

**Institutional Trust and Economic Decision-Making in Japan and Pakistan: How Citizens Perceive Public Corruption and Market Fairness**

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## ABSTRACT

*This study explores the experiences of the citizens in Japan and Pakistan in terms of institutional trust, public corruption, and market fairness by presenting a comparative narrative inquiry approach. The study, based on detailed narrative descriptions, examines how people derive meaning from their experiences with state and market players, and how such meanings influence the choices people make economically. The results indicate that Japanese members define institutions as predictable, competent, and culturally consistent with standards of harmony and responsibility, which allow the participants to plan long-term and support expectations of equity. In comparison, Pakistani respondents describe institutions as unstable, disjointed, and dependent on discretionary practices, leading to short-term, risk-averse economic policies and increased dependency on informal social networks. The research points out that institutional trust is inherently influenced by culture, continuity in history, and experience, unlike the indicators of performance at the institution. The comparative lessons advance the wider arguments about governance, corruption and economic behaviour by demonstrating how trustworthy and untrustworthy settings affect the coping mechanism and understanding of fairness among citizens. This study identifies the significance of enhancing service delivery and transparency in low-trust settings and ensuring responsiveness and accountability in high-trust systems. These results provide a basis for further cross-cultural and longitudinal studies of trust and institutional legitimacy.*

**Keywords:** Institutional trust, Narrative inquiry, Corruption, Market fairness, Japan, Pakistan, Comparative analysis.

## INTRODUCTION

### Background of the Research

Institutional trust draws a core axis on which the citizens make out the marred corruption in the society, as well as fairness in the market. According to Mehra (2025), the aspect of trust is a cultural and institutional product that defines the relationship between markets and citizens in economic contexts. Nakano et al. (2021) reveal that Japan has institutional legacies unique to it, which precondition the expectations of the population towards the governance and market behaviour. As Iqbal et al. (2025) and Rehmat et al. (2025) point out, political instability in Pakistan has real implications for the level of

confidence of the population towards state institutions. Moriuchi and Takahashi (2023) demonstrate that consumer trust is one of the direct factors that impact repeat market participation in Japan. Aslam and Ghouse (2023) give some evidence based on the province level regarding the divergent trust in the financial institutions in Pakistan.

Abbas et al. (2024) examine the impact of institutional setups on the risk-taking of banks in Japan and consequently moderate the relationship between regulatory frameworks and market fairness. According to Lal et al. (2024), one of the functions of microfinance is the extension of economic trust among the marginalised communities in Pakistan. Wright (2021) clarifies that the mediation of civic norms, like self-restraint, mediated the effect of public compliance in the situation of crisis in Japan and how institutional competence was perceived. These two views taken collectively show that institutional trust is not evenly distributed and that it is a factor that interacts with the political economy, culture, and market structures to influence the process of making decisions in the economy.

### **Problem Statement**

Although there is a rich literature regarding institutional quality and economic performance, the comparative qualitative study of the perception of citizens in Japan and Pakistan regarding the levels of public corruption and market fairness has not been well developed. Mehmood et al. (2023) include the association of institutional quality with the macroeconomic performance in South Asia but fail to capture the narrative-level perceptions. Khan et al. (2023) and Zeb et al. (2025) focus on the health decision-making in Pakistan and demonstrate insulation of the decision makers by the citizens but fail to relate them to the daily economic decision-making. The lack of an in-depth narrative enquiry that compares the views of Japanese and Pakistani citizens leaves an informational gap on how trust or distrust can be translated into market behaviours and anti-corruption sentiment. This research fills that gap by looking at first-hand experiences on economic decision-making across varying institutional settings.

### **Research Questions**

1. What do citizens in Japan say about their perception of market corruption and how just market institutions are?
2. How do citizens in Pakistan narrate their perceptions of public corruption and the fairness of market institutions?
3. How do comparative Japanese and Pakistani narratives help us understand the process by which institutional trust is related to economic decision-making?

### **Research Objectives**

1. To obtain narrative descriptions of the citizens in Japan which can help explain the impacts of institutional trust on individual economic decisions.
2. To get the citizens in Pakistan to provide elaborate narrative descriptions about the effects of perceptions of corruption and fairness in the markets on economic decisions made.
3. To carry out the comparative narrative analysis, which defines the common and different ways in which institutional trust can influence economic behaviour in the two nations.

### **Significance of the Study**

The study makes contributions to the research on micro-level narrative data and macro-level institutional analysis. Ashraf et al. (2025) and Mirza (2025) state that stakeholder engagement and public involvement are crucial to inclusive governance. This study places the citizen stories at the centre of this engagement. The comparative design leads to the theoretical development of cultural and institutional mediation of trust conceptualised by Dang and Li (2025). In practice, the findings will be used to inform policy actors who will be interested in restoring people's confidence in institutions and developing market regulations

that employees will consider fair, as suggested by Kashif et al. (2023). The research is also informative about financial inclusion programs as one of the topics of discussion by Lal et al. (2024) and governance changes as suggested by Hassan and Zeb (2021).

The research employs a qualitative narrative inquiry research technique to obtain abundant first-person narratives on economic decision-making (Arzu et al., 2025). Narrative approaches would be suitable to unravel the process of corruption and fairness being perceived by citizens as a social fact revealed through ethnographic and narrative analysis of institutional relations presented by Nakano et al. (2021). Purposive sampling will be used to sample out participants in both urban and rural settings to achieve heterogeneity, as noted by Aslam and Ghouse (2023) and Lal et al. (2024). The mode of data collection will entail in-depth interviews and document elicitation. The process of narrative analysis will be interpretive thematically to track the mechanisms between trust and behaviour as they relate to comparative qualitative practice addressed by Schwarz et al. (2023). Ethical protections will be pursued according to the protocols of participant confidentiality and reflexivity as expressed in modern qualitative research.

## **LITERATURE REVIEW**

### **Theoretical Framework**

The theories of social exchange and legitimacy underpin the idea of institutional trust as the way citizens perceive the structure of authority and economic contexts. Nakano et al. (2021) prove that legitimacy is achieved when citizens feel that the decision-making processes are predictable and socially enshrined by the institutions. Mehra (2025) also elaborates that trust is created by the presence of relational norms in creating consistent economic and social interactions. Abdi et al. (2025) claim that legitimacy gains power when the structures of governance are fair in the way they handle the available social resources. These views come together to imply that institutional trust develops when citizens perceive that there is procedural justice, reliability and responsiveness.

The corruption perception theory is also used in this study as it explains the interpretation given by citizens regarding abuse of power on both political and economic grounds. Iqbal et al. (2025) demonstrate that long-term political instability adds to the suspicions of elite manipulation in Pakistan among people. Hassan and Zeb (2021) evaluate the failures of governance and demonstrate that deteriorated accountability arrangements increase the corruption expectations of citizens. Conversely, Wright (2021) notes that the Japanese system of governance creates moral expectations of administrative restraint that go against general corruption fears. These variations suggest that perceptions of corruption are ways of capturing national political histories.

Market fairness theory assists in reviewing economic decision-making. According to Yoro, however, financial reporting transparency enhances investor confidence (2024). The report of Abbas et al. (2024) supports that the freedom of the economy in Japan impacts the behaviour of banks and subsequently determines the level of trust in financial markets among users. Aslam and Ghouse (2023) demonstrate that biased confidence towards Pakistani financial institutions affects the choice of personal investments. As shown by Moriuchi and Takahashi (2023), repeat participation in the market depends on consumer trust in Japan. Collectively, these results have a connection between fairness perceptions and personal economic behaviour.

The research is also based on cross-cultural institutional theory. Dang and Li (2025) demonstrate that the cultural values related to uncertainty and authority lead to a difference in the degree of trust in emerging technologies across societies. Pak and Lee (2024) disclose that the regulatory priorities in Japan are connected to the national attitudes toward the social acceptance of the technological infrastructure. As Cheung et al. (2025) observe, Japanese decision-making in the international conservation arenas is

influenced by the institutional imperatives and the Japanese cultural norms. These models support the necessity of comparative analysis.

The theory of narrative inquiry informs the methodological approach to the fact that people make meaning by means of personal stories. The study by Mabon (2024) demonstrates that the decision-making process of sensitive policy matters must be informed by how the stakeholders discourse risk and responsibility. According to Schwarz et al. (2023), Japan and Pakistan convey different institutional discourses in the crisis. This theoretical background is the rationale for the qualitative emphasis of the current research.

### **Institutional Trust in Japan**

The Japanese institutional trust is defined under the influence of cultural norms that emphasise procedural harmony and collective responsibility. According to Wright (2021), Japanese citizens insist on moral restraint of the work of the public institutions. Nomura et al. (2021) present the evidence that uncertainties regarding institutional communication are the causes of vaccine hesitancy in Japan rather than creating distrust. This means that citizens draw the line between the absence of clarity and unethical behaviour.

Moriuchi and Takahashi (2023) note that customers believe that online market platforms are dependable in cases where the sellers portray consistent behaviour. According to Saitova and Di Mauro (2023), gender inclusion in Japanese organisations is limited due to the institutional biases that influence the understanding of fairness in managerial settings. Biçer (2023) clarifies that the Ringi system encourages consensus within the organisation and guarantees that decisions are made via group processes. Mehra (2025) postulates that Japanese business culture favours long-term relational trust as opposed to transactional exchanges. These researches demonstrate that the Japanese citizens relate institutional trust to foreseeability and group cohesion.

According to Abbas et al. (2024), the bank risk-taking behaviour in Japan is in line with the regulatory expectations because of the effective oversight mechanisms. Pak and Lee (2024) discovered that Japanese regulatory authorities use the preferences of the citizens in their technological infrastructure strategies. As Mabon (2024) has shown, the release of treated water at Fukushima was the choice that was supported by multiple levels of institutional justification to ensure public trust. Cheung et al. (2025) demonstrate that Japanese global governance behaviour indicates the legitimacy commitment even during political controversy. As Nakano et al. (2021) demonstrate, in Japan, economic sociological traditions emphasise the institutions being embedded in the cultural practices. The results of these findings are that cultural, regulatory and administrative coherence strengthen institutional trust in Japan.

### **Institutional Trust in Pakistan**

Primary factors that affect institutional trust in Pakistan are political instability, socioeconomic factors, and unbalanced institutional performance. Iqbal et al. (2025) demonstrate that political instabilities instil a feeling of untrustworthy leadership in the population. Hassan and Zeb (2021) discovered that poor accountability of the administration undermines social and economic development. Khan et al. (2023) demonstrate that health decision makers tend to be insulated from feedback from citizens, and this lowers the levels of trust in the responsiveness of the public sector. According to Aslam and Ghouse (2023), the level of trust in financial institutions differs considerably among different provinces because of disparities in the performance of regulators.

Lal et al. (2024) demonstrate that microfinance organisations strive to create trust by increasing digital financial inclusion on under-served populations. Ullah and Khan (2024) conclude that trust in small and medium enterprises is enhanced by sound decision-making. According to Kashif et al. (2023), the institutional support of investment decisions is based on financial instruments transparency. Malik et al.

(2023) demonstrate that societal trust is affected by the involvement of people in energy projects. Mirza (2025) elucidates that engagement by the stakeholders enhances governance legitimacy in Pakistan. All these studies have shown that institutional trust in Pakistan is not evenly spread, and it is determined by the performance of the governance, citizens or their participation and effective regulation.

### **Public Corruption in Japan & Pakistan**

In Japan, direct corruption is less conspicuous because of the high levels of bureaucratism and discipline in the institutions. According to Wright (2021), citizens blame miscommunication and not corruption as the cause of administrative inefficiencies. Nomura et al. (2021) illustrate that the scepticism of the people during the pandemic focused on institutional transparency but not malpractice. According to Saitova and Di Mauro (2023), discriminatory arrangements in corporate domains will cause perceptions of institutional unfairness despite constrained formal corruption. Mabon (2024) demonstrates that controversial policy choices have to be justified over an extended period of time to prevent distrust. These comparisons indicate that Japanese perception of corruption is based on issues of procedural fairness as opposed to blatant graft.

In Pakistan, corruption perception is still rife, as a result of governance difficulties that have been experienced over time. Iqbal et al. (2025) indicate that corruption is considered part of political processes. According to Hassan and Zeb (2021), poor governance promotes the hope of corruption among the masses. Khan et al. (2023) discovered that institutional insulation strengthens the belief of the citizens that non-accountable decisions are made. According to Aslam and Ghouse (2023), a lack of transparency in financial institutions enhances the issue of corruption. Mirza (2025) shows that people in society require participatory models to prevent perceived corruption. These results highlight the fact that corruption is not seen as an isolated case, but as a systematic problem.

### **Market Fairness in Japan & Pakistan**

The fairness in the Japanese market is associated with transparency and regulatory scrutiny, and an accountability culture. Yoro (2024) demonstrates that Japanese markets are more likely to attract investors due to transparent reporting. According to Moriuchi and Takahashi (2023), online consumer markets are based on trust and engagement toward satisfaction. Abbas et al. (2024) emphasise the role that regulatory discipline plays in the banking behaviour and create perspectives on economic fairness. According to Pak and Lee (2024), policymakers incorporate the sentiments of the people into the development of market-related infrastructural development. Mehra (2025) demonstrates that a relational type of market structure promotes ethical actions of businesses. According to these studies, Japanese citizens equate fairness with open supervision and secure regulatory conditions.

Pakistan lacks market fairness due to poor transparency and disparate application of the regulations. Aslam and Ghouse (2023) demonstrate that the provincial differences in financial trust are indicative of unequal institutional performance. According to Lal et al. (2024), the issues with increasing equitable financial access to low-income communities are present. Kashif et al. (2023) show that the absence of effective mechanisms in issuing Sukuk can undermine investor confidence. In small businesses, Ullah and Khan (2024) demonstrate that a lack of proper decision-making undermines stakeholder confidence. Naqvi et al. (2023) claim that the idea of strategic ambiguity in the insurance industry decreases the feeling of fairness. These results indicate that the perceptions of fairness in Pakistan indicate institutional inconsistency and transparency.

### **Comparative Insights: Japan and Pakistan**

Japan is more institutionally stable, whereas in Pakistan, the governance environment is unstable. Nakano et al. (2021) demonstrate that Japanese governance revolves around institutional embeddedness. Iqbal et



al. (2025) illustrate that there is unstable political legitimacy in Pakistan. Wright (2021) demonstrates that Japanese citizens hold morality as a disciplinary factor in institutions. As demonstrated by Hassan and Zeb (2021), Pakistani citizens tend to look at the governance process through the prism of mistrust. Through these contrasts, it is evident that institutional trust is created by the national histories and political cultures.

Fairness of the market is also different in the two contexts. Yoro (2024) demonstrates that the financial markets of Japan are backed by the use of transparent financial reporting. Aslam and Ghouse (2023) demonstrate that the financial markets in Pakistan are not always transparent. According to Abbas et al. (2024), the banking behaviour is stabilised through Japanese regulatory oversight. As demonstrated by Kashif et al. (2023), investors in Pakistan are still wary of poor performance by institutions. Such results show significant variations in the regulatory credibility.

Civic participation takes opposite trends. As observed by Mirza (2025), the Pakistani citizens expect to be provided with participatory governance to overcome the mistrust. Pak and Lee (2024) reveal that Japanese regulators involve themselves in the proactive incorporation of concerns that are held by people. Malik et al. (2023) emphasise that the Pakistani renewable energy projects should be more actively involved in the community. As demonstrated by Biçer (2023), the Japanese organisational structures seek consensus to gain legitimacy. These results indicate that there is a great difference in institutional responsiveness.

Divergences are also revealed during crisis governance. According to Schwarz et al. (2023), disaster preparedness strategies are contrasting in Japan and Pakistan. As Mabon (2024) demonstrates, Japanese institutions turn to the use of wide justifications practices in the process of making unpopular decisions. Lal et al. (2024) demonstrate that Pakistani institutions have turned to the instruments of financial inclusion in order to stabilise the confidence of the public. These disparities show contextual influences on shaping trust.

### **Gaps in Existing Research**

Several gaps are shed light on by the reviewed literature. There is no research that provides a comparative qualitative narrative analysis on institutional trust in Japan and Pakistan. Nakano et al. (2021) fail to examine trust in the context of cross-nationality. Iqbal et al. (2025) make no connection between the narratives of political instability and the daily economic choices. Wright (2021) does not draw a comparison between the Japanese civic trust and Pakistan. Aslam and Ghouse (2023) do not research cross-cultural aspects of market equity. The perceptions of institutional corruption are not incorporated in Lal et al. (2024). Relational trust is not correlated with anti-corruption expectations by Mehra (2025). These lapses are the reason why a narrative based cross national study is needed.

## **METHODOLOGY**

### **Research Design**

The research took a qualitative narrative inquiry design that sought to investigate the ways through which the Japan and Pakistani citizens created meaning about institutional trust, public corruption, and fairness in the market. Narrative inquiry was an appropriate methodology as it centered around the narratives people gave about their lived life experiences, the social circumstances that influenced the narratives and interpretive paradigms that determined their economic decision-making. This method discussed the opinion expressed by Schwarz et al. (2023), who found the importance of narratives in the comprehension of cross-societal variance in institutional perception. The design was in line with Nakano et al. (2021), who demonstrated that culture, history and institutional embeddedness influenced the way in which

citizens told the story of economic life and hence qualitative designs were essential in the storytelling of such layers.

The research design drew on interpretivist premises in that institutional trust was built subjectively using personal and situational experiences. According to Mabon (2024), the strategy has recognised that the institutional conflictual decision-making was, in many cases, interpreted through personal meaning-making processes as opposed to structural analyses. The design, therefore, allowed the amassing of contextualised rich texts that showed the extent to which perceptions of corruption or fairness affected economic decisions in both nations.

### **Sampling Strategy**

Purposive sampling was used to select participants with direct experience of public institutions, financial systems, or market environments. Aslam and Ghouse (2023) argued that institutional trust differs greatly across socio-economic groups and locations, so studying specific groups measures this heterogeneity. In Pakistan, the sample size was chosen from major provinces where institutional trust patterns varied, based on Aslam and Ghouse (2023) and Lal et al. (2024). In Japan, subjects were recruited in urban and semi-urban areas where, according to Wright (2021), administrative behavior norms are more acute.

The sampling was also continued until the narratives exhibited thematic saturation, as is consistent with qualitative principles described by Ullah and Khan (2024). Individuals included within the group were of different ages, genders, professions, and economic statuses to make sure that the stories contained different experiences with institutions. This diversity was consistent with the analytical purpose of comparing structural, cultural, and experiential dissimilarity between the two countries.

### **Data Collection**

Primary data was gathered by both face-to-face and secure digital semi-structured, in-depth interviews. Participation flexibility was also seen in the selected interview format, as they were given the freedom to narrate experiences. This methodology was based on Moriuchi and Takahashi (2023), who showed the relevance of open qualitative framing in bringing about subtle descriptions of trust in economic contexts. The interview questions addressed key areas from the literature: views on institutional legitimacy, experiences with public services, perceptions of corruption and accountability, and fairness in financial or commercial transactions. This framework was built on Hassan and Zeb (2021) for governance and public accountability, as well as Yoro (2024) and Abbas et al. (2024) for transparency in financial systems. To encourage narrative depth, participants were asked to share tangible stories, detailed experiences, or recurring situations.

In Pakistan, interviews were carried out in either English or Urdu at the choice of the participant, as the language of linguistic diversity in the institutional experiences. The interviews in Japan were held either in English or Japanese, where the need arose, with translation services being supported to ensure the narrative was not distorted. During the data collection phase, field notes were recorded to capture the contextual information, the emotional signals, and the thoughts of the researcher as a best practice, as described by Mabon (2024). All the interviews were recorded and transcribed word-for-word with consent.

### **Documentary and Contextual Data**

Besides interviews, documentary analysis played a role in the study to place the narratives of the participants in larger institutional settings. This involved the review of policy papers, regulatory reports, financial governance reports, and media stories concerning corruption and market operations. Triangulation of this sort pursued the strategies of Cheung et al. (2025), who placed the single outlooks

into the context of institutional discourses, and Lal et al. (2024), who also put the emphasis on the contextual documentation of the narrative results as a validation tool.

Documentary information was used to understand possible discrepancies between official discourse and official institutional discourse, especially in Pakistan, where formal institutional messages and understandings of citizens varied in many instances (Iqbal et al., 2025). In Japan, the transparency of policies and communication discussed by Nomura et al. (2021) and Pak and Lee (2024) was evaluated in relation to the accounts given by the participants to establish the tensions or compatibility. This multi-source methodology gave the results more credibility.

### **Data Analysis**

The analysis of data took the form of an interpretative thematic narrative. It started with the process of repeatedly reading transcripts in an effort to determine narrative structure, central events, emotional tones, and the pattern of meaning-making. This move was consistent with the narrative analysis traditions highlighted by Nakano et al. (2021) in which the cultural and institutional background influenced the way people structured their narratives.

The coding was done in two steps. To begin with, emergent ideas were recorded under open coding, and they included manifestations of trust, perceived injustices, procedural visualisation or confusion, and thoughts about market interactions. This was in line with the exploratory method suggested by Schwarz et al. (2023). Second, the initial categories were reduced to major narrative domains of analysis through focused coding and were based on the ideas of institutional legitimacy, corruption perception, regulatory fairness, and civic expectations.

They were compared across countries by performing a systematic analysis of thematic similarity and dissimilarity between the Japanese and Pakistani stories. This approach reflected the comparative analysis used by Malik et al. (2023) in the comparison of the perceptions of the population on the issue of energy governance. The narrative domains were also compared at the descriptive level as well as at the interpretive level, comparing how cultural norms, history and institutional structure influenced the narrative constructions. For example, bureaucratic morality-related themes in Japan were associated with the results of Wright (2021), and political instability-related themes in Pakistan were related to Iqbal et al. (2025).

The units of narrative coherence and meaning examined were to comprehend the way in which the participants associated institutional experiences with their economic behaviours. This analytical prism was informed by Mehra (2025), who brought out relational trust structures in economic decision-making. The focus was put on narrative tensions, contradictions, uncertainties, and silences, in compliance with the interpretive approaches taken by Mabon (2024) when dealing with policy-sensitive situations.

### **Ethical Considerations**

Researchers ensured informed consent, confidentiality, and voluntary participation. The study's purpose, the data being collected, and its academic use were explained clearly to each participant. These steps were in line with ethical guidelines relevant to cultural and political research as detailed by Cheung et al. (2025). Anonymisation of all transcripts and deletion of identifying details ensured confidentiality. The data integrity was secured by means of secure digital storage. The possible emotional discomfort was also a topic mentioned in the study, since in Pakistan, the talk about corruption or institutional betrayal, as mentioned by Hassan and Zeb (2021), can be associated with frustration or fear. Respondents were told that they had no consequences for skipping any question or dropping out at any level.



Reflexivity was of great importance during the research process. The researcher maintained a reflective journal to write down on personal assumptions, interpretive biases and positionality issues. This methodology was in line with the methodological advice provided by Mabon (2024), who emphasises that transparency of analysis is improved when researchers are aware of it.

### **Participants' Profile**

The sample comprised ten participants, five from each country, between the ages of 20 and 69. The selection of the participants was done using purposive sampling, which could guarantee the diversity in terms of age, gender, employment status, and residential setting. This heterogeneity favored the seizure of diverse narrative reports of institutional trust, social corruption and market justice in diverse social locations and daily institutional experiences.

**Table 1: Participant Profiles**

| <b>Participant Code</b> | <b>Country</b> | <b>Gender</b> | <b>Age Range</b> | <b>Employment Status</b> | <b>Residential Context</b> | <b>Primary Institutional Engagements</b> |
|-------------------------|----------------|---------------|------------------|--------------------------|----------------------------|------------------------------------------|
| JP01                    | Japan          | Male          | 30-39            | Full-time employee       | Urban                      | Municipal services, banking              |
| JP02                    | Japan          | Female        | 40-49            | Public sector employee   | Urban                      | Healthcare, taxation, utilities          |
| JP03                    | Japan          | Male          | 50-59            | Self-employed            | Suburban                   | Licensing, local government              |
| JP04                    | Japan          | Female        | 20-29            | Graduate student         | Urban                      | Education, financial services            |
| JP05                    | Japan          | Male          | 60-69            | Retired                  | Rural                      | Pension services, healthcare             |
| PK01                    | Pakistan       | Male          | 30-39            | Small business owner     | Urban                      | Tax offices, banking, utilities          |
| PK02                    | Pakistan       | Female        | 40-49            | Informal sector worker   | Urban                      | Microfinance, local markets              |
| PK03                    | Pakistan       | Male          | 20-29            | Private sector employee  | Urban                      | Banking, employment services             |
| PK04                    | Pakistan       | Female        | 50-59            | Homemaker                | Semi-urban                 | Healthcare, social services              |
| PK05                    | Pakistan       | Male          | 60-69            | Retired                  | Rural                      | Pension-related offices, land records    |

### **FINDINGS AND DISCUSSION**

In this chapter, the findings of the narrative inquiry study in Japan and Pakistan are presented and interpret how citizens make sense of institutional trust, public corruption and fairness in the market in their day-to-day lives. This analysis also shows that trust is lived and told as a cultural accomplishment negotiated by historical institutional structures and recurring interactions, and not abstract appraisals of performance in governance. Despite the significant differences in institutional stability and political economy, the comparative narratives indicate that both Japan and Pakistan rely on the memory, emotion, and social relationship to understand institutional behaviour and to make economic decisions (Nakano et al., 2021; Mehra, 2025).

### **Lived Experiences of Public Institutions**

Even accounts by Japanese participants have always described the public institutions as predictable, procedurally transparent, and operationally reliable. Administrative experiences were often mentioned that were slow or stiff, but the trait was presented as a reasonable sacrifice to maintain fairness and predictability. Respondents stressed order, rule-following, and the lack of arbitrariness in institutional procedures, which substantiated the previous studies that emphasise that bureaucratic professionalism and procedural integrity are the foundations of institutional legitimacy in Japan (Wright, 2021; Nakano et al., 2021).

Trust in institutions in the Japanese setting seemed to be institutionalised in work expectations as opposed to individual bonding. Respondents were certain that things would be done right no matter who the official is; this indicates a system where legitimacy is based on continuity and standardisation and not discretion. This is in line with the results of Moriuchi and Takahashi (2023) that consumer and citizen trust in Japan is based on a regular institutional behaviour as opposed to being emotionally attached. The participants also viewed inefficiencies as an indicator of thoroughness and not incompetence, even when it was realised that there were inefficiencies at hand.

Pakistani respondents, in contrast, described the experience in relation to the encounter with the social institutions as random and stressful. Routine bureaucracy was defined as having long, ineffective and discretionary decision-making. Often cited in response to informal payments, abrupt procedural alterations, and unfair application of regulation, this is a generalised response to the issue of institutional weaknesses and the predicament of governance in Pakistan (Iqbal et al., 2025). Institutions were not often talked of as systems of neutrality, but they were instead recounted as webs of different individuals who had unequal powers.

These stories brought about an impression of vulnerability and exposure. The respondents held that the results were influenced more by informal policies rather than official relationships and negotiation strength, which mirrored the results of Aslam and Ghouse (2023) regarding a difference in trust in financial and administrative institutions in different regions of Pakistan. The involvement of institutions, therefore, involved tact and not adherence. Whereas Japanese respondents mentioned patience and procedural literacy as competencies that were instrumental in their survival, Pakistani respondents mentioned adaptability and social capital as their survival tools.

In spite of these differences, both countries had participants who placed themselves as being outside of the system of the institutions of power. Others were told as institutions, which had to be handled, and not owned jointly. This distance, however, existed alongside trust in Japan, but in Pakistan it served to boost scepticism and caution. This difference is used to demonstrate how closely related views of institutional distance can produce radically different behavioural implications based on trust circumstances (Mehra, 2025).

### **Everyday Encounters with Market Fairness**

The stories about the market interaction also helped shed light on dissimilar assumptions about what fairness entails (Abbas et al., 2024). The consumer markets, banks and service providers were characterised as trustworthy by the Japanese participants. Fairness was not negotiated, but assumed, with the help of principles of corporate responsibility and reputational accountability. In cases of mistakes, participants rationalised corrective behaviours as indicative of market participants putting more importance on integrity to maintain social harmony and legitimacy, and this is in line with the scholarly work on Japanese corporate ethics and consumer trust (Moriuchi & Takahashi, 2023).

Market fairness in Japan was described as a cultural prejudice within the wider social ethics of honesty, returns and responsibility. The respondents thought that companies were not acting on ethical standards because they were forced to do so, but since doing so would lead to a breakdown of trust in the collective. This indicates the fact that, as Nakano et al. (2021) argue, the institutional and market behaviour in Japan cannot be dissociated from the cultural expectations of responsibility and self-restraint.

However, experiences of markets in Pakistan were described by participants as uncertain and unequal. Fairness was defined as conditional, and it depended on skills of negotiation, social status, and access to informal information. Participants shared stories of secret charges, price inconsistencies, unreliable warranties, and no explanation of banking behaviour, which is in line with Kashif et al. (2023) results of weak consumer protection and irregular enforcement of rules. The participation in the market was a matter of vigilance as opposed to confidence.

The theme of the centrality of social capital in achieving fair results was the same. The ability to access powerful people or trusted intermediaries was often said to be more efficient than using formal consumer rights mechanisms. This observation is consistent with the analysis of the same by Lal et al. (2024), which shows that the extension of financial trust among marginalised populations in Pakistan tends to be made by community-based structures and not by institutional assurances. Market fairness, thus, was described as a negotiated one as opposed to a guaranteed one.

The comparative accounts reveal that Japanese and Pakistani citizens define fairness in the market in terms of cultural continuity and institutional reliability, and interpersonal trust and adaptive negotiation, respectively. Such interpretations have an effect on risk perception, expenditure behaviour, and long-term financial planning and support the thesis of Mehmood et al. (2023) that institutional quality affects the economic behaviour in the mediated pathways by trust.

### **Personal Strategies for Economic Decision-Making**

The trust conditions of the institutional setting were narrated in economic decision-making strategies by the participants. The Japanese participants put a lot of emphasis on long-term planning, formal saving structures, and low-risk investments. Financial behaviour was characterised as disciplined and future-oriented, which is in accordance with cultural values of prudence and stability. The confidence of the participants in banks, regulatory systems, and market institutions contributed to the possibility of committing resources and demonstrates that stable institutions can increase temporal horizons of economic planning (Abbas et al., 2024).

The economic policies in Pakistan were described as risk-dispersed and protective. Participants talked about diversifying their sources of income, investing the money into something tangible like gold or a home, and also about being part of informal savings groups. These practices were an indicator of poor trust in institutional financial organisations and regulation (Moriuchi & Takahashi, 2023). The rotating savings associations, especially among women, were referred to as trustworthy as they were anchored on the notion of social accountability and mutual obligation, which supports the findings of Lal et al. (2024) about the importance of community-based financial trust.

The stories depict the manner in which citizens develop parallel economic security systems under institutional mistrust. Unlike the Japanese participants, who used institutional predictability to gain future stability, the Pakistani participants used social resilience and adaptability to deal with uncertainty. This is the point of departure that supports the argument made by Dang and Li (2025) that the notion of trust is a culturally mediated process that influences economic rationality as opposed to being a universal behavioural driver.

### **Trust, Culture, and Institutional Memory**

The last theme is related to how cultural expectations and institutional memory influence the development of trust. The Japanese respondents addressed the issue of long-term experiences and intergenerational continuity often, which implies that trust is passed down and solidified through a stable performance of the institution over time. The positive experiences with parents, childhood recollection, and recurrence formed a consistent image of institutional trustworthiness, which contributes to the analysis of the social norms in terms of supporting compliance and trust in Japan by Wright (2021).

Pakistanis, by contrast, were marked by memories of institutions that were fragmented because of political instability, policy reversals and high-profile corruption cases. The participants were sceptical about new reforms and viewed them through the prism of disappointment. This trend is consistent with that of Iqbal et al. (2025) concerning the deterioration of popular trust and institutional trustworthiness by political instability. Institutional promises were made as short-term, and this led to a spiral of distrust and disengagement.

In both settings, the results indicate that institutional trust is historical and cumulative and not necessarily based on performance. The integrity or disintegration of institutional memory has a significant influence on the way the citizens explain current institutional behaviour and economic decision-making. These observations support the idea of Schwarz et al. (2023) that narrative inquiry is especially well placed to reflect the temporal and emotional aspects of trust that remain unaddressed in many pieces of research on quantitative governance.

**Table 2: Citizen Narratives in Japan and Pakistan**

| <b>Narrative Domain</b>                  | <b>Japan: Dominant Narrative Construction</b>                                                                                                                                                                                                                          | <b>Pakistan: Dominant Narrative Construction</b>                                                                                                                                                                                                                 | <b>Interpretive Narrative Insight</b>                                                                                                                                                           |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Lived Experiences of Public Institutions | Public institutions are narrated as orderly, predictable, and procedurally consistent. Bureaucratic rigidity is interpreted as evidence of fairness and rule adherence rather than inefficiency. Trust is grounded in impersonal systems and continuity of procedures. | Public institutions are narrated as unstable, discretionary, and personalised. Bureaucratic processes are experienced as negotiable and contingent on social influence. Institutional encounters evoke uncertainty and vulnerability rather than predictability. | Institutional trust is narrated as procedural reliability in Japan and as negotiated survival in Pakistan, illustrating how citizens adapt meaning-making strategies to institutional capacity. |
| Everyday Encounters with Market Fairness | Market fairness is assumed as a normative condition. Errors are interpreted as anomalies that institutions are morally obligated to correct. Consumer trust is reinforced through corporate accountability and reputational ethics.                                    | Market fairness is narrated as conditional and uneven. Fair outcomes depend on vigilance, bargaining power, and personal networks. Consumer protection is viewed as weak or inaccessible.                                                                        | Fairness operates as a cultural expectation in Japan and as an individual achievement in Pakistan, shaping contrasting consumer behaviours and risk perceptions.                                |

|                                                  |                                                                                                                                                                                                                                 |                                                                                                                                                                                                                       |                                                                                                                                                                                          |
|--------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Personal Strategies for Economic Decision-Making | Economic decisions are future-oriented and stability-driven. Participants rely on formal institutions, low-risk investments, and established brands. Financial planning reflects confidence in regulatory and market stability. | Economic decisions are defensive and adaptive. Participants diversify income, invest in tangible assets, and rely on informal savings mechanisms. Financial planning prioritises flexibility over long-term security. | Temporal horizons of economic behaviour differ, with institutional trust enabling long-term planning in Japan and institutional uncertainty enforcing short-term resilience in Pakistan. |
| Trust, Culture, and Institutional Memory         | Institutional trust is narrated as historically accumulated and culturally transmitted. Intergenerational consistency reinforces confidence in institutions. Past reliability legitimises present authority.                    | Institutional memory is fragmented and marked by repeated disappointment. Political instability and policy reversals weaken confidence in reform narratives. Trust is personal rather than institutional.             | Institutional memory functions as a stabilising anchor in Japan and as a source of scepticism in Pakistan, shaping how citizens interpret current institutional behaviour.               |

### Summary of Findings

The narrative inquiry showed that institutional trust forms an important influence on the manner in which people perceive corruption in society, market fairness and daily economic decisions. Japanese participants reported the institutions to be stable and predictable and facilitated trust-based behaviours, including long-term saving, investment and dependence on formal market systems. Equality was an aspect of culture that was felt in both the state and the organisation. Pakistani participants made institutions appear inconsistent and fragile through the creation of stories. Their economic actions were dominated by the strategies aimed at reducing the risk and reliance on the formal systems and instead focusing on the compact social networks and informal financial systems. The issue of corruption was not termed extraordinary, but it was a characteristic of the institutional life that formed expectations and behaviours in both the markets and governance.

The study shows that institutional trust is both a cultural and a behavioural phenomenon. An environment with high-trust breeds long-term planning behaviours and vision of fairness, whereas a low-trust environment breeds improvisation, negotiation and defensive economic behaviour. The comparative perspectives support the literature on the focus of institutional path-dependence, cultural norms and the social construction of fairness.

### PRACTICAL RECOMMENDATIONS

The results suggest that whistleblowing in order to enhance institutional trust will need country-specific interventions depending on cultural and historical experience. It is possible to make community-based financial practices more formal, enhance the transparency of regulations, and intensify frontline service delivery in Pakistan to reduce institutional anxiety. Public expectations can change over time, too, and this is through public accountability programs and more so when ethical behaviour among institutions is emphasised.

To uphold the institutional trust in Japan, one needs to consider the increasing frustrations due to bureaucratic hardness. Increased digitalisation, more responsiveness, and more obvious application of



anti-corruption practices would contribute to maintaining the social contract that supports the bases of social confidence. The consumer protection systems also have to adapt to the new markets that are becoming more digital to maintain egalitarianism standards.

### **FUTURE RESEARCH DIRECTIONS**

Its results indicate a number of areas that can be explored in future. Another way of carrying out longitudinal narrative research would be examining how the trust of an institution changes with a political or economic crisis. Specific research of the market in terms of healthcare, education, or taxation might demonstrate further mechanisms of trust building. Intergenerational comparisons would shed some light on the changing expectations as younger generations would start to operate in globalised market systems. Diaspora stories can be of value as they may provide a specific view by juxtaposing lived experiences in high-trust and low-trust environments. Lastly, introducing narrative inquiry to measures of institutional trust based on a quantitative survey may offer a more solid model to study institutional trust in various settings.

### **CONCLUSION**

This study provided a comparative narration study on how people in Japan and Pakistan form meaning related to institutional trust, corruption in the population and market fairness. These results indicate that trust is not merely something possessed by institutions as such, but rather a long-standing history, cultural and experiential phenomenon that influences the daily behaviour of the economy. Japanese stories represent a social context in which the institutional stability, bureaucratic continuation, and cultural standards of harmony all contribute to the maintenance of trust. They were put in context with the reliability framework, even in areas where inefficiencies were observed. This trust made it possible to plan long-term, made people feel like joining the formal markets and strengthened the expectation of fairness.

The stories in Pakistan of a dynamic of institutional unpredictability, fragmented institutional memory and general normalisation of discretionary practices were apparent. Participants defined economic and civic interaction as negotiations depending on personal networks, weaknesses, and workarounds created to compensate for the lack of the system. These stories are not just about the failures of the institutions, but also about the ability of the citizens to survive and adapt to low-trust settings. This perception of fairness as conditional instead of guaranteed had an impact on the short-term economic strategies and encouraged the use of informal trust mechanisms.

The comparative analysis highlights the significance of looking at institutional trust as a practice, a narrated experience and not just an administrative or a performance-based measure. It also emphasises the way culture, historical patterns, and daily experience combine to determine the sense of legitimacy and justice. Reforms that can benefit institutional trust, especially in low-trust situations, must concern service delivery, transparency, and interaction between staff and clients at the most immediate experiences of the relationship. To maintain trust in a high-trust environment, responsiveness, adaptation, and safeguarding of cultural expectations of equity are required. The research will be relevant in the current debate about the social construction of trust and the ways it impacts economic decision-making in different governance regimes.

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