempted to model trust and mistrust according to four dimensions of proximity: geographical, temporal, professional and cultural in the context of microfinance. In the literature, proximity is said to explain trust positively and distrust negatively, particularly between a customer and his or her affiliated MFI, which is perceived as a local bank. The observation is that MFIs often lend to customers who do not offer sufficient guarantees, and are therefore high-risk customers. So we asked ourselves: "Does proximity foster trust between the customer and the MFI? And subsidiarily, does the absence of proximity encourage mistrust? We drew on a review of the literature on trust, mistrust and proximity, and based this research on the theory of social exchange for the construction of trust. We used a mixed

qualitative/quantitative methodological approach and processed the data using the csQCA technique to model the explanatory variable trust (TRUST), which is the trust that the MSE places in its customers, on the one hand, and its complement, which is the mistrust (DISTRUST) that the MSE may display towards at-risk customers, on the other.
The explanatory variables are the various proximities selected, in particular geographical, temporal, professional and cultural. The results give two formulae which respectively model trust (M1) and distrust (M2) (the complement of trust). The results of formula (M1) confirm research hypothesis H1: "Proximity in its geographical and temporal dimensions promotes cognitive trust". In fact, two dimensions of proximity promote trust. These are geographical proximity and temporal proximity. We reject hypothesis H2: "Proximity in its professional and cultural dimensions promotes affective trust". Indeed, the absence of cultural proximity and the absence of professional proximity paradoxically favour this trust in our context. The richness of the QCA technique also enabled us to obtain results on the distrust that MFI displays towards at-risk customers. The formula (M2) for distrust paradoxically shows that it is geographical, professional and cultural proximity that favours distrust on the one hand, and the absence of temporal, cultural, professional and geographical proximity favours distrust on the other. We therefore validate hypothesis H3: "the absence of geographical, temporal, professional and cultural proximity encourages mistrust".
In addition, our results allow us to answer the research question. Proximity in its geographical and temporal dimensions favours cognitive trust between customers and MSEs. But the absence of cultural proximity and the absence of professional proximity paradoxically favour affective trust. This response confirms that MFIs do indeed fulfil the two principles of local bank and short-term lender. We also answer the subsidiary question that cultural, professional and geographical proximity paradoxically favours distrust; and the absence of temporal, cultural, professional and geographical proximity favours this distrust. In the light of our various paradoxical results, we can conclude that, in relation to the title of this paper, "trust, mistrust and proximity" are relations that are more antagonistic than conciliatory, in the context of microfinance. The counter-intuitive and paradoxical results obtained show the interest of this research, which revives the debate between trust in its cognitive and affective dimensions, and proximity in its other dimensions. In addition, the results on proximities fill a gap pointed out by Mériade & al. (2018). The first limitation of this research is the empirical aspect which only took into account one sector, that of microfinance, and a single case of MFIs.
The second is the methodological aspect. Data processing using the QCA technique does not show the impact or significance of the various explanatory variables on the variable being explained. We therefore plan to extend the scope of the study to other MFIs, including those in the 1st category, in order to obtain a larger sample size. This will contribute to a better generalisation of the models obtained. It is also necessary to study these concepts - proximity, mistrust and trust - in other sectors in order to arrive at generalised models and avoid the influence of context or contextual bias. Finally, it would be relevant to use a quantitative method and the Logit or Probit regression technique. This would have the advantage not only of showing the quantified impact of the four dimensions of proximity selected, but also of seeing how significant they are in terms of trust and mistrust.

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