

Why Trust Matters

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<https://eller.arizona.edu/cts>

- Executive Education
- Cutting-Edge Research
- Speaker Series
- Conferences

Agenda

01 Why is trust important?

02 What is trust?

03 Where does trust come from?

04 When (not) to trust?



Poll:

At what levels do you think is trust particularly relevant?

[check all that apply]

- 1) Nations
- 2) Interorganizational relations
- 3) Teams
- 4) Leader-follower interactions
- 5) Neural processing

Trust can create a competitive advantage

...on several levels, as empirical research shows

Trust can create a competitive advantage

...on several levels, as empirical research shows

Nations

- Nations with higher trust have higher-performing economies
 - For every 15% increase in trust, average economic growth rate increases by 1%
 - For every 7% increase in trust, investment as share of GDP increases by 1%



Trust can create a competitive advantage

...on several levels, as empirical research shows

Interorganizational relations

- Suppliers in high-trust trading relationships benefit
 - Profit margins of high-trust suppliers tend to be 1.3% higher than those of low-trust suppliers
 - The former spend 30% more time on joint problem solving



Trust can create a competitive advantage

...on several levels, as empirical research shows

Teams

- Trust is a key success factor of teams
 - Trust decreases costly monitoring of teammates
 - Trust increases team members' effort

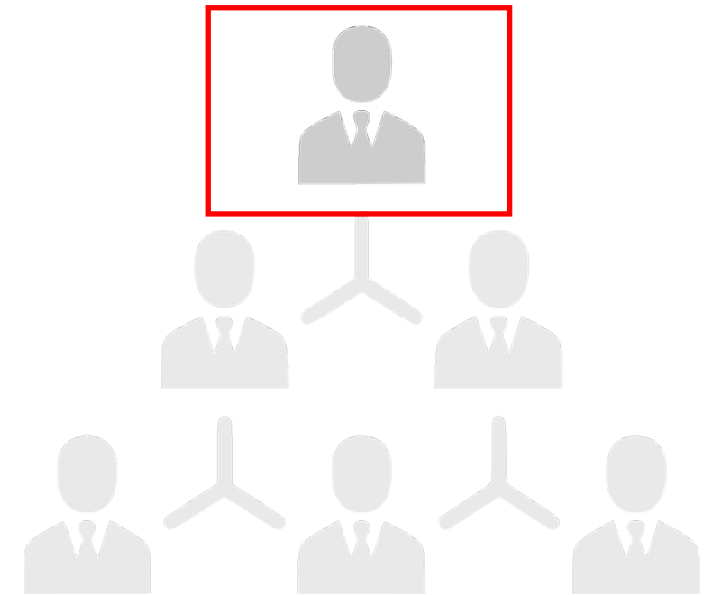


Trust can create a competitive advantage

...on several levels, as empirical research shows

Leader-follower interactions

- Trust in leaders boosts organizational performance
 - Perceptions of senior management's trustworthiness drive profitability
 - A 1/8th increase in trustworthiness can translate to a US\$ 261K increase in profit

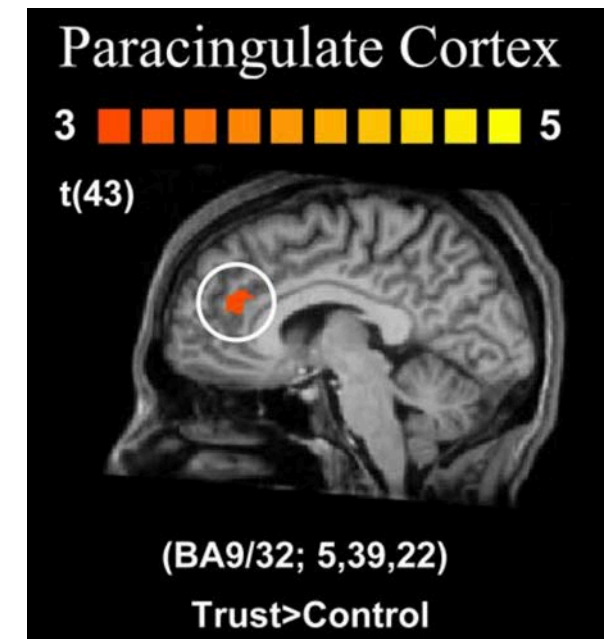


Trust can create a competitive advantage

...on several levels, as empirical research shows

Neural processing

- Trust can be identified at the brain level
 - Paracingulate cortex is critically involved in building a trust relationships
 - It helps to infer another person's intentions



Trust can create a competitive advantage

...on several levels, as empirical research shows

Nations

Interorganizational relations

Teams

Leader-follower interactions

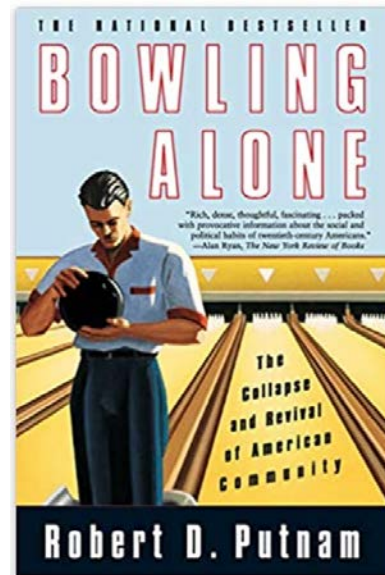
Neural processing

Focus of today's
session

Trust can create a competitive advantage

...on several levels, as empirical research shows

Nations



Trust can create a competitive advantage

...on several levels, as empirical research shows



Neural processing

A lack of trust can be very costly

Customers still hate Wells Fargo following fake-accounts scandal

By Kevin Dugan

March 20, 2017 | 9:46pm



At Siemens, Bribery Was Just a Line Item



Can VW Buy Back Drivers' Trust After Diesel Scandal?

Volkswagen must now rebuild a reputation in tatters and win back increasingly reluctant American buyers.



#Dieselgate



A lack of trust can be very costly

Costs of low trust

- Fines and legal fees
- Loss in reputation
- Employee turnaround
- Restructuring



Agenda

→ 01

Why is trust important?

02

What is trust?

03

Where does trust come from?

04

When (not) to trust?

Trust—what is it?

Please take a minute and come up with a good definition of trust.



Trust—what is it?



**I'LL KNOW IT
WHEN I SEE IT**



Trust—what is it?

...it's related to multiple things:

Perception

Intention

Behav



Trait

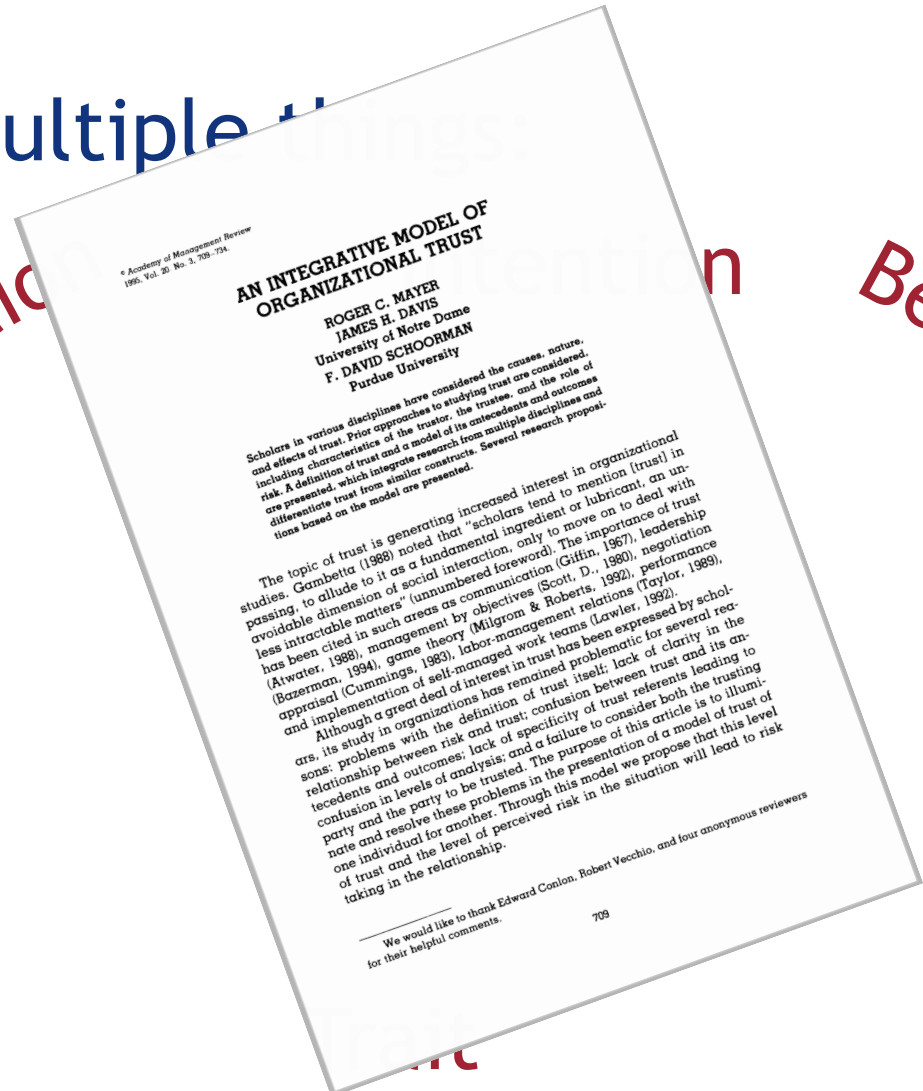
Trust—what is it?

...it's related to multiple things

Perception

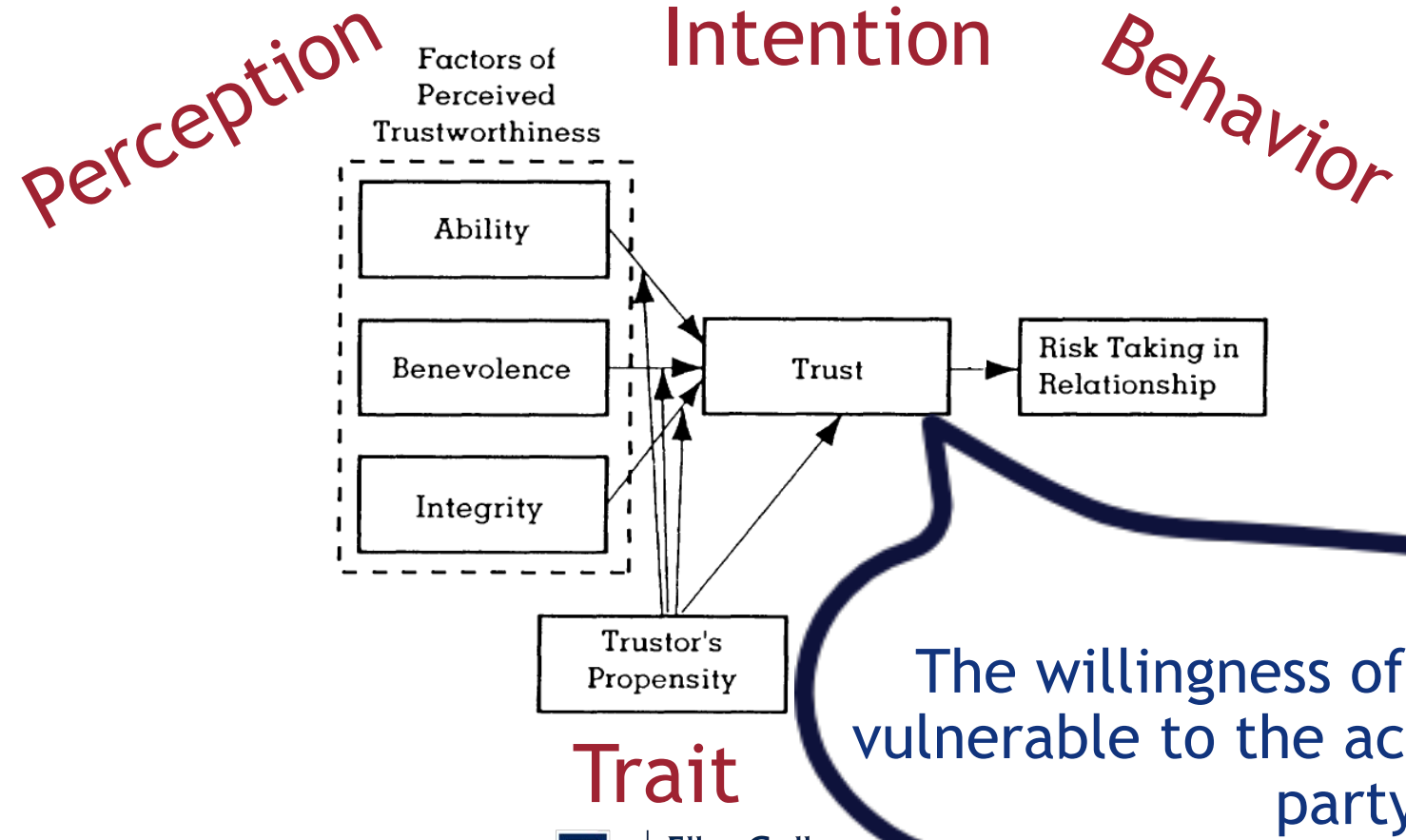
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Behavior



Trust—what is it?

...it's related to multiple things:



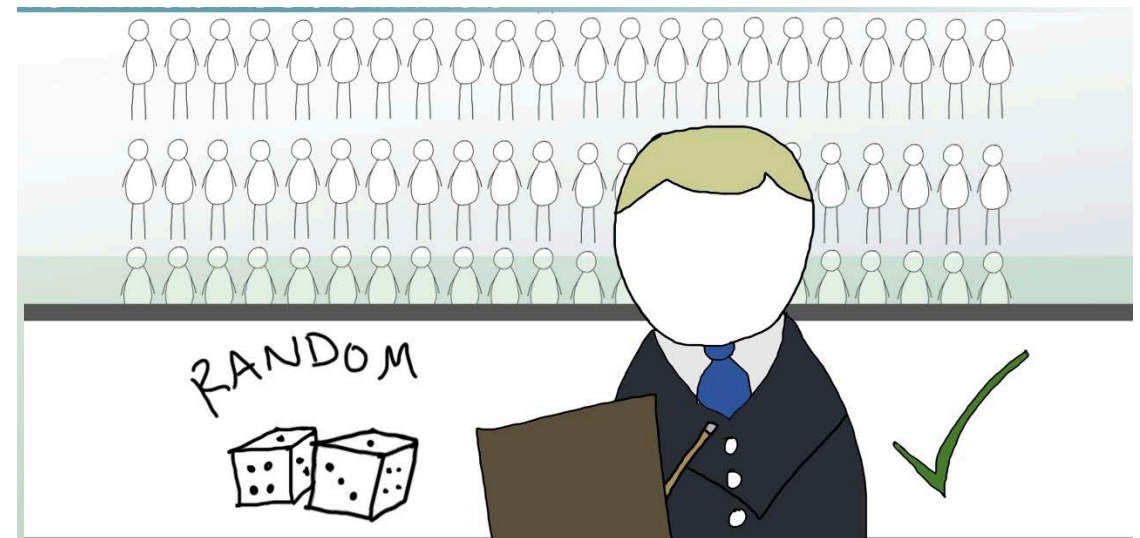
How do you know if there is trust?

In other words, how can you measure it?

Surveys



Experiments



How do you know if there is trust?

In other words, how can you measure it?

Surveys

Experiments

“Generally speaking, would you say that most people can be trusted or that you need to be very careful in dealing with people?”

Yes-No

How do you know if there is trust?

In other words, how can you measure it?

Surveys

I would consider xyz's suggestions when making important decisions.

I would be cautious with xyz (reverse).

I trust xyz.

If someone questioned xyz's motives, I would give xyz the benefit of the doubt

I believe in the information that xyz provides us, even if I cannot double check it.

I can rely on xyz.

Schilke et al. (2017)

Experiments

strongly
disagree

neutral

strongly
agree

1

2

3

4

5

6

7

Please take a minute to use these items to measure your own trust in your boss.



How do you know if there is trust?



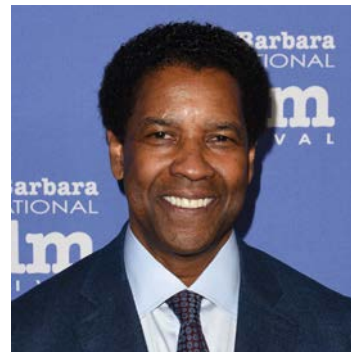
Betty White



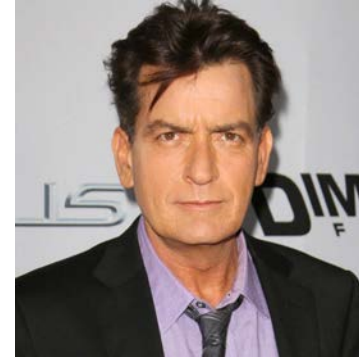
Paris Hilton



Sandra
Bullock



Denzel
Washington



Charlie
Sheen



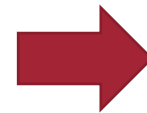
Britney
Spears

How do you know if there is trust?

In other words, how can you measure it?

Surveys

Experiments



Scenario experiments

Behavioral experiments

Poll:

Imagine you're sitting at your favorite coffee shop when a teenager pulls up a chair and asks you to share a bunch of personal information. Specifically, he wants to know your birthday, what kind of food you like, where you go on vacation, who you voted for, who you hang around with. He promises he won't share that information with anyone.

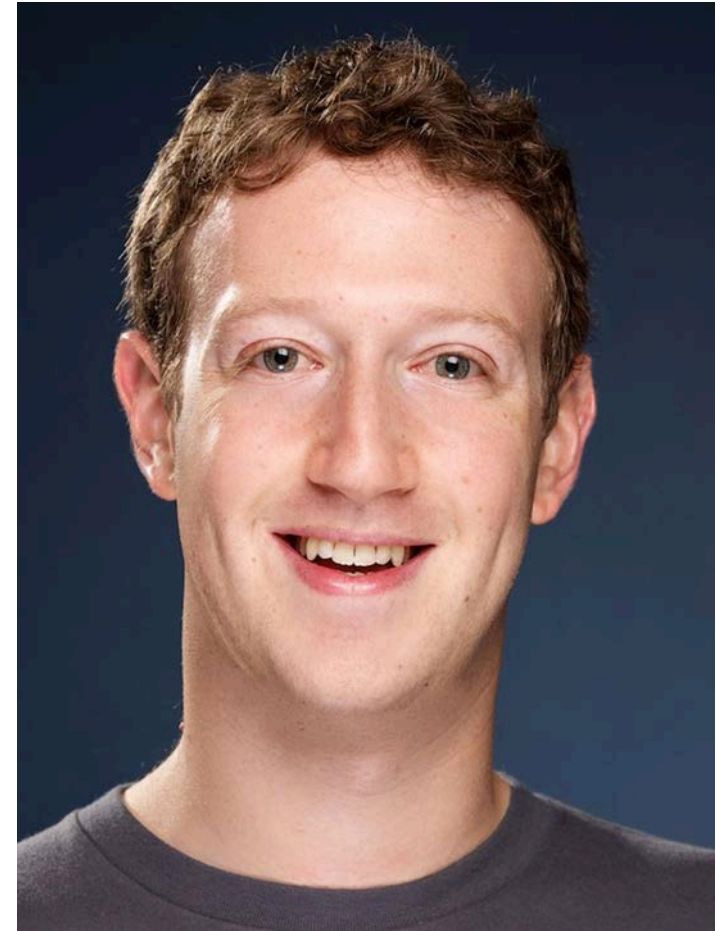
Would you entrust him with this information? (Yes or No)



Poll:

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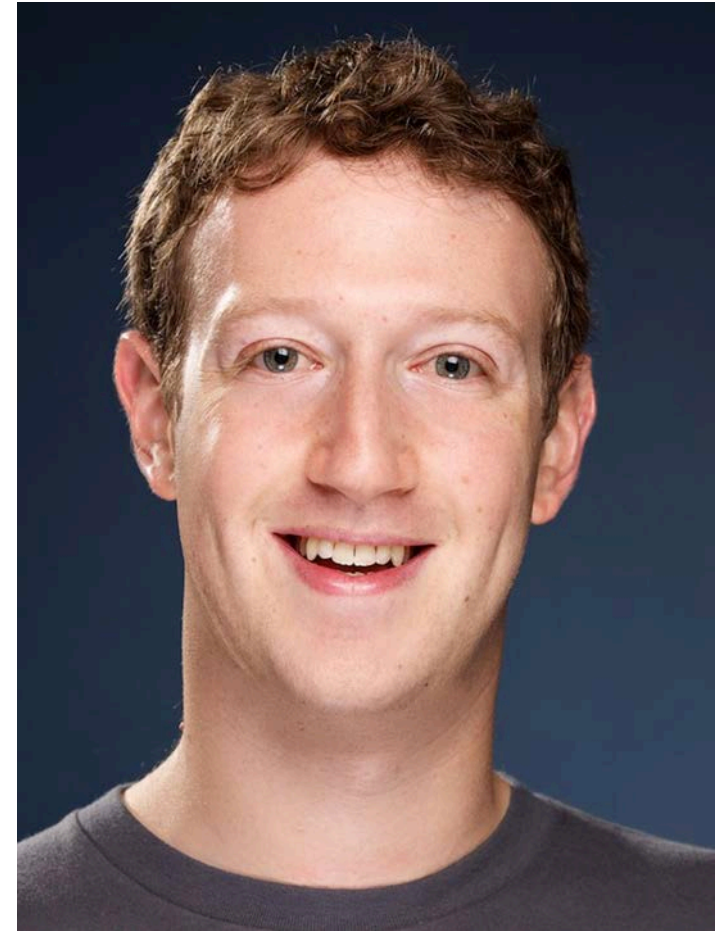
Would you entrust him with this information? (Yes or No)



Poll:

2.3 BILLION
FACEBOOK USERS
AROUND THE WORLD
DO!

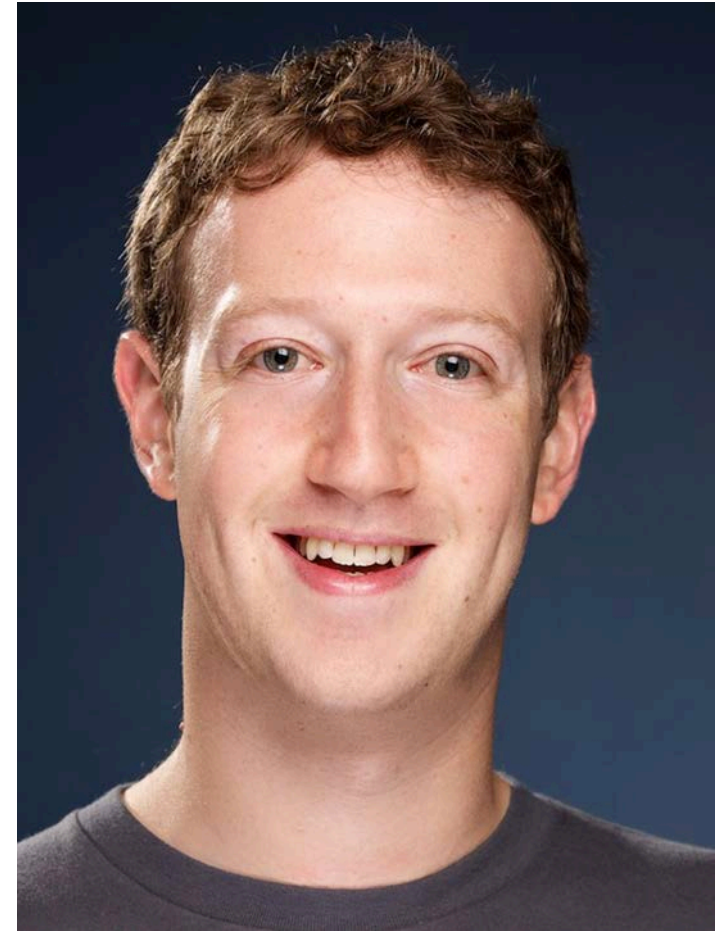
Would you entrust him with this
information? (Yes or No)



Poll:

“People just submitted it. I don’t know why. They ‘trust me.’ Dumb fucks.”

– Mark Zuckerberg, 2004, to a friend regarding user data collected by Facebook

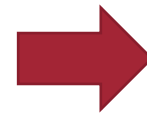


How do you know if there is trust?

In other words, how can you measure it?

Surveys

Experiments

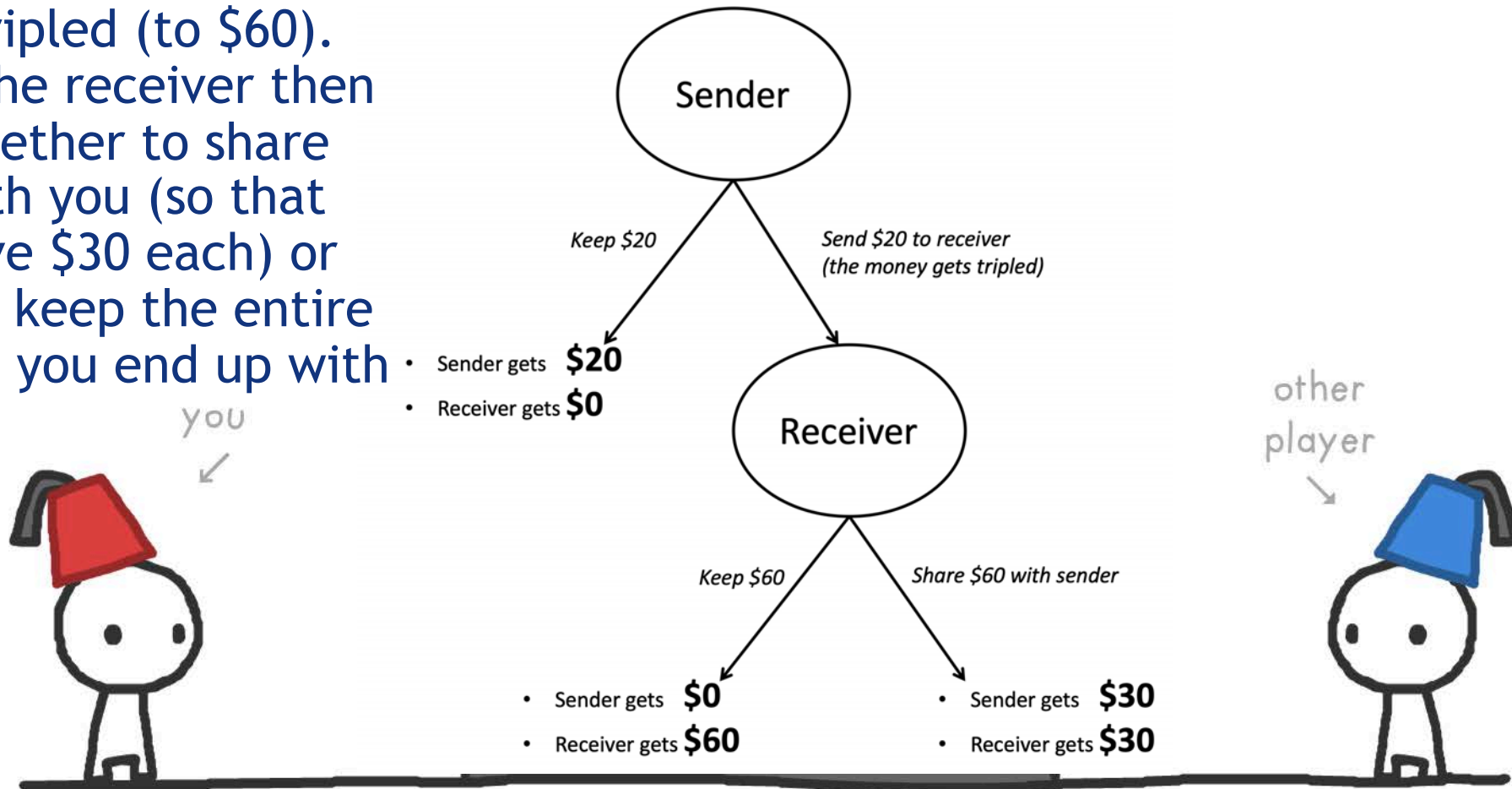


Scenario experiments

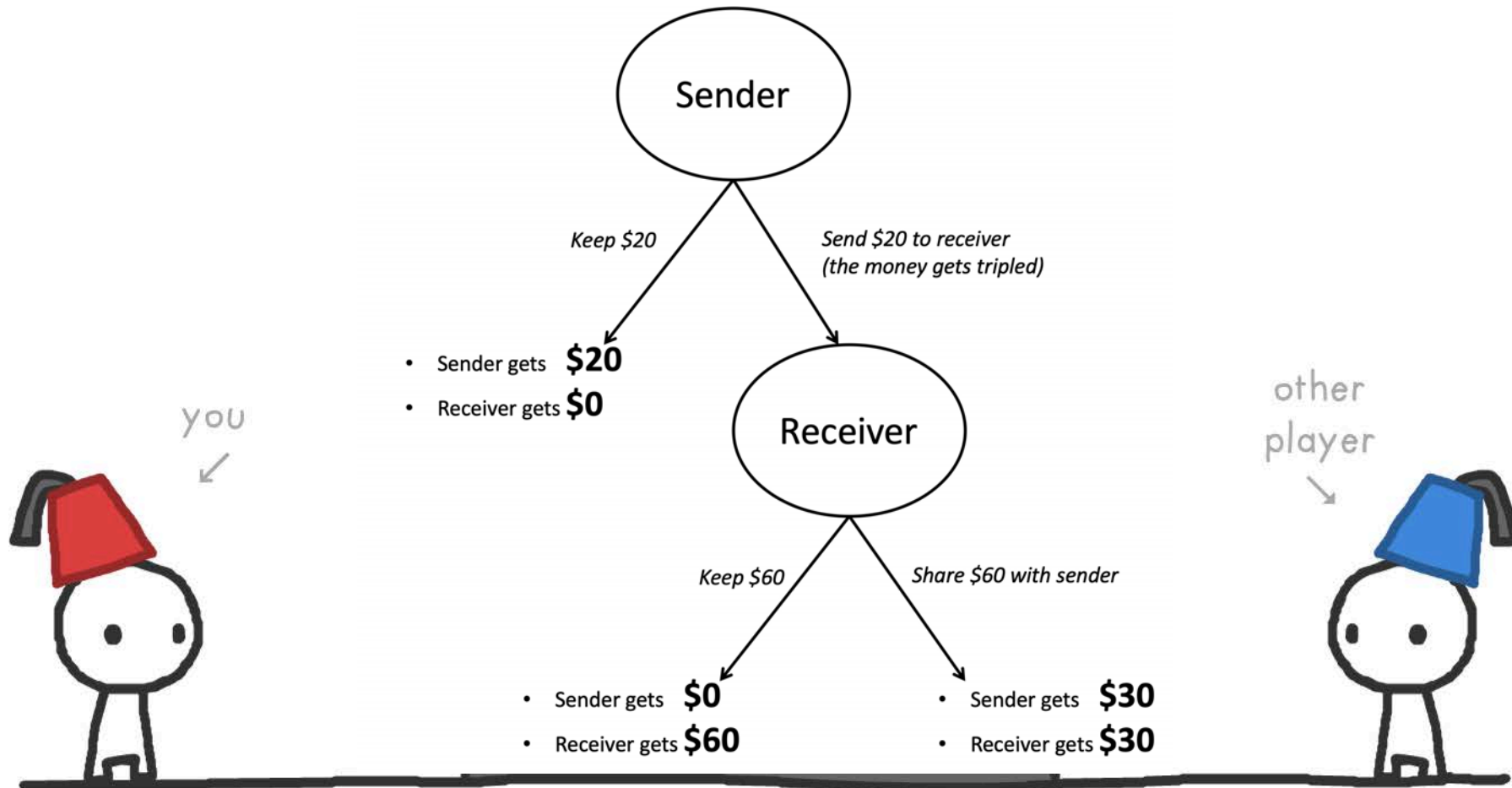
Behavioral experiments

You can choose to send \$20 to the receiver or keep the money to yourself. If you choose to send the \$20, the money is tripled (to \$60). However, the receiver then decides whether to share the \$60 with you (so that both receive \$30 each) or whether to keep the entire amount (so you end up with nothing).

The trust game

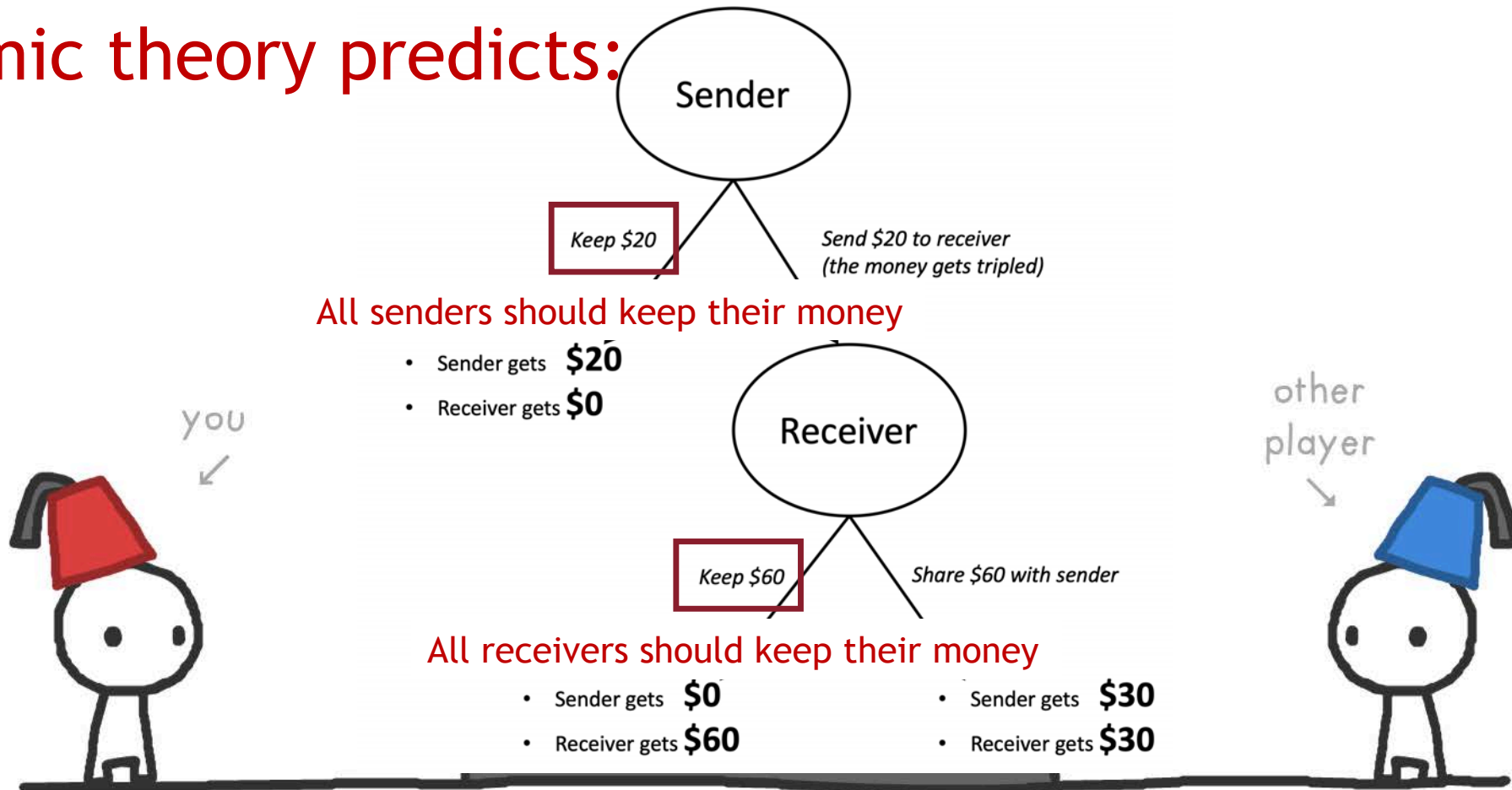


Poll: Do you send or keep your \$20?



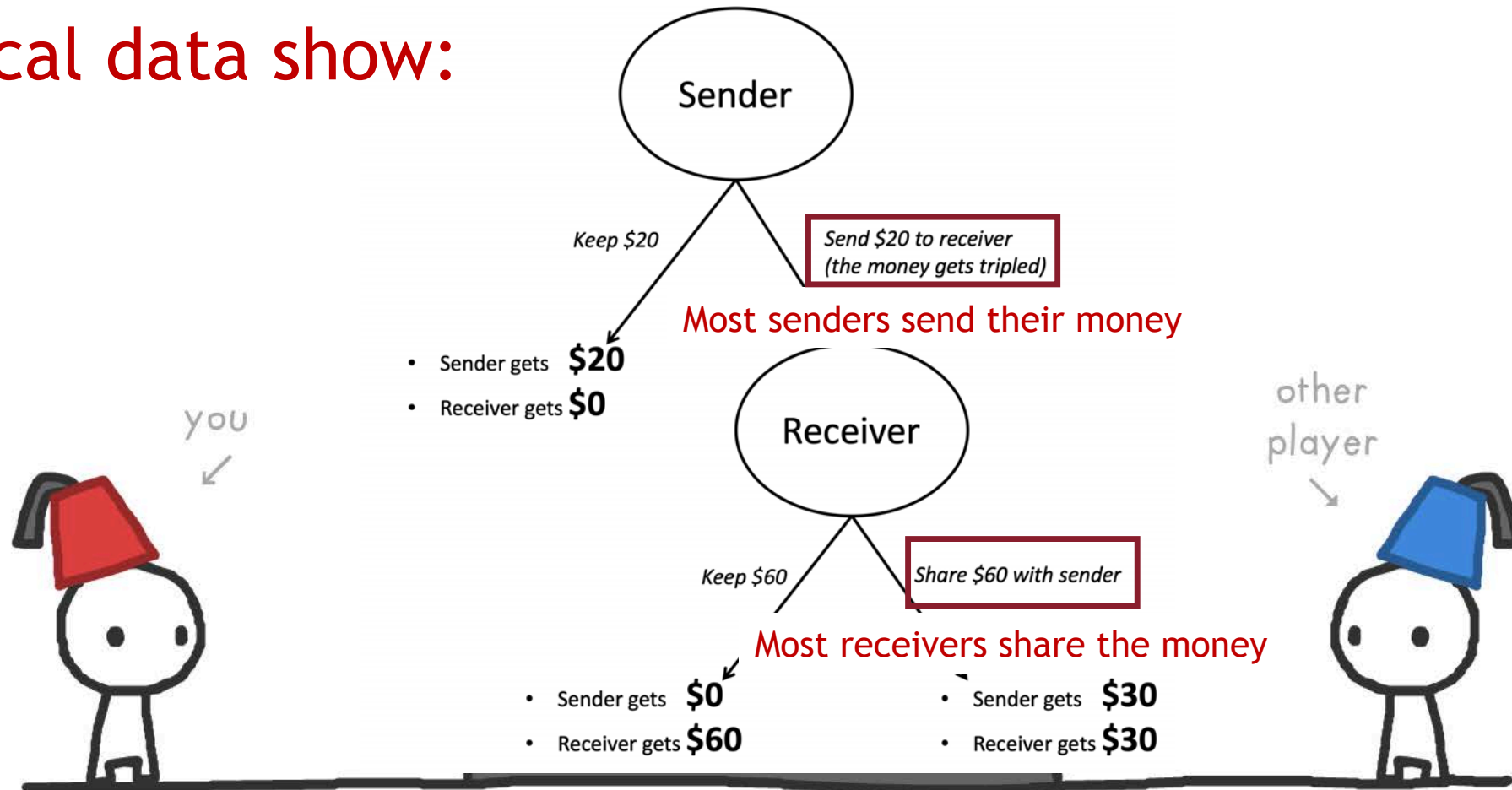
The trust game

Economic theory predicts:

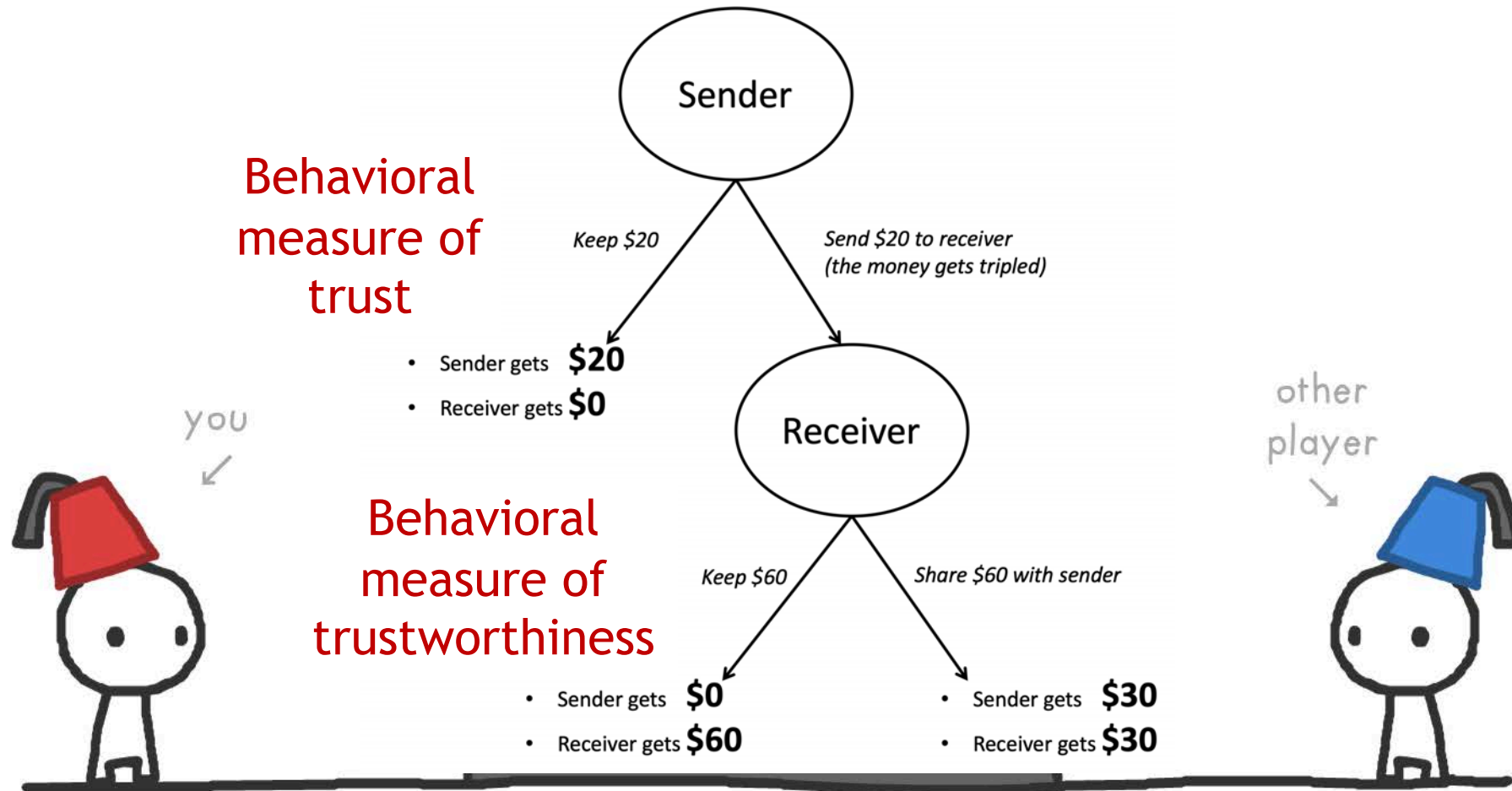


The trust game

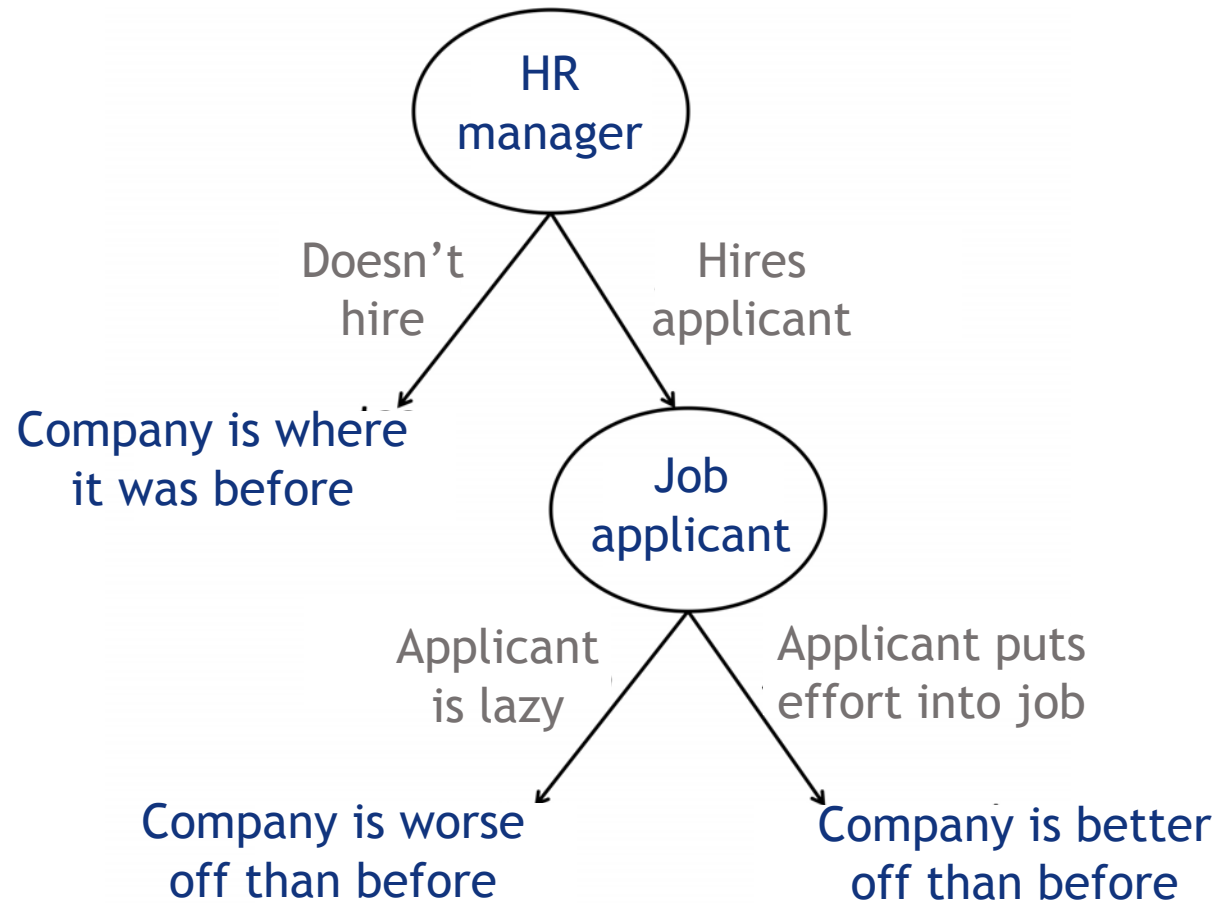
Empirical data show:



The trust game



The trust game



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01

Why is trust important?

→ 02

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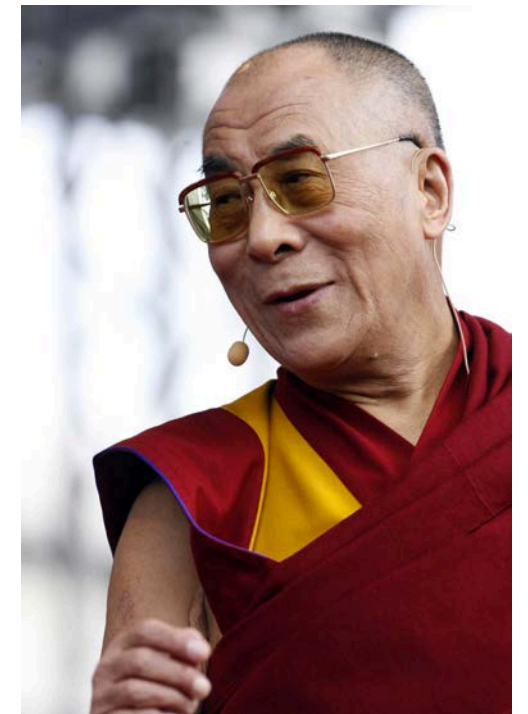
04

When (not) to trust?

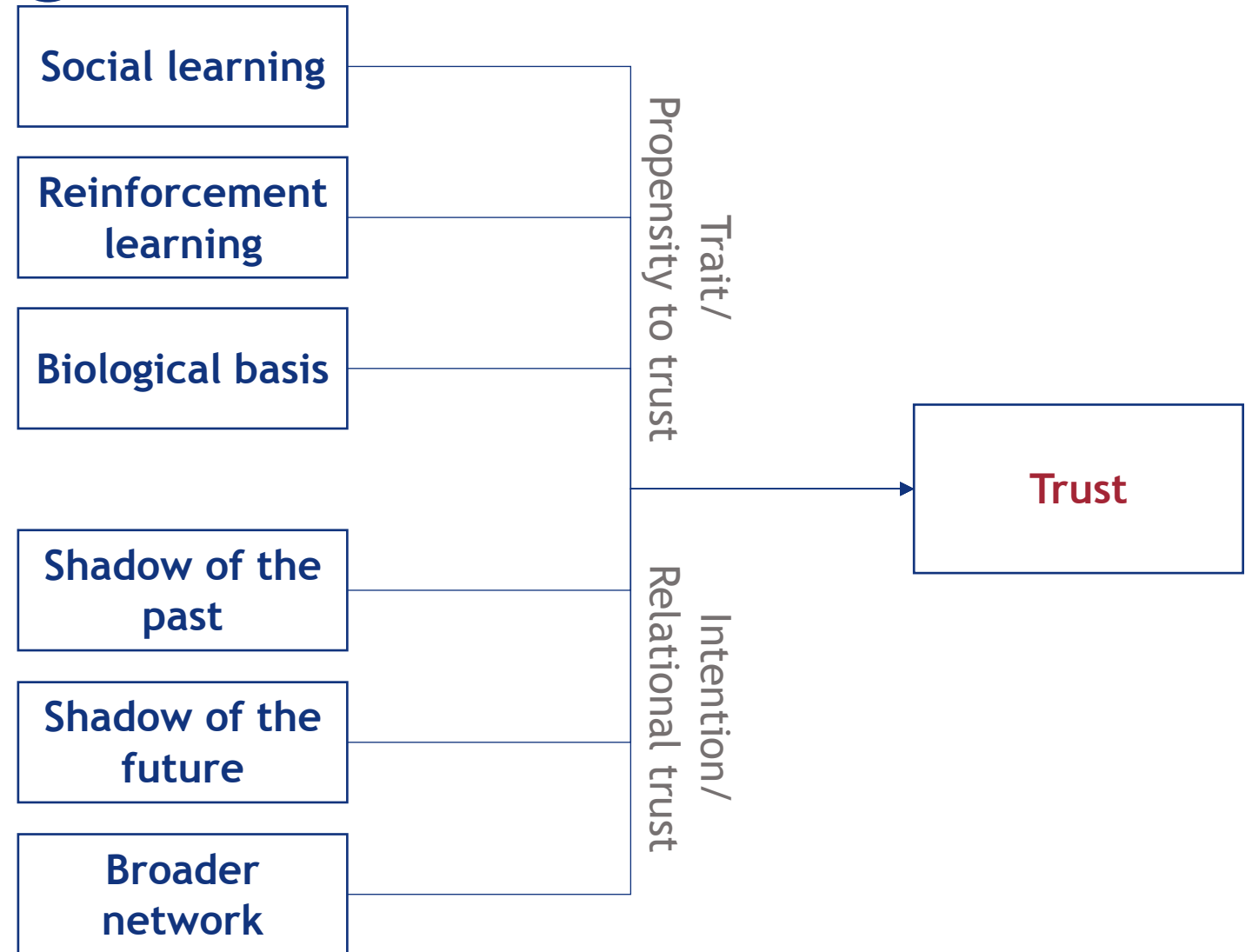
Origins of trust

“To earn trust, money and power aren’t enough; you have to show some concern for others. You can’t buy trust in the supermarket.”

– The Dalai Lama



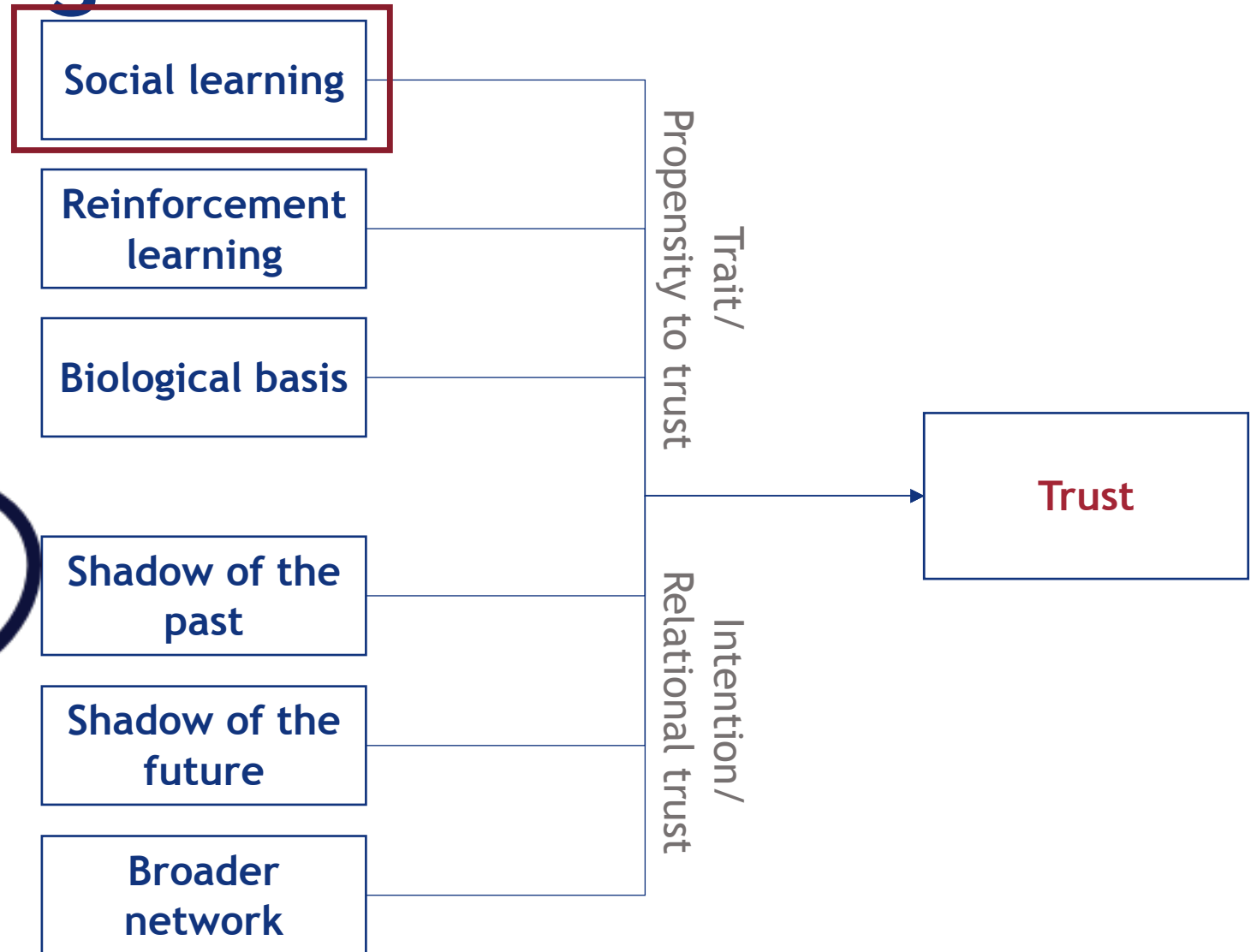
Origins of trust



Origins of trust

People extrapolate from early life experiences and ongoing encounters to form a general expectancy of others' trustworthiness

Can you think of any person or any incisive life events that may have shaped your attitude toward trust?

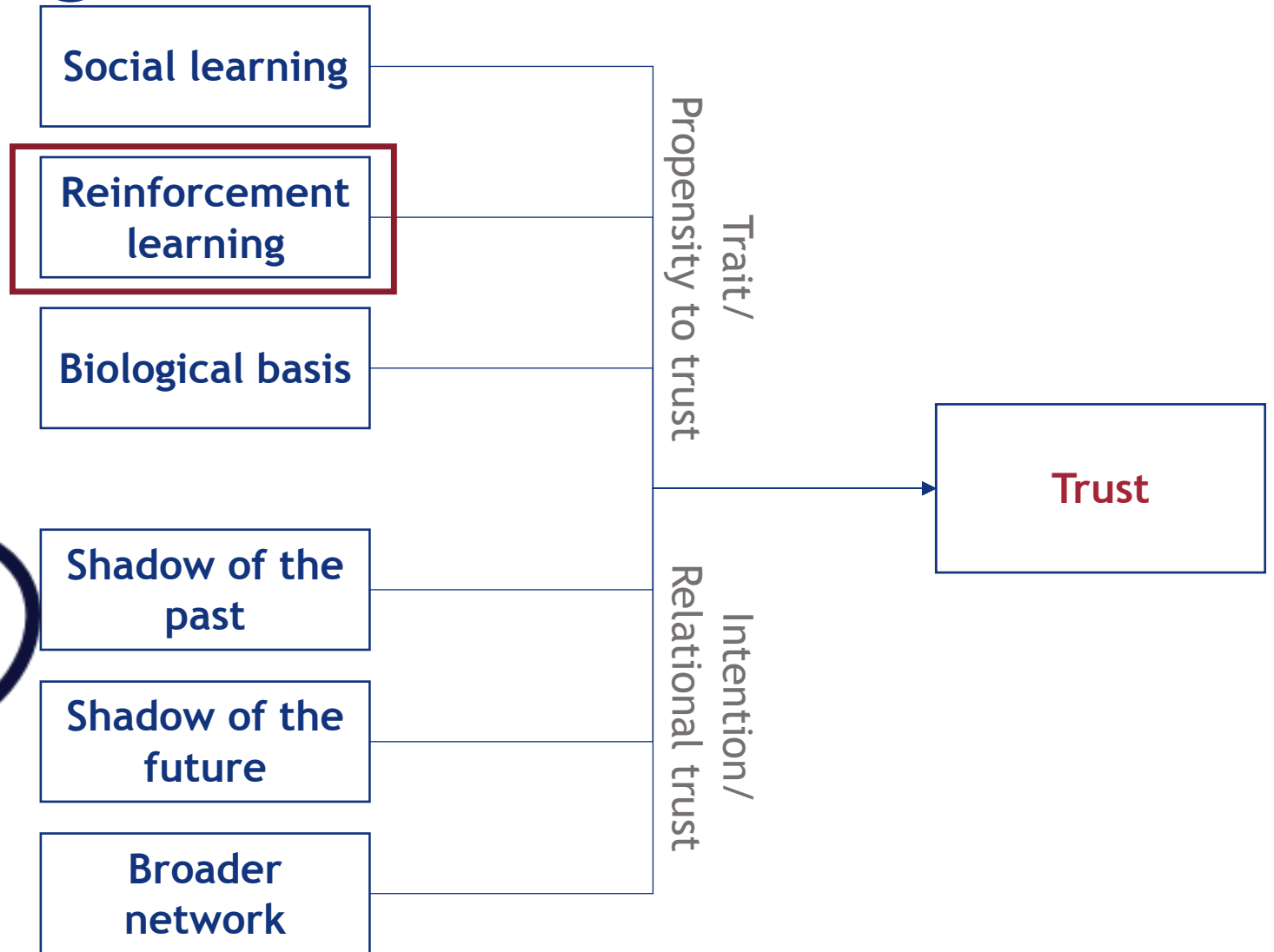


Origins of trust



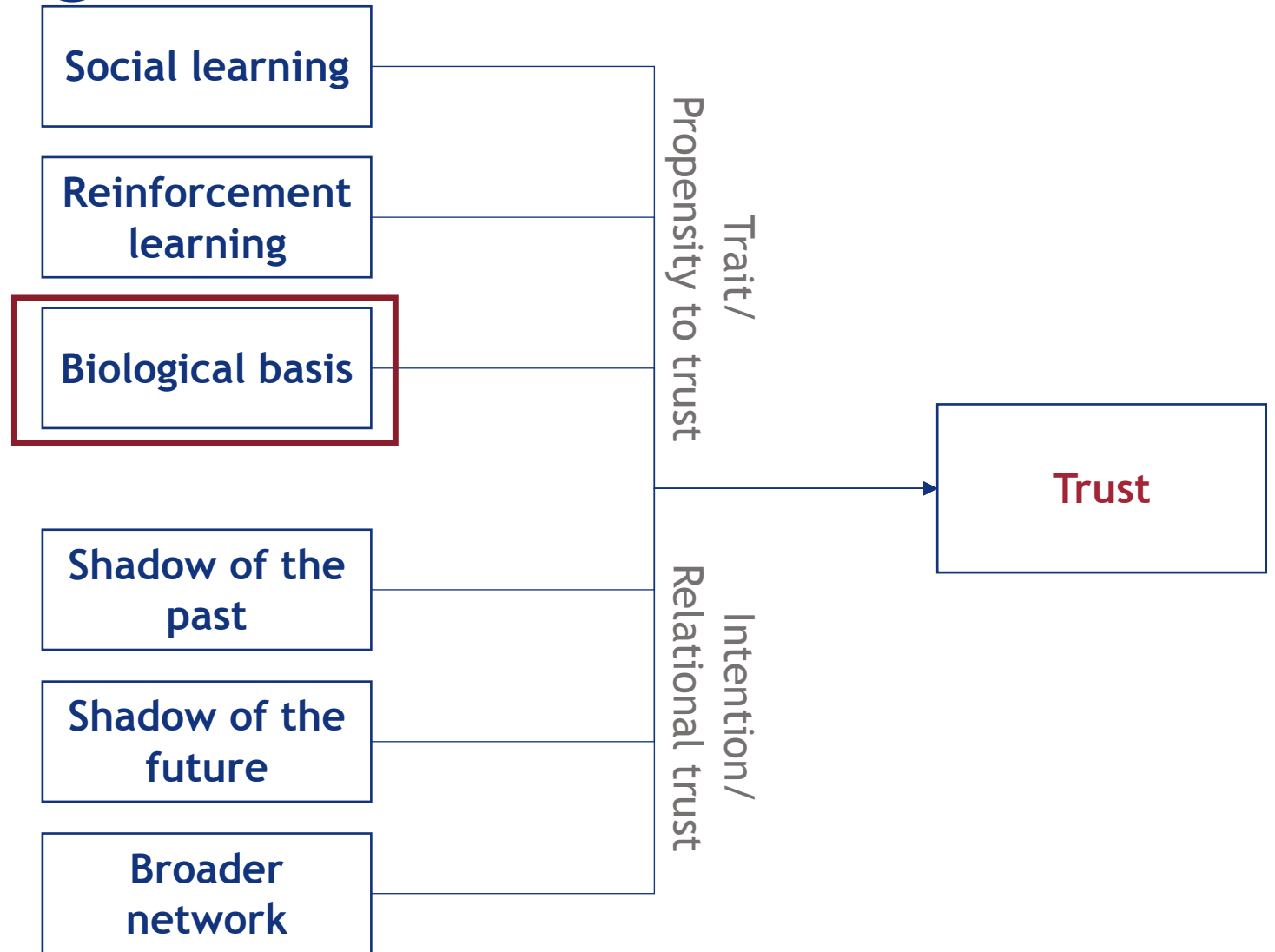
People learn about their own comfort levels of trust and categorize themselves as low or high trustors

Do you feel more comfortable in the low or high trust zone?



Origins of trust

Biological factors determine people's propensity to trust



Origins of trust



Biological factors determine people's propensity to trust

Trust is heritable, whereas distrust is not

Martin Reimann^{a,1}, Oliver Schilke^a, and Karen S. Cook^{a,1}

^aDepartment of Marketing, Eller College of Management, The University of Arizona, Tucson, AZ 85721-0108; ¹Department of Management and Organizations, Eller College of Management, The University of Arizona, Tucson, AZ 85721-0108; and ²Department of Sociology, Stanford University, Stanford, CA 94305

Contributed by Karen S. Cook, May 19, 2017 (sent for review October 17, 2016; reviewed by Margaret Gatz and Antoinette Weibel)

Why do people distrust others in social exchange? To what degree, if at all, is distrust subject to genetic influences, and thus possibly heritable, and to what degree is it nurtured by families and immediate peers who encourage young people to be vigilant and suspicious of others? Answering these questions could provide fundamental clues about the sources of individual differences in the disposition to distrust, including how they may differ from the sources of individual differences in the disposition to trust. In this article, we report the results of a study of monozygotic and dizygotic female twins who were asked to decide either how much of a counterpart player's monetary endowment they wanted to take from their counterpart (i.e., distrust) or how much of their own monetary endowment they wanted to send to their counterpart (i.e., trust). Our results demonstrate that although the disposition to trust is explained to some extent by heritability but not by shared socialization, the disposition to distrust is explained by shared socialization but not by heritability. The sources of distrust are therefore distinct from the sources of trust in many ways.

trust | distrust | behavioral genetics | cooperation | experiments

Understanding why people distrust others is pivotal, because distrust can hinder social exchange, thereby undermining a central component of an effective society (1–4). Individuals possess enduring tendencies to be distrustful of others, with fundamental ramifications for the way they approach a variety of social relationships, especially those social relationships in which relevant information about one's interaction partner is lacking (5, 6). An individual's disposition to distrust others creates a strong "default" value influencing how that individual will approach interpersonal interactions.

Given the well-documented prevalence of distrust, surprisingly little is known about its sources. Specifically, it remains unknown to what degree the disposition to distrust is influenced by genetic variations (and is thus heritable) and the extent to which it is socialized in families and peer groups. When simply referring to distrust (or, respectively, trust) in this article, we mean the disposition to distrust (or trust), also sometimes referred to as the propensity to distrust (or trust) or as generalized distrust (or trust). Substantial attention has been paid to the sources of trust, as reviewed below; however, it is highly questionable whether we can generalize from the sources of trust to the sources of distrust. An emerging consensus among scholars suggests that distrust is a construct in its own right, which is separate from the construct of trust (3, 7). Indeed, the absence of trust does not necessarily signify distrust, and vice versa (8, 9). More generally, it would be useful to know why people distrust others in social exchange.

Regarding trust, recent work provides evidence that there is an additive genetic influence on people's decisions to trust others (10). The presence of such genetic influences signifies that genes predispose an individual toward trusting choices (11). Other investigators have provided evidence in support of trust having (at least in part) a biological basis, using indicators of trust that range from measures of personality (12, 13) to measures of psychopharmacology (14, 15), physiology (16), and neuroanatomy (17, 18; a different result is presented in ref. 19). According to this body of work, the reasons for some people's willingness to

make themselves vulnerable to the actions of another party seem to be, at least partially, biologically based.

Despite the existing research on the heritability of trust, little attention has been paid to the sources of distrust thus far. Distrust has previously been defined as involving predisposed negative perceptions or expectations related to a fear of, a propensity to attribute sinister motives and intentions to, or a preordained desire to buffer oneself from the effects of others' actions (20–22). In earlier discussions, scholars have predominantly viewed distrust at one end of a unidimensional construct ranging from distrust to trust (23–26). More recently, however, scholars have begun to separate the two concepts and to view distrust as a construct in its own right (8, 20, 21, 27). The idea of separating distrust from trust suggests a bidimensionality of valence, such that negative and positive valences can co-occur (28) or can vary independent of each other (29, 30). This view implies that distrust and trust correspond to a negative valence and a positive valence, respectively, and are thus to be understood as separate constructs (21). Indeed, more and more scholars view distrust and trust as distinct constructs with unique antecedents and consequences (7, 31).

Given the notion of the bidimensionality of trust and distrust (i.e., the idea that they work differently and separately), it logically follows that earlier findings on the heritability of trust cannot be automatically generalized to distrust. There are several reasons why a better understanding of the sources of distrust, as well as their separation from the sources of trust, could benefit sociology, psychology, economics, and their applied sciences. First, distrust is often viewed as a generally undesirable and potentially contagious trait, which has the power to obstruct social exchange in

Significance

Social scientists have devoted much attention to studying the sources and consequences of the disposition to trust but have only recently begun to investigate the disposition to distrust. An increasing consensus is emerging that distrust is not merely the opposite of trust. This article provides initial empirical evidence indicating that the sources of the dispositions to trust and distrust indeed do differ in important ways. Notably, although both trust and distrust are strongly influenced by the individual's unique environment, interestingly, trust shows significant genetic influences, whereas distrust does not. Rather, distrust appears to be primarily socialized, including influences within the family. These findings provide new support for the bidimensionality of trust and distrust by demonstrating their distinct antecedents.

Author contributions: M.R., O.S., and K.S.C. designed research; M.R. and O.S. performed research; M.R. and O.S. analyzed data; and M.R., O.S., and K.S.C. wrote the paper.

Reviewers: M.G., University of Southern California; and A.W., University of St. Gallen.

The authors declare no conflict of interest.

Data deposition: The data reported in this paper are available through the Open Science Framework, <https://osf.io/gvlei/>.

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www.pnas.org/cgi/doi/10.1073/pnas.1617132114

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SOCIAL SCIENCES

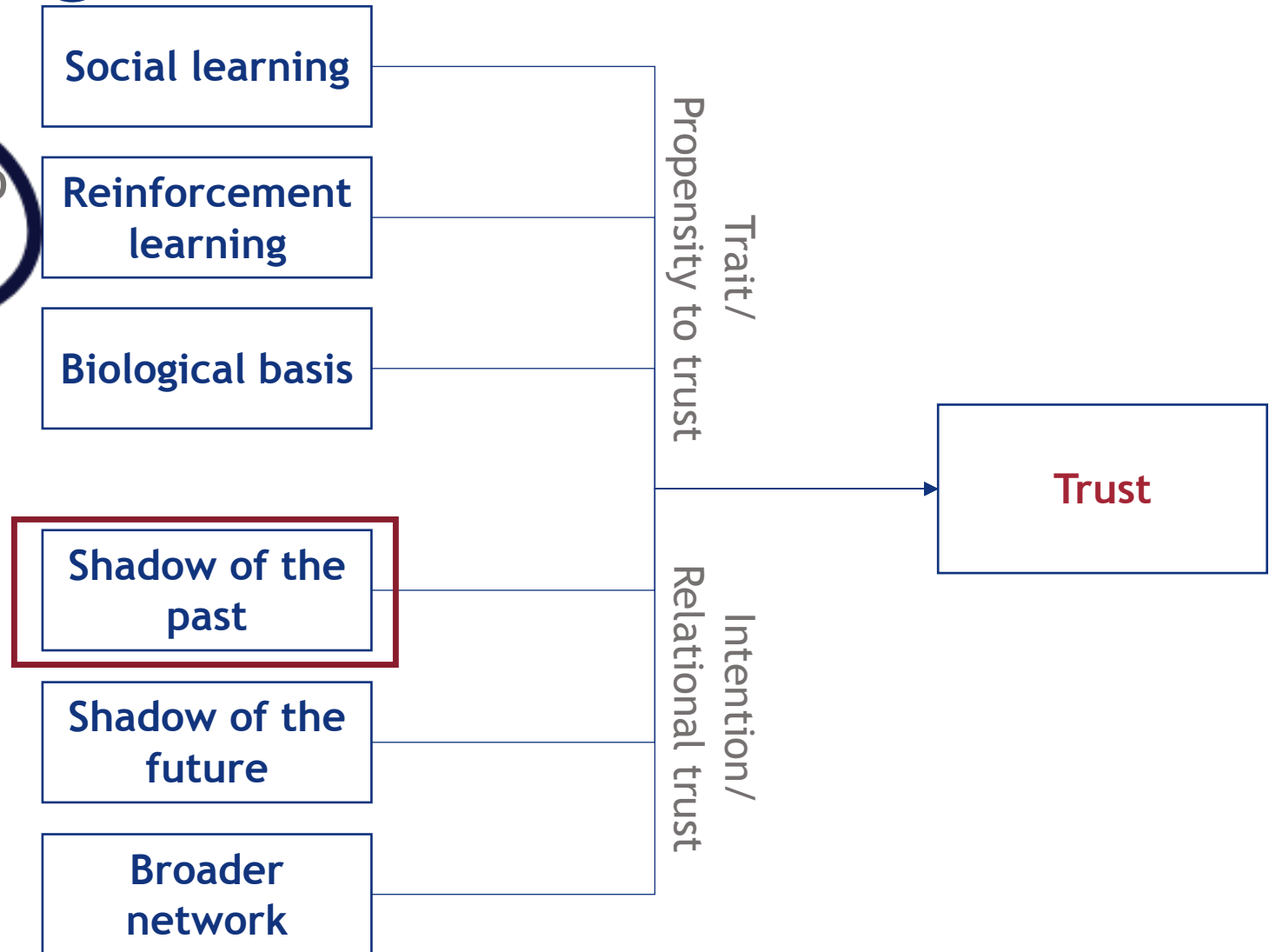
Results from ACE structural equation modeling confirmed that heritable and environmental influences on trust do not generalize to heritable and environmental influences on distrust (Table 3). Specifically, ACE analyses revealed that the estimated heritability to distrust is 0%, whereas the estimated heritability to trust is 30%. Our results therefore demonstrate that the heritability of distrust is likely to be small, or even nonexistent, as shown here. ACE analyses further revealed that the estimated contribution of twins' shared environment to distrust was 19%, whereas for trust, the estimated contribution of twins' shared environment was 0%. This result represents almost a mirror image of the heritability estimations (i.e., 0% for distrust vs. 30% for trust). In addition to the contribution of heritability (factor A) and the contribution of twins' shared environment (factor C)



Origins of trust

Would you trust someone who has not been trustworthy in prior interactions?

A partner's trustworthiness can be inferred from past interactions



Origins of trust



A partner's trustworthiness can be inferred from past interactions

Effect of relationship experience on trust recovery following a breach

Oliver Schilke¹, Martin Reimann², and Karen S. Cook¹

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Contributed by Karen S. Cook, August 6, 2013 (sent for review April 24, 2013)

A violation of trust can have quite different consequences, depending on the nature of the relationship in which the trust breach occurs. In this article, we identify a key relationship characteristic that affects trust recovery: the extent of relationship experience before the trust breach. Across two experiments, this investigation establishes the behavioral effect that greater relationship experience before a trust breach fosters trust recovery. A neuroimaging experiment provides initial evidence that the behavioral effect is possible because of differential activation of two brain systems: while decision making after early trust breaches engages structures of a controlled social cognition system (C-system), specifically the anterior cingulate cortex and lateral frontal cortex, decision making after later trust breaches engages structures of an automatic social cognition system (A-system), specifically the lateral temporal cortex. The present findings make contributions to both social psychological theory and the neurophysiology of trust.

Trust is known to facilitate collective undertakings across a variety of contexts (1–3). Unfortunately, few social relationships endure without a violation of trust (i.e., trust breach), and once broken, trust is notoriously hard to reestablish (4–6). This article aims to improve our understanding of the process of trust recovery after a trust breach (7, 8). Specifically, we address the question of why certain kinds of relationships recover better from a trust breach than others and focus on the role of prior relationship experience, one of the most basic and fundamental characteristics of social relationships (9). We propose that greater relationship experience before a trust breach facilitates trust recovery. In other words, the longer the relationship history before a trust breach, the more likely is recovery from such a breach. However, if the trust breach occurs in an earlier stage when trust is still partial, tentative, and fragile, we expect trust to be particularly susceptible to enduring damage by a trust breach, suggesting a weaker recovery of trust.

Beyond identifying a direct relationship between prebreach experience and postbreach trust levels, we analyze key mechanisms underlying this relationship. We propose that if little relationship experience exists and a trust breach occurs, an individual engages in more conscious learning, complex planning, and increased problem solving with respect to the social relationship. Prior research implies that such cognitive processes may be key to trust recovery after early trust breaches, but this research has not yet provided actual empirical support (7). Furthermore, as relationships mature, they become increasingly habitualized and “taken for granted,” fostering reconciliation after a trust breach. This notion is supported by prior literature, which implies that over time trustors tend to develop mental models of their counterpart that provide a basis for habitualized decision making (10) and make a negative deviation (such as a trust breach) more likely to be seen as the exception rather than the rule (7, 11).

We initially tested the hypothesis that prior relationship experience increases the amount of trusting behavior after a trust breach occurs. We tested this hypothesis in two behavioral studies, one of which was conducted by means of an online experiment among adult participants from the general population,

and another, which was conducted under laboratory conditions while adult student participants were undergoing functional MRI (fMRI). Previous investigators have used both online experiments conducted over the Internet (12, 13) and neuroimaging experiments (10, 14–16) to study contemporary issues of social exchange and trust, and we followed their methodological choices. Particularly, the latter method (fMRI) has allowed previous research efforts to tap into the neurophysiological correlates of trust, and thus to gain some insights into the inner-functional processes that precede trusting behavior (17).

Participants in our study engaged in an established repeated-measures trust-honor game (18). In this game, participants could either keep \$5 on a given trial or transfer it to a partner, in which case the money would be tripled and the partner would decide whether to reciprocate and equally share the \$24 or to defect and keep all of the money. Participants were told they would be playing with other study participants. In reality, for the purposes of experimental control, participants were actually playing against a computer with a preprogrammed set of choices that were identical across conditions, with the exception of the manipulation. In one condition, the computer defected early, whereas in the other condition the computer violated the participant's trust only later in the experiment. This experimental procedure allowed us to analyze to what extent participants would recover from their partners' trust breach and transfer money again to their partner, indicating renewed trust. We consider the deception involved in our procedures methodologically necessary, as it allowed us to cleanly implement our relationship experience manipulation while also avoiding excessive waste of data collection resources (19). The behavioral results obtained provide consistent empirical support for the hypothesized positive main effect of relationship experience on trust recovery.

Significance

Will people be more likely to forgive a breach of trust in an earlier or later stage of an interpersonal relationship? The present article reports behavioral and neurophysiological experiments that speak to this important question. Results show that trust recovery is facilitated with increasing relationship experience. Differential activation in the controlled social cognition system (C-system) and the automatic social cognition system (A-system) indicates that decision making is less controlled and more automatic following a later as opposed to an earlier trust breach. These findings have important implications for the study of trust recovery after a breach, as well as the neuroscience of trust.

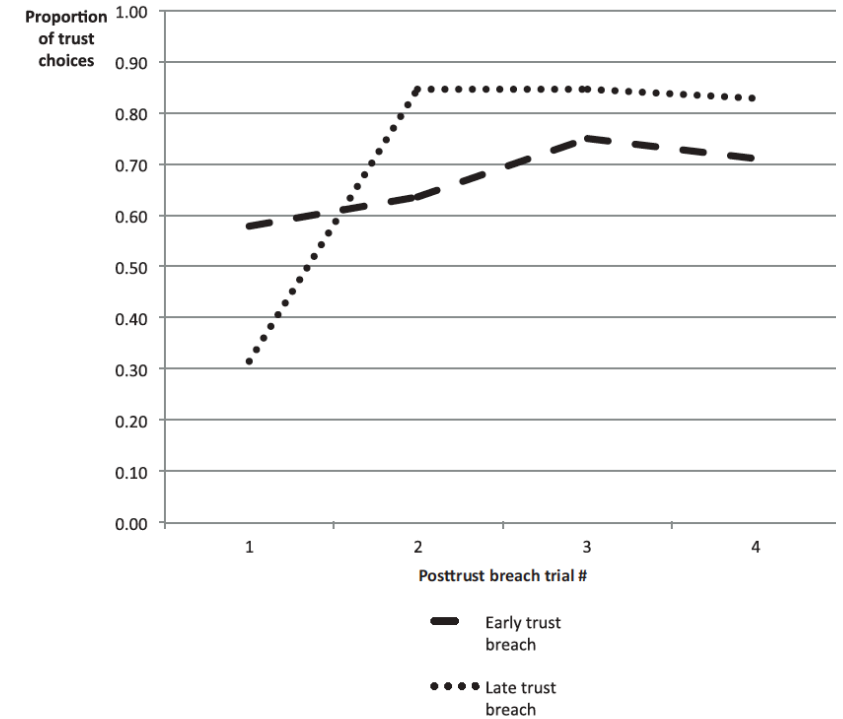
Author contributions: O.S., M.R., and K.S.C. designed research; O.S. and M.R. performed research; O.S. and M.R. analyzed data; and O.S., M.R., and K.S.C. wrote the paper.

The authors declare no conflict of interest.

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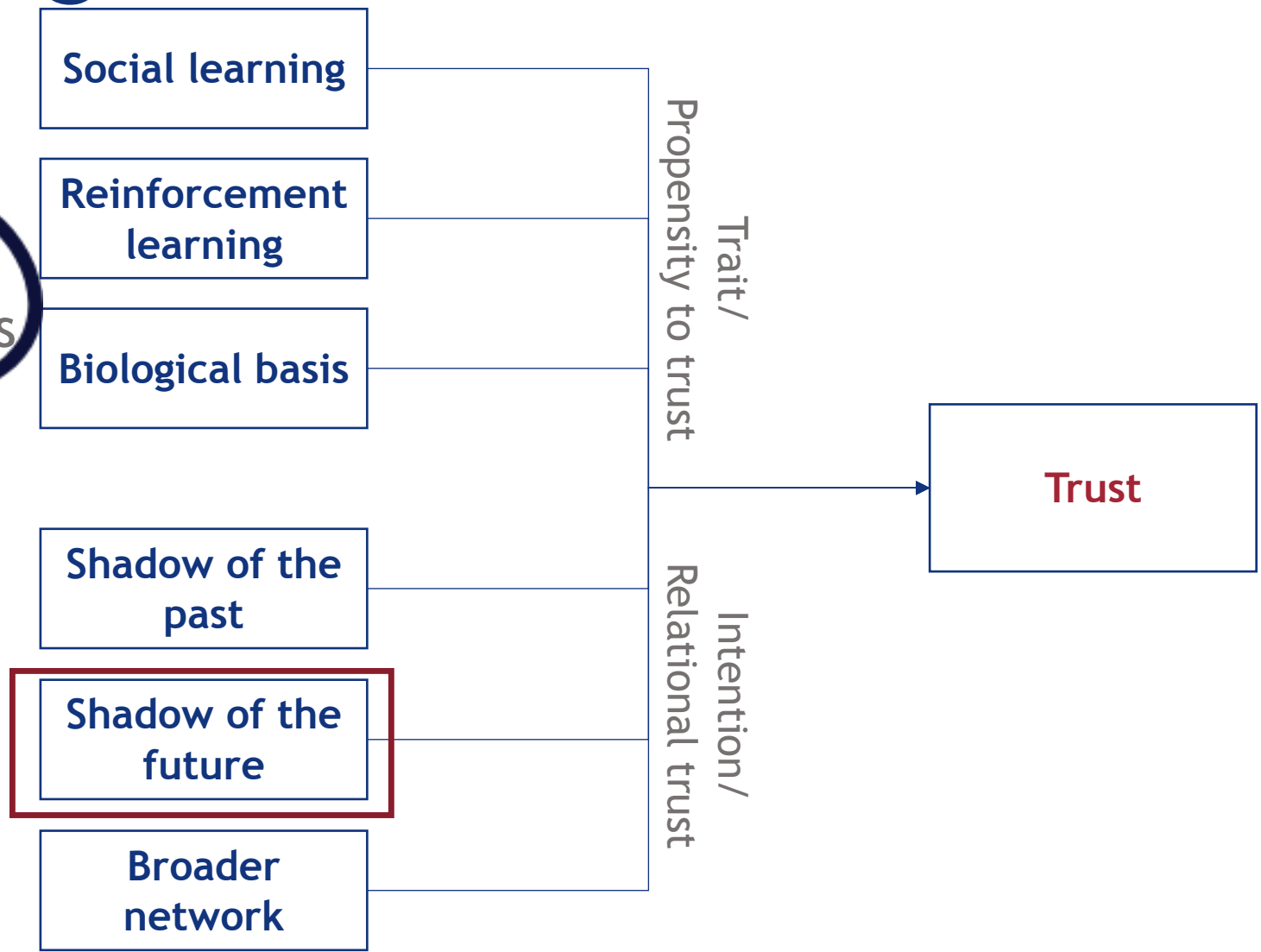
15236-15241 • PNAS | September 17, 2013 | vol. 110 | no. 38 | www.pnas.org/cgi/doi/10.1073/pnas.1314857110



Origins of trust

Think of someone who places great value in having a relation with you. How likely is this person to betray you?

A partner's trustworthiness can be inferred from how much the partner is likely to value the relationship and to want to maintain it



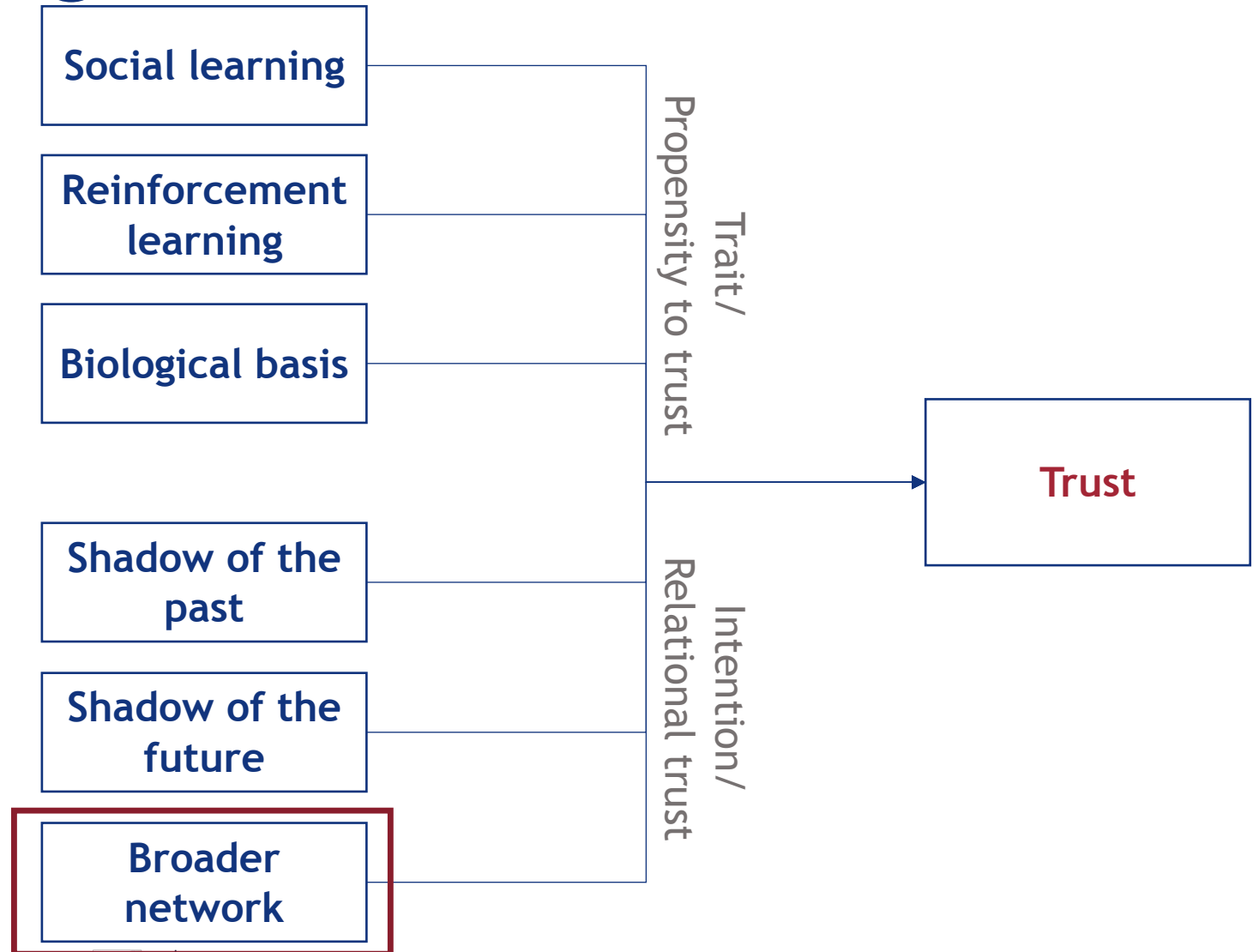
Origins of trust

McDonald's Revitalizes in the UK



A partner's trustworthiness can be inferred from how much the partner is likely to value the relationship and to want to maintain it

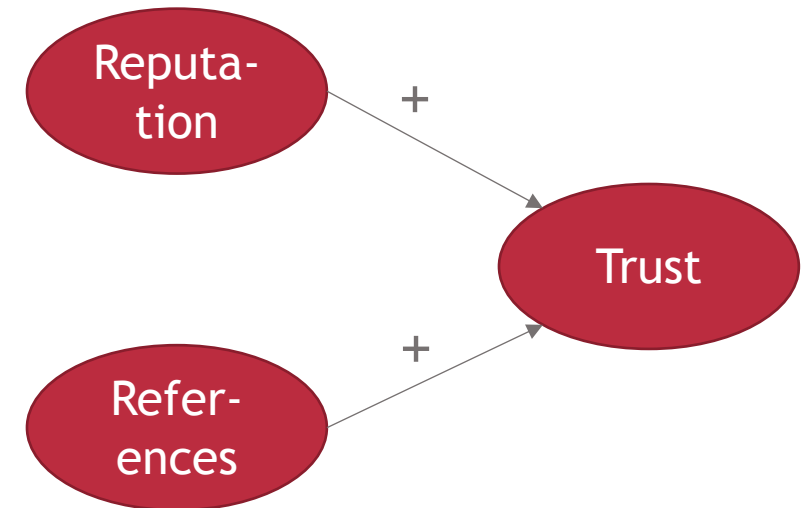
Origins of trust



A partner's trustworthiness can be inferred from the broader network in which this person is embedded

Schilke, Reimann, and Cook (2021)

Origins of trust



A partner's trustworthiness can be inferred from the broader network in which this person is embedded

Schilke et al. (2017)



Eller College
of Management

Agenda

01

Why is trust important?

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When (not) to trust?

Should you always place trust in others?



i trust you

(0:46 video clip)



Should you always place trust in others?

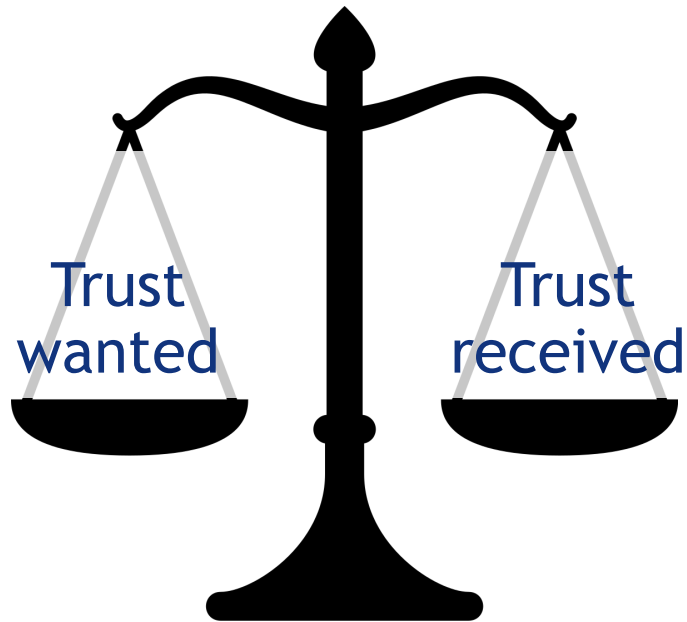
Obviously
Not



Should you always place trust in others?

Obviously
Not

Your trust may not be
wanted



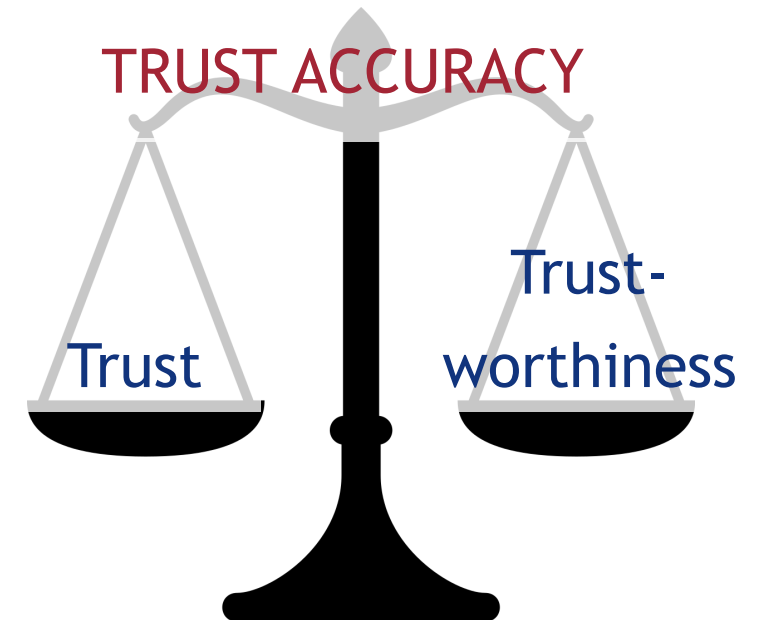
Should you always place trust in others?

Obviously
Not




Your trust may get exploited

TRUST ACCURACY



Should you always place trust in others?

Obviously
Not




TRUST ACCURACY

	Interpersonal contact			
	No contact	Picture	Telephone	Face-to-face
Trust accuracy				

Should you always place trust in others?

Obviously
Not

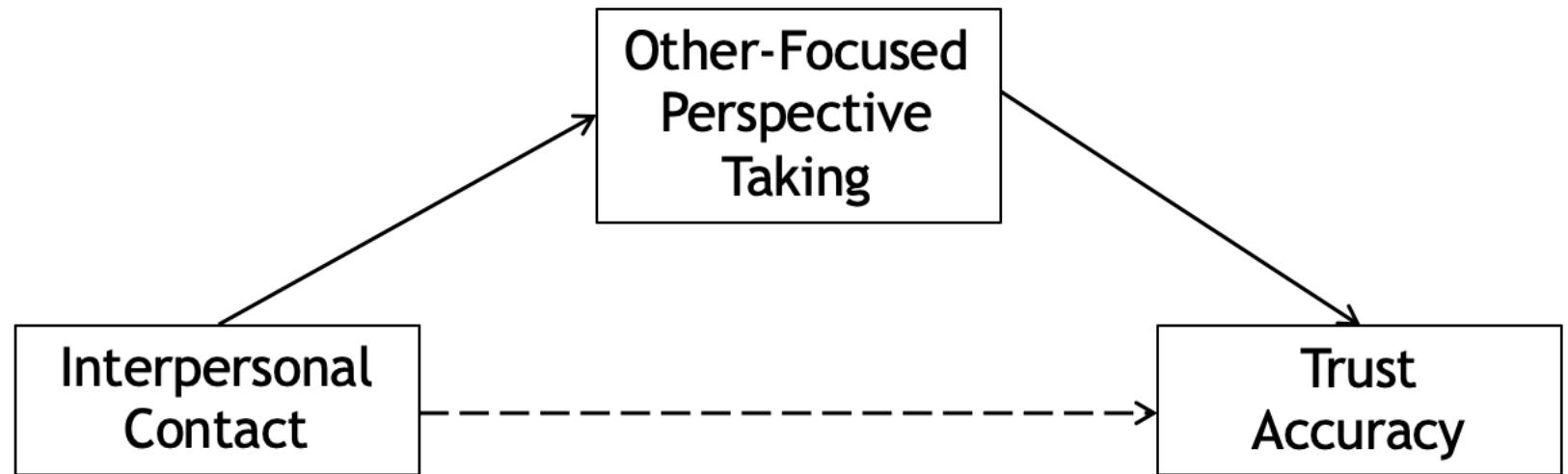



TRUST ACCURACY

	Interpersonal contact			
	No contact	Picture	Telephone	Face-to-face
Trust accuracy	0.48	0.58	0.80	0.78

Should you always place trust in others?

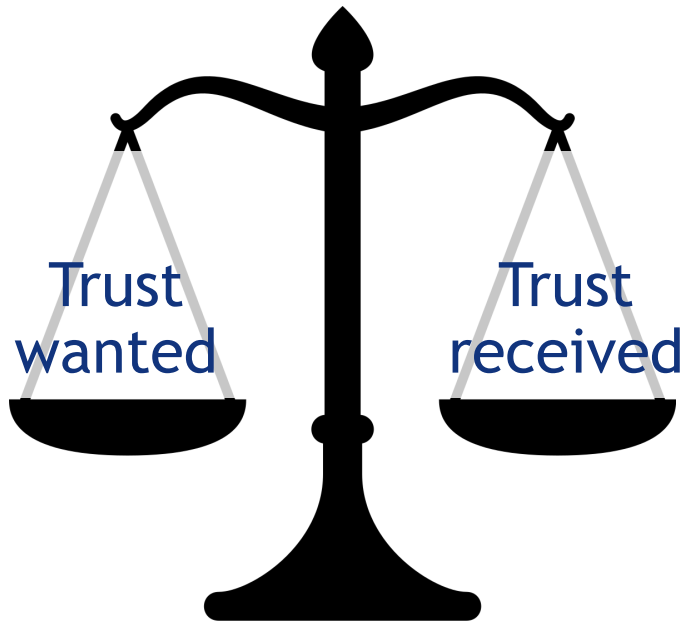
Obviously
Not



When to trust?

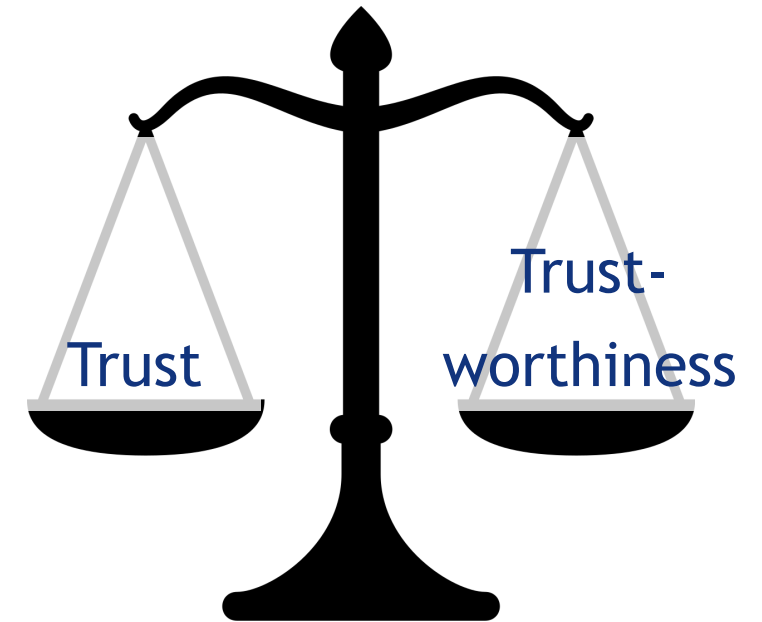
01

When counterpart likely wants your trust



02

When counterpart likely reciprocates your trust



Key takeaways

- 01 Trust can be a source of competitive advantage
- 02 Trust can be defined as the willingness of a party to be vulnerable to the actions of another party
- 03 Trust in relationships is a function of the shadow of the past and the future and social networks
- 04 Trust needs to be placed wisely

Eller Graduate Programs

MBA

- Full-Time
- Evening - Tucson, AZ
- Professional - Chandler, AZ
- Executive - Phoenix, AZ
- Online

Specialized Master's

- Accounting (On-campus, online)
- Business Analytics
- Cybersecurity (Online)
- Economics and Quantitative Economics
- Entrepreneurship (Online)
- Finance
- Healthcare Management (Online)
- MIS (On-campus, online)
- Marketing



Thank you for joining!



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