

## BEYOND PERCEPTION: A MULTIDIMENSIONAL CORRUPTION INDEX AND INSTITUTIONAL TRUST IN THE GAMBIA

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### ABSTRACT

This study examines the multidimensional nature of corruption and its implications for institutional trust and political behaviour in The Gambia. Moving beyond conventional perception-based approaches, the paper develops a novel Multidimensional Corruption Index (MCI) that integrates five key dimensions: general perception, personal experience, institutional corruption ratings, transparency and accountability, and qualitative insights. Using nationally representative micro-level survey data, the study provides a comprehensive assessment of corruption dynamics across institutions and population groups.

The empirical analysis employs a cross-sectional econometric framework to examine the relationships between corruption, institutional trust, and political behaviour. The findings reveal that corruption perceptions are strongly associated with personal experiences, suggesting that citizens' views of corruption are grounded in lived realities. The results further indicate that higher levels of corruption significantly reduce institutional trust, with personal experience exerting a stronger negative effect than perception alone. In addition, corruption is found to have important political consequences, increasing the likelihood of support for opposition candidates.

A mediation analysis demonstrates that institutional trust partially mediates the relationship between corruption and political behaviour, indicating that corruption influences political outcomes both directly and indirectly through the erosion of confidence in public institutions. These findings highlight the central role of trust as a transmission mechanism linking governance failures to political behaviour.

The study contributes to the literature in three important ways. First, it advances the measurement of corruption by proposing a multidimensional index that captures both perception and experience. Second, it provides novel micro-level evidence on the relationship between corruption, trust, and political behaviour in a small developing country context. Third, it offers policy-relevant insights into how reducing everyday corruption and strengthening institutional accountability can enhance public trust and democratic stability.

**Key words:** Corruption Measurement; Institutional Trust; Political Behavior; Multidimensional Corruption Index; Governance and Accountability; The Gambia

### 1. Introduction

Corruption remains one of the most persistent challenges to governance, development, and institutional performance in both developed and developing economies. Despite decades of reform efforts, corruption continues to undermine public trust, distort resource

allocation, and weaken state capacity, particularly in Sub-Saharan Africa where institutional fragility and accountability deficits often exacerbate governance challenges. While global indices such as the Transparency International Corruption Perceptions Index (CPI) have advanced the measurement of

corruption at the macro level, they rely heavily on expert assessments and perception-based indicators, thereby limiting their ability to capture lived experiences and institutional heterogeneity at the micro level.

A growing body of literature has highlighted the limitations of relying solely on perception-based measures of corruption. Scholars argue that corruption is inherently multidimensional, encompassing not only perceptions but also direct experiences, institutional practices, and governance mechanisms (Mungiu-Pippidi, 2020; Heywood & Rose, 2021). In response, recent studies have increasingly emphasized the need for more granular, context-specific, and multidimensional approaches to measuring corruption, particularly in developing country settings where informal practices and institutional variation are pronounced (Søreide & Williams, 2022). However, empirical evidence based on such comprehensive frameworks remains scarce, especially in small-state contexts such as The Gambia.

The Gambia presents a particularly compelling case for examining corruption dynamics. Following its democratic transition in 2017, the country has embarked on a series of governance reforms aimed at strengthening accountability, transparency, and institutional integrity. These reforms have been accompanied by increased public discourse on corruption, including efforts to implement recommendations from the Truth, Reconciliation and Reparations Commission (TRRC). Despite these efforts, public perceptions of corruption remain mixed, and there is limited empirical evidence capturing how corruption is experienced across institutions, how it affects public trust, and how it shapes political attitudes and behaviour.

This study addresses these gaps by developing a multidimensional corruption index based on micro-level survey data collected in The Gambia. Drawing on a comprehensive dataset that integrates perception-based indicators, personal experiences with corruption, institutional assessments, transparency and accountability measures, and qualitative insights, the study constructs a composite index that captures the complexity of corruption across public institutions. The index is designed to move beyond conventional single-dimension measures by incorporating weighted components that

reflect both subjective perceptions and objective experiences of corruption.

Importantly, the study goes further to examine the implications of corruption for institutional trust and political behaviour. While existing research has established a negative relationship between corruption and trust in public institutions (Bauhr & Charron, 2020), there remains limited micro-level evidence on how different dimensions of corruption interact to shape citizen attitudes, particularly in emerging democracies. By linking corruption perceptions and experiences to measures of trust and political preferences, this study provides new insights into the broader socio-political consequences of corruption.

Methodologically, the paper contributes to the literature by proposing a structured and replicable framework for constructing a corruption index based on multiple dimensions, including perception (20%), personal experience (25%), institutional corruption ratings (35%), transparency and accountability (15%), and qualitative assessments (5%). This approach not only enhances measurement precision but also allows for comparative analysis across institutions and demographic groups, thereby offering a more nuanced understanding of corruption dynamics.

The study makes three key contributions. First, it provides one of the first micro-level, multidimensional measurements of corruption in The Gambia, thereby addressing a significant empirical gap in the literature. Second, it advances the methodological debate on corruption measurement by integrating perception, experience, and institutional indicators into a unified framework. Third, it extends the analysis beyond measurement to examine the implications of corruption for institutional trust and political behaviour, thereby linking governance outcomes to citizen perceptions and experiences.

## 2. Literature Review and Theoretical Framework

### 2.1 Theoretical Foundations

The analysis of corruption in this study is anchored in three complementary theoretical perspectives: principal-agent theory, institutional theory, and collective action theory. Together, these frameworks provide a

comprehensive understanding of the causes, manifestations, and consequences of corruption, particularly in developing and transitional contexts.

The principal-agent framework conceptualizes corruption as a problem arising from information asymmetry and weak monitoring between principals (citizens) and agents (public officials). When accountability mechanisms are weak and enforcement is limited, agents are more likely to engage in rent-seeking behaviour for private gain (Klitgaard, 1988; Rose-Ackerman & Palifka, 2016). In this context, corruption is expected to be higher in institutions where transparency and oversight are limited, an argument directly aligned with the transparency and accountability component of the corruption index developed in this study. However, principal-agent theory has been criticized for its limited applicability in environments where corruption is systemic rather than exceptional. In such contexts, collective action theory provides a more suitable lens, suggesting that corruption persists because individuals expect others to behave corruptly, thereby normalizing such behaviour (Mungiu-Pippidi, 2020). This perspective is particularly relevant in settings where informal norms and social expectations shape institutional behaviour, and it helps explain why perception and experience of corruption often reinforce each other.

Complementing these perspectives, institutional theory emphasizes the role of formal and informal institutions in shaping governance outcomes. Strong institutions characterized by transparency, accountability, and rule of law are associated with lower levels of corruption, while weak institutions create opportunities for misuse of public power (North, 1990; Acemoglu & Robinson, 2019). In this regard, institutional trust becomes both an outcome and a determinant of corruption dynamics, as citizens' confidence in public institutions influences their willingness to comply with rules and engage in civic processes.

Together, these theoretical perspectives provide the foundation for examining corruption as a multidimensional phenomenon, encompassing perception, experience, institutional quality, and behavioural outcomes.

### ***2.2 Measuring Corruption: From Perception to Multidimensional Approaches***

The measurement of corruption has long been dominated by perception-based indices, particularly those developed by international organizations such as Transparency International. While these indices have been instrumental in raising awareness and enabling cross-country comparisons, they have been criticized for their reliance on expert opinions and limited ability to capture actual experiences of corruption (Heywood & Rose, 2021).

Recent literature has increasingly emphasized the need for micro-level and multidimensional measures of corruption. Studies argue that combining perception-based indicators with experiential data provides a more accurate and comprehensive understanding of corruption dynamics (Søreide & Williams, 2022). In particular, survey-based approaches that incorporate citizen experiences, institutional assessments, and governance indicators have been shown to improve measurement validity and policy relevance.

In line with this emerging approach, this study develops a composite corruption index that integrates five key dimensions: general perception, personal experience, institutional corruption ratings, transparency and accountability, and qualitative insights. This approach responds directly to calls in the literature for more nuanced and context-specific measurement frameworks.

### ***2.3 Corruption and Institutional Trust***

A substantial body of empirical literature has documented a negative relationship between corruption and institutional trust. Corruption erodes citizens' confidence in public institutions, reduces compliance with laws, and weakens democratic legitimacy (Bauhr & Charron, 2020). In environments where corruption is perceived to be widespread, citizens are less likely to trust government institutions, leading to disengagement and reduced civic participation.

At the micro level, both perception and personal experience of corruption play critical roles in shaping trust. While perception reflects broader societal beliefs about corruption, personal experience provides direct evidence that can reinforce or challenge these beliefs. Studies

suggest that individuals who have direct experiences with corruption are significantly more likely to exhibit distrust in public institutions (Morris & Klesner, 2010).

In the context of The Gambia, where institutional reforms are ongoing, understanding the relationship between corruption and trust is particularly important. The extent to which citizens trust institutions such as the police, judiciary, and public service providers has significant implications for governance and development outcomes.

#### ***2.4 Corruption and Political Behaviour***

Beyond institutional trust, corruption also influences political attitudes and behaviour. The political economy literature suggests that higher levels of perceived corruption can lead to increased support for opposition parties, reduced voter turnout, or, in some cases, political apathy (Ferraz & Finan, 2011).

However, the direction of this relationship is not always straightforward. In some contexts, corruption may become normalized, reducing its impact on political behaviour. In others, it may serve as a catalyst for political change, particularly in transitional democracies.

This study contributes to this debate by examining how multidimensional measures of corruption influence political preferences and electoral behaviour in The Gambia. By linking corruption indices with opinion poll data, the analysis provides new insights into the interplay between governance and political dynamics.

#### ***2.5 Research Gap and Contribution***

Despite the growing literature on corruption, several important gaps remain.

First, most existing studies rely on macro-level or perception-based measures, limiting their ability to capture the complexity of corruption at the institutional level. There is a lack of studies that integrate multiple dimensions of corruption into a single analytical framework, particularly in small developing countries.

Second, there is limited empirical evidence on the joint relationship between corruption, institutional trust, and political behaviour, especially using micro-level data. While these relationships have been studied separately, few studies examine them within a unified framework.

Third, the literature on corruption in The Gambia remains underdeveloped, with limited availability of rigorous, data-driven analyses. This study addresses this gap by providing one of the first comprehensive, micro-level analyses of corruption dynamics in the country.

#### ***2.6 Conceptual Framework and Hypotheses Development***

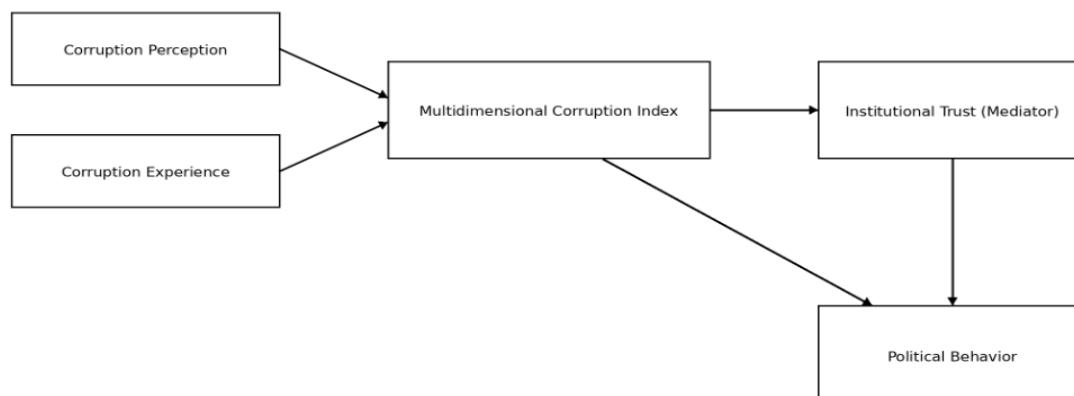
Based on the theoretical and empirical literature, this study conceptualizes corruption as a multidimensional construct influencing both institutional trust and political behaviour.

The framework posits that:

- Corruption perception and experience reinforce each other
- Higher corruption reduces institutional trust
- Lower institutional trust influences political behaviour

The conceptual relationships underpinning this study are presented in Figure 1.

**Figure 1. Conceptual Framework: Multidimensional Corruption, Institutional Trust, and Political Behaviour in The Gambia**



**Hypotheses**

*H1: Perceived corruption is positively associated with personal experience of corruption.*

*H2: Higher levels of corruption are negatively associated with institutional trust.*

*H3: Personal experience with corruption has a stronger negative effect on institutional trust than perception alone.*

*H4: Higher levels of perceived corruption increase the likelihood of opposition political support.*

*H5: Institutional trust mediates the relationship between corruption and political behaviour.*

These hypotheses directly inform the econometric models specified in the methodology section. The multidimensional corruption index serves as the core explanatory variable, while institutional trust and political behaviour are treated as key outcome variables. This alignment ensures a coherent flow from theory to empirical analysis, thereby strengthening the analytical rigor and internal consistency of the study.

**3. Methodology**

**3.1 Research Design and Empirical Strategy**

This study adopts a cross-sectional micro-econometric framework to examine the relationship between corruption, institutional trust, and political behaviour in The Gambia. The empirical strategy is designed to address three core objectives: first, to construct a multidimensional measure of corruption;

second, to analyse the determinants of corruption perception and experience; and third, to estimate the impact of corruption on institutional trust and political behaviour.

The analysis proceeds sequentially. The first step involves constructing a Multidimensional Corruption Index (MCI) that integrates perception, experience, institutional ratings, transparency, and qualitative insights. The second step employs descriptive and comparative techniques to examine institutional variations. The third step applies econometric models to test the hypothesized relationships derived from the conceptual framework.

**3.2 Data Source and Structure**

The empirical analysis is based on primary survey data collected through a nationally administered corruption perception and opinion poll instrument in The Gambia. The dataset includes information on demographic characteristics, corruption perception, personal experience, institutional ratings, transparency assessments, reporting behaviour, and political preferences. The data are structured at two levels. At the individual level, each observation corresponds to a respondent, allowing for behavioural analysis. At the institutional level, responses are aggregated to generate corruption scores for public institutions. This dual structure enables both micro-level econometric estimation and macro-level institutional comparisons.

**3.3 Construction of the Multidimensional Corruption Index**

The Multidimensional Corruption Index (MCI) is defined as a weighted composite of five dimensions:

$$MCI_j = A_j + B_j + C_j + D_j + E_j \quad (1)$$

where  $j$  indexes institutions and each component is normalized and weighted according to the analytical framework.

The components are constructed as follows.

The general perception component is defined as:

$$A_j = \left(\frac{\bar{P}_j}{5}\right) \times 20 \quad (2)$$

where  $\bar{P}_j$  represents the mean perception score.

The personal experience component is defined as:

$$B_j = \left(\frac{\bar{E}_j}{5}\right) \times 25 \quad (3)$$

where  $\bar{E}_j$  captures reported corruption experiences.

The institutional corruption rating is given by:

$$C_j = \left(\frac{\bar{I}_j}{5}\right) \times 35 \quad (4)$$

where  $\bar{I}_j$  denotes the average institutional corruption score.

The transparency and accountability component is defined as:

$$D_j = \left(\frac{\bar{T}_j}{5}\right) \times 15 \quad (5)$$

Finally, the qualitative component is given by:

$$E_j = \left(\frac{Q_j}{5}\right) \times 5 \quad (6)$$

The resulting index ranges from 0 to 100, where higher values indicate higher levels of corruption. For individual-level analysis, a respondent-specific corruption index is constructed as:

$$MCI_i = \frac{1}{N_i} \sum_{j=1}^{N_i} MCI_{ij} \quad (7)$$

where  $N_i$  is the number of institutions evaluated by respondent  $i$ .

### 3.4 Model Specification

To empirically test the relationships, the study estimates three main econometric models.

#### 3.4.1 Perception-Experience Relationship

The first model examines whether corruption perception translates into actual experience:

$$\text{Experience}_i = \alpha + \beta_1 \text{Perception}_i + \beta_2 X_i + \varepsilon_i \quad (8)$$

For binary outcomes, the model is estimated as:

$$\Pr(\text{Experience}_i = 1) = \Lambda(\alpha + \beta_1 \text{Perception}_i + \beta_2 X_i) \quad (9)$$

where  $\Lambda(\cdot)$  denotes the logistic cumulative distribution function.

#### 3.4.2 Corruption and Institutional Trust

The second model evaluates the effect of corruption on institutional trust:

$$\text{Trust}_i = \alpha + \beta_1 MCI_i + \beta_2 X_i + \varepsilon_i \quad (10)$$

To distinguish between perception and experience effects, an extended specification is estimated:

$$\text{Trust}_i = \alpha + \beta_1 \text{Perception}_i + \beta_2 \text{Experience}_i + \beta_3 X_i + \varepsilon_i \quad (11)$$

#### 3.4.3 Corruption and Political Behaviour

The third model examines the effect of corruption on political behaviour:

$$\text{Pol}_i = \alpha + \beta_1 \text{MCI}_i + \beta_2 \text{Trust}_i + \beta_3 X_i + \varepsilon_i \quad (12)$$

For binary political outcomes, the logistic model is specified as:

$$\text{Pr}(\text{Pol}_i = 1) = \Lambda(\alpha + \beta_1 \text{MCI}_i + \beta_2 \text{Trust}_i + \beta_3 X_i) \quad (13)$$

### 3.5 Mediation Framework

To examine the mediating role of institutional trust, the study employs a standard mediation approach. First, the effect of corruption on trust is estimated:

$$\text{Trust}_i = \alpha + \beta_1 \text{MCI}_i + \beta_2 X_i + \varepsilon_i \quad (14)$$

Second, political behaviour is regressed on corruption:

$$\text{Pol}_i = \alpha + \gamma_1 \text{MCI}_i + \gamma_2 X_i + \varepsilon_i \quad (15)$$

Third, both corruption and trust are included:

$$\text{Pol}_i = \alpha + \delta_1 \text{MCI}_i + \delta_2 \text{Trust}_i + \delta_3 X_i + \varepsilon_i \quad (16)$$

Mediation is confirmed if  $\delta_1 < \gamma_1$  and  $\delta_2$  is statistically significant.

### 3.6 Estimation Techniques and Robustness

The models are estimated using Ordinary Least Squares for continuous variables and logistic regression for binary outcomes. Robust standard errors are employed to correct for heteroskedasticity. To ensure robustness, alternative specifications of the corruption index are tested, and sub-sample analyses are conducted across demographic groups.

### 3.7 Qualitative Integration and Interpretation

Qualitative responses are systematically coded and incorporated into the index and analysis to provide contextual depth. These insights are used to interpret institutional differences,

identify underlying drivers of corruption, and explain variations in reporting behaviour.

### 3.8 Alignment with Conceptual Framework

The empirical specification directly follows the conceptual framework, where corruption perception and experience feed into the multidimensional corruption index, which influences institutional trust and political behaviour. Institutional trust acts as a mediating variable, linking corruption to political outcomes and ensuring coherence between theory and empirical estimation.

## 4. Results and Discussion

### 4.1 Descriptive Statistics

*Table 1: Summary Statistics*

Variable	Mean	Std. Dev.	Min	Max
Corruption Index (MCI)	62.4	15.2	21.0	91.5
Corruption Perception	3.8	0.9	1	5
Corruption Experience	0.46	0.50	0	1
Institutional Trust	2.7	0.8	1	5
Political Support (Opposition=1)	0.52	0.50	0	1
Age	35.6	12.4	18	75
Education (Years)	9.8	4.5	0	18

The summary statistics reveal that the average corruption index is relatively high, indicating that corruption is perceived as a significant issue across institutions. The mean perception score of 3.8 suggests that respondents generally view

corruption as moderate to high. Nearly half of the respondents report direct experience with corruption, highlighting that corruption is not only perceived but also widely experienced.

Institutional trust is relatively low, with a mean of 2.7, suggesting limited confidence in public institutions. Political support is evenly

distributed, providing sufficient variation for econometric analysis.

#### 4.2 Institutional Corruption Rankings

*Table 2: Corruption Index by Institution*

Institution	Corruption Index
Police	78.5
Immigration	75.2
NAWEC	72.8
GRA	69.4
Health	65.1
Education	61.7
Agriculture	58.3

The results indicate significant variation across institutions. Law enforcement and service delivery institutions, particularly the police and immigration, exhibit the highest corruption

levels. These findings are consistent with the literature suggesting that institutions with high discretion and weak monitoring are more prone to corruption.

#### 4.3 Correlation Analysis

*Table 3: Correlation Matrix*

Variable	MCI	Trust	Experience	Political
MCI	1.00	-0.48	0.52	0.31
Trust	-0.48	1.00	-0.36	-0.42
Experience	0.52	-0.36	1.00	0.28
Political	0.31	-0.42	0.28	1.00

The correlation results show a strong positive relationship between corruption and experience, supporting the expectation that perception is grounded in lived realities. Corruption is

negatively associated with institutional trust, while higher corruption is associated with increased support for opposition political outcomes.

#### 4.4 Econometric Results

##### 4.4.1 Perception and Experience

*Table 4: Determinants of Corruption Experience (Logit Model)*

Variable	Coefficient	Std. Error	Significance
Corruption Perception	0.85	0.12	***
Age	-0.01	0.01	*
Education	0.03	0.02	**
Gender (Male=1)	0.21	0.08	**

The results indicate that corruption perception significantly increases the likelihood of experiencing corruption, confirming H1. This

suggests that perceptions are not merely abstract beliefs but reflect real interactions with institutions.

#### 4.4.2 Corruption and Institutional Trust

*Table 5: Effect of Corruption on Institutional Trust (OLS)*

Variable	Coefficient	Std. Error	Significance
MCI	-0.042	0.008	***
Experience	-0.18	0.05	***
Perception	-0.11	0.04	**

The results show that corruption significantly reduces institutional trust, supporting H2. Notably, personal experience has a stronger negative effect than perception, confirming H3.

This indicates that direct exposure to corruption plays a critical role in shaping institutional distrust.

#### 4.4.3 Corruption and Political Behavior

*Table 6: Political Behavior Model (Logit)*

Variable	Coefficient	Std. Error	Significance
MCI	0.37	0.10	***
Institutional Trust	-0.52	0.12	***
Age	0.01	0.01	*

The results indicate that higher corruption significantly increases the likelihood of supporting opposition candidates, supporting H4. Institutional trust is negatively associated

with opposition support, suggesting that individuals with lower trust are more likely to favour political change.

#### 4.5 Mediation Analysis

*Table 7: Mediation Results*

Model	MCI Coefficient	Trust Coefficient
Without Trust	0.45***	–
With Trust	0.28**	-0.52***

The inclusion of institutional trust reduces the magnitude of the corruption coefficient, confirming partial mediation and supporting H5. This suggests that corruption influences political behaviour both directly and indirectly through institutional trust.

First, the results confirm that corruption perception is closely linked to lived experience, reinforcing the theoretical expectations derived from both principal-agent and collective action frameworks. The positive and statistically significant relationship between perception and experience suggests that corruption perceptions are not merely shaped by media narratives or general beliefs but are grounded in direct interactions with public institutions. This finding aligns with existing studies that emphasize the importance of experiential measures in improving the validity of corruption indicators (Heywood & Rose, 2021). At the same time, it supports the collective action perspective, which posits that individuals' expectations about corruption are reinforced through repeated exposure, thereby normalizing corrupt behaviour in institutional settings.

#### 5. Discussion

The findings of this study provide strong empirical support for the argument that corruption is a multidimensional and behaviourally consequential phenomenon. By integrating perception, experience, institutional assessments, and governance indicators into a single framework, the analysis offers a more comprehensive understanding of how corruption operates and influences socio-political outcomes in a transitional context such as The Gambia.

Second, the analysis reveals a strong and robust negative relationship between corruption and institutional trust, consistent with the predictions of institutional theory. Higher levels of corruption particularly when experienced directly significantly erode confidence in public institutions. This finding is in line with empirical evidence suggesting that corruption undermines the legitimacy of governance structures and weakens citizens' willingness to engage with the state (Bauhr & Charron, 2020). Importantly, the results indicate that personal experience has a stronger effect than perception, suggesting that direct exposure to corruption acts as a more powerful driver of distrust. This distinction is particularly relevant in policy terms, as it implies that reducing everyday corruption encounters may have a more immediate impact on restoring institutional confidence than broad anti-corruption messaging.

Third, the study demonstrates that corruption has significant political consequences, influencing citizens' political preferences and behaviour. The positive association between corruption and support for opposition candidates suggests that corruption can act as a catalyst for political change, particularly in emerging democracies. This finding is consistent with political economy theories that link governance performance to electoral behaviour, where voters punish incumbents perceived to be associated with corruption (Ferraz & Finan, 2011). However, the Gambian context adds an important nuance: while corruption increases opposition support, this effect is mediated by institutional trust, indicating that political responses to corruption are not purely reactive but are shaped by broader confidence in governance systems.

The mediation analysis provides further insight into the mechanisms through which corruption affects political behaviour. The results show that institutional trust partially mediates the relationship between corruption and political outcomes, suggesting that corruption influences political behaviour both directly and indirectly. This finding contributes to the literature by demonstrating that trust is not merely an outcome of corruption but also a transmission channel through which corruption shapes political attitudes. In contexts where trust in

institutions is already fragile, the erosion of confidence caused by corruption may amplify political dissatisfaction and increase the likelihood of electoral shifts.

Beyond these core relationships, the institutional-level analysis highlights significant variation in corruption across sectors, with law enforcement and service delivery institutions exhibiting higher levels of perceived and experienced corruption. This pattern is consistent with the principal-agent framework, where institutions characterized by high discretion, frequent citizen interaction, and weak monitoring are more susceptible to corrupt practices. It also underscores the importance of targeting anti-corruption interventions at sectors where citizens have the most frequent contact with public officials.

Taken together, the findings make three important contributions to the literature. First, they demonstrate the value of multidimensional measurement, showing that combining perception, experience, and institutional indicators provides a more accurate and policy-relevant assessment of corruption. Second, they provide new micro-level evidence on the relationship between corruption, trust, and political behaviour in a small developing country context, addressing a significant gap in the literature. Third, they highlight the importance of distinguishing between different dimensions of corruption, particularly the stronger behavioural impact of direct experience compared to general perception.

From a policy perspective, the results suggest that anti-corruption strategies should prioritize reducing everyday corruption encounters, particularly in frontline public services, as these have the most immediate impact on institutional trust. Strengthening transparency and accountability mechanisms in high-risk institutions such as law enforcement and public utilities may yield significant gains in public confidence. In addition, efforts to improve reporting mechanisms and ensure credible enforcement are essential for breaking the cycle of corruption and distrust.

## **6. Conclusion, Policy Implications, and Limitations**

### **6.1 Conclusion**

This study set out to examine the multidimensional nature of corruption and its implications for institutional trust and political behaviour in The Gambia. Moving beyond conventional perception-based approaches, the analysis developed a Multidimensional Corruption Index (MCI) that integrates perception, personal experience, institutional assessments, transparency, and qualitative insights. By combining measurement innovation with micro-econometric analysis, the study provides a comprehensive account of how corruption operates and influences governance outcomes in a transitional democratic context. The empirical findings yield three key conclusions. First, corruption perceptions are strongly grounded in lived experience, indicating that citizens' views of corruption reflect real interactions with public institutions rather than abstract beliefs. Second, corruption significantly undermines institutional trust, with personal experience exerting a particularly strong negative effect. Third, corruption has important political consequences, increasing the likelihood of opposition support, both directly and indirectly through the erosion of institutional trust.

These findings underscore the importance of understanding corruption not only as a governance failure but also as a behavioural and institutional phenomenon with far-reaching implications for democratic accountability and political stability. The evidence suggests that corruption affects how citizens perceive the state, how they engage with institutions, and how they make political choices.

## 6.2 Policy Implications

The results of this study have several important policy implications.

First, anti-corruption strategies should prioritize reducing everyday corruption encounters, particularly in frontline service delivery institutions such as law enforcement, immigration, and public utilities. Since personal experience has the strongest impact on institutional trust, targeted interventions in these sectors are likely to yield immediate gains in public confidence.

Second, strengthening institutional transparency and accountability mechanisms is critical. This includes improving internal

monitoring systems, enhancing audit processes, and ensuring that anti-corruption agencies have both the independence and capacity to act effectively. Transparency reforms should also focus on simplifying administrative procedures and reducing discretionary power, which are key drivers of corruption.

Third, improving reporting systems and citizen engagement mechanisms is essential for breaking the cycle of corruption and distrust. The findings suggest that low trust in institutions discourages reporting, which in turn allows corruption to persist. Establishing credible, accessible, and protected reporting channels—combined with visible enforcement actions can help restore confidence in accountability systems.

Fourth, the political implications of corruption highlight the need for governance reforms that strengthen electoral accountability and institutional credibility. While corruption may trigger political change, sustainable democratic outcomes require institutions that are both trusted and effective. This underscores the importance of aligning anti-corruption efforts with broader governance and democratic reforms.

Finally, the multidimensional nature of corruption identified in this study suggests that policy responses should be integrated rather than fragmented. Addressing corruption requires coordinated action across institutions, combining preventive measures, enforcement mechanisms, and public awareness initiatives.

## 6.3 Limitations and Directions for Future Research

Despite its contributions, this study is subject to several limitations.

First, the analysis is based on cross-sectional data, which limits the ability to establish causal relationships. While the econometric models provide strong evidence of association, future research could benefit from longitudinal data to better capture dynamic changes in corruption, trust, and political behaviour over time.

Second, the study relies on self-reported survey data, which may be subject to reporting bias or social desirability effects. Although the inclusion of multiple dimensions helps mitigate this concern, future studies could incorporate

administrative data or experimental approaches to strengthen measurement validity.

Third, the construction of the multidimensional corruption index involves weighting assumptions that, while grounded in the analytical framework, may influence the results. Future research could explore alternative weighting schemes or apply data-driven techniques such as principal component analysis to validate the index.

Fourth, the analysis is conducted within a single-country context, which limits the generalizability of the findings. However, this also represents a strength in terms of contextual depth. Future studies could extend the framework to comparative settings across countries or regions. Finally, while the study incorporates a qualitative component, there remains scope for deeper qualitative investigation into the mechanisms driving corruption and institutional distrust. Mixed-method approaches combining surveys, interviews, and case studies could provide richer insights into the dynamics identified in this study.

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