Trust

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Abstract
Trust has become an increasingly important concept in social theory. In particular, what it means to trust, how trust is at all possible, and whether trust is fundamentally rational or irrational is much contested. The relevance of trust as both concept and empirical phenomenon has been linked to the development trajectory of modernity, since increasing individualism and disintegration of traditional norms and roles seems to suggest that trust is becoming increasingly dangerous and tenuous. Finally, trust has become a salient concept in theories on the relationship between people on the one hand and institutions and systems on the other.

Main Text
Trust in social theory
The origin of trust as a relevant issue for social theory is found in the works of Georg Simmel. His works on money and secrets engages most of the questions salient to contemporary social theory on trust. However, trust did not receive much further attention until the functionalist tradition engaged the issue in the 50's and 60's. The rational choice and exchange theory traditions entered the discussion in the 70's and in the 80's social capital theory and many other traditions also engaged the issue.
Among the many topics salient to social theory on trust, three are of particular prominence. The first is how to conceptualize trust. To trust someone involves making oneself vulnerable to the potentially harmful actions of someone else in the expectation that one will not be harmed. Is this expectation rational, cognitive, reflexive, emotional, or pre-reflexive? What kind of information, knowledge, and experience underpins trust? The second issue is the transformation of trust in modernity. With the alleged advent of individualism, increased reflexivity, and loss of tradition and familiarity in modernity trust theory has in many camps proposed that both the qualitative and quantitative nature of trust changes. With the loss of traditional roles and norms and the increase in the size and differentiation of social networks trust requires new foundations and performs new functions in social relations. Finally, trust in institutions and systems have received some attention among social theorists. Institutions and systems increasingly perform tasks which people to large extend have to depend on and have confidence in. It is therefore important to understand when and why people develop confident or trusting expectations in systems performance and institutional quality and stability.

Conceptualizations of trust

Simmel differentiates between three different foundations or aspects of trust.
The first is that trust is an expectation that life and nature will generally carry on in the future as it has in the past. This ontological form of trust, Simmel characterizes as a form of 'weak inductive knowledge' (Simmel 1990) based in familiarity and the pre-reflexive and institutionalized aspects of trust as assumption and anticipation. This also connects to discussions about basic trust, ontological security or what Luhmann call confidence.
Secondly, Simmel (1990, p179) suggest a 'social-psychological quasi-religious' element of faith which manifests itself as an unreservedness towards the other person. This connects to emotional foundations of trust and to phenomenological and ethnomethodological conceptions of trusting as process, unguardedness, and spontaneity.
Finally, Simmel (2010, p.413)identifies trust as a 'hypothesis of future conduct' based on incomplete knowledge but nonetheless sufficient to guide future action. Here trust is cast as a reflexive or rational expectation of the future which requires some form of justification. This also connects to theories describing trust as a willingness to accept vulnerability or risk.
Trust, in Simmel's account involves both expectations of stability and continuity, a faith in the intentions of the other, and hypotheses about the future based on available information. Which of these elements are more important and what combinations may obtain has been a much contested issue in trust theory. A crude categorization of this debate can identify three main positions: structuralist theories, rational action theories, and phenomenological/institutional theories.

The structuralist argument is initially made by Talcott Parsons (1964) engaging trust in knowledge asymmetric relationship between lay people and professionals. Patients eg must trust the judgment and actions of doctors despite uncertainty if they wish to receive treatment. His proposition is that patients trust in doctors derives from a shared value system which guides interaction and outline meaningful, shared goals of doctor and patient. These goals and values are prerequisite for trustworthiness, because trustworthiness means to be predictable because one acts in accordance with shared norms and goals. In this sense trust is the product of commitment to shared obligating norms and values. However, according to Parsons, trustworthiness also requires confidence in the competence and integrity of the other. Shared goals and values are worthless if the person trusted is, in fact, unable to deliver in terms of relevant competencies or dependability.
The structuralist argument was further elaborated by Niklas Luhmann (1979; 1988) attempting to determine the function of trust in regards to uncertainty and complexity. Drawing both on Simmel and the temporal philosophy of Husserl and Heidegger, Luhmann argued that trust as a form of confidence in one's own expectations is directed at the future and the process in which the many different potential futures in the end materializes as only one specific present. This discrepancy between the number of possibilities in the world and the capacity for realizing these constitutes complexity according to Luhmann. Complexity far exceeds the human cognitive capacity and is experienced as uncertainty. Uncertainty may present itself in the temporal form of continuity, characteristic to nature and institutions, or on the form of events, characteristic to agency. Each of these forms may be dealt with in different functionally equivalent ways. Relying on ones expectations is one way of reducing complexity and leads to trust in the face of events and confidence in the face of continuity. Compared to other functional equivalents, such as mistrust, trust is efficient in reducing complexity because it does not require the trustor to investigate or calculate risk in the way that mistrust does. To Luhmann, the

foundations of trust is experience in the phenomenological, non-calculative form of familiarity. Trust as a confidence in one's own expectations is possible because actions and outcomes are familiar, rather than because of shared values systems. However, much as Simmel, Luhmann argued that trust was becoming calculative and presentational as a result of modernity, as discussed below.

Outside the functionalist conversation, the argument that trust is founded in rationality or some mode of calculativeness has been forcefully made. James Coleman (1990), argued that trust can be classified as a decision under risk. In contrast to Luhmann's functional equivalence between mistrust and trust, Coleman conceives of trust as a specific relationship between potential gains, potential losses and the probabilities of either occurring. To Coleman, trust occurs when there is a rational expectation of gains. Such an expectation can exist when the relative probability that the person is trustworthy and a gain obtains is greater than potential loss-to-gain ratio. Trust is in a sense a well-placed bet under these conditions. How to estimate probabilities, gains, and losses is somewhat less straight forward and failing to do so correctly may lead both to direct loss or the needless loss of opportunity. According to Coleman, potential losses and gains are in most cases known to some extent, whereas the probability that the trustee will keep the trust – the level of trustworthiness – is often more unclear. Assessing trustworthiness may in part depend on prior experience but can in large part be derived by analyzing the motives and potential gains and losses and gains of the trustee.

Others scholars working within the rational action paradigm, have argued that this rational utility maximizing approach to trust both overestimate peoples calculative capacities and conceptually conflates different, separate elements. The first criticism, is that people both have severe restraints on the resource they can allocate to calculate losses, gains and probabilities. Consequently, people make most decisions based on heuristics which are very different from stochastic methods. The second critizism, raised in particular by Russell Hardin (1992; 2004), argues that Coleman's account conflate trust, trustworthiness and entrusting action. Hardin argues that it is trustworthiness, rather than trust, which requires the trustor to do rational calculation. Trust is cognitive and obtains effortlessly if the trustee appears trustworthy. Trustworthiness, on the other hand requires what Hardin calls encapsulated interest, which means that the trustors interests are made part of the trustees interest because it is in the interest of the trustee to maintain the relationship to the trustor. Trustworthiness requires the trustee to make the relationship an integral part of his or her decisions. Consequently, it does not make sense to speak about trustworthiness when someone does something based solely on their own interests, even if a would-be trustor derives some benefit from that. Encapsulated interest predominantly occurs when the relationship is valuable, is characterized by love or friendship, has reputational effects. Furthermore, Hardin argues that trust theory and research predominantly applies a too generalizing notion of trust. Trust always takes the form that A trusts B in regards to X, but that the role and form of X is too often ignored. Few people trust every one in every regard making it necessary to differentiate what trust concerns and between whom it takes place. Furthermore, trust is generally taken to be associated with risk, but it is entrusting action, rather than trust as a cognitive expectation, which is associated with risk. Consequently, more attention is needed on the entrusting action which may derive from trust.

A third direction within trust theory seeks more explicitly to investigate the non-calculative foundations of trust. The phenomenological and ethnomethodological position on trust argues the trust is intimately linked to familiarity as a form of taken-for-grantedness. Two components have been emphasized is this regard. First, it is argued that people tacitly interpret situations applying

specific social schemata or definitions of the situation in order to make sense of it. Such situation definitions also involve norms and rules which are expected to apply to the situation. This expectation is eg Garfinkle's (1963) point of departure in defining trust as the result of people acting in accordance with the normative order governing a specific situation. In doing so, Garfinkle echoes his teacher Parson's definition of trust, only now seen from the perspective of interacting subjects rather than the totality of the interaction system. Neoinstitutional theory extends this analysis of the specific rules of interaction into the domain institutional analysis. Zucker (1986) argues that the level and type of institutionalization – that is the habituation and legitimation of specific rules and norms of interaction – extends the range and generalizability of trust. Zucker distinguishes three forms of trust: process-based, characteristic-based, and institutional-based trust. The first concerns relationships specific to types of exchanges process where expectations as based on familiarity or reputation. These are similar to the type of trust discussed by Harding and do not generalize well. Characteristic-based trust draws on assumptions of social similarity based on readily interpretable characteristics such age, gender or ethnicity. This involves some level of generalizability based on weak social conventions. However, in order to generalize trust efficiently outside specific relations, institutional-based trust is required. The development of formal institutional structures such as legal regulation, professions or bureaucracies allows trust to develop in relationship to strangers because the institutions shapes the relevant expectations, roles and norms greatly reducing uncertainty. Trust itself may, according to Zucker, be part of such institutionalization.

Taking cue from Simmel's element of faith and unreservedness in trust, Möllering (2001, 403-420) have argued that trust requires suspension. Suspension in this context concerns how irreducible uncertainty and risk is overcome by trust, rather than removed. Giddens (1991) argues that trust involves 'a leap of faith' across the chasm of uncertainty between what is known and assumed on one side and the unobtainable state of full knowledge required to formally justify trust on the other. Giddens (1991, p129) argues that people's assumption of normalcy and familiarity in their dealing with social and natural worlds serves as 'a mantle of trust' which brackets risk. This mantle of trust works in every day interaction but is ultimately founded in a basic, ontological trust in the benevolence and reliability of the world. In this Giddens follows Luhmann's distinction between confidence and trust but adds a hierarchical relation making the latter depend on the former. Möllering (2006) suggests that the suspension of uncertainty combines reflexive trial-and-error approaches to trust, taken-for-grantedness as a suspension of doubt, and a rational will to believe and trust even if no certain grounds for trust exist.

Many theories, moreover, suggest that trust either involves an emotional component or that trust fundamentally is an emotion. Most prominently, Jack Barbalet (2009) argues for a hierarchical relation between confidence and trust, much as Giddens, but in the context of emotions. To Barbalet trust emerges in a commitment to act – despite lack of information – underwritten by emotional engagement and apprehension. This conception rejects the conflation of specific emotions and trust present in assumptions that trust is characteristic to eg intimate relations but not to market relations. The emotions underpinning trust are feelings of positive expectation and safe dependency regard the actions of another. These are fundamentally at type of confidence in the continuity and benevolence of the world, according to Barbalet. The cognitive eliciting conditions of trust are, however, self-referential, rather than assessment of the other. Trust emerges based on confidence emotions experienced as 'approving of ones assured expectation regarding another's reliability'. Trust requires the feeling that the other is reliable and that one's own judgment can be relied on, essentially constituting a double confidence. It is due to this self-

reference in trust that broken trust may evoke regret as well as blame. Furthermore, trust is a situated phenomenon, because the cognitive eliciting conditions of trust connects to the specific context and cannot be activated by calculation or reflexivity. The reverse is however true, since reflexivity and rationality are permeated by the situated emotional context. A related argument has been made by Frederiksen (2014) who proposes that trust emerges as spontaneity drawing both on experience, familiarity and situation. Situating trust theory within relational sociology, he argues that trust extends from the process of the present as anticipation of the forthcoming rather than expectation of the future. Trust is directed at the familiar, unfolding process of the present rather than at explicit, factual expectations regarding future events.

Trust and modernity

The changing conditions and forms of trust in modernity has been a topic of particular interest within trust theory. Simmel makes the observation that in modernity social relations are changing fundamentally. People used to engage in a limited set of social relations which encompassed most aspects of each person and they lived their lives within highly familiar social contexts. In modernity, the number of social relations grows huge and the aspects of each person relevant within a specific relation are much reduced. This process of modernization leads to changing conditions of trust. The requirements made of trust, according to Simmel become highly differentiated, depending on who is to be trusted and in which regard. Having before known much about a few people, a little is now know of many. To Simmel this meant that trust left the domain of familiarity and weak inductive knowledge depending now primarily on hypothesis based on limited information. However, Simmel indicates that both tradition (characteristic to traditional society) and institution (characteristic to modern society) enforce predictable patterns of interaction on people so that trust requires only very little information about the other. Trust becomes functionally differentiated along with the rest of society.

This optimistic prognosis for trust in modernity does, however, belie the general tone of social theory on trust and modernity. The topic resurfaced strongly in both Luhmann's and Giddens' writing on trust and more recently has been an underlying trope in much research on generalized trust and social capital.

Luhmann's analysis focus on the loss of tradition and experience associated with modernity. Since trust in Luhmann's rendering extends from familiarity and the expectations which derive from familiarity, the withering of traditional society encroaches on the foundations of trust. As complexity increases with modernity, the loss of familiarity leaves people without experience and familiarity to underpin expectations and reduce complexity. Luhmann's point of departure is that trust is a more efficient way of reducing complexity than mistrust. Consequently, a decline in trust means that people would be overwhelmed by complexity and the arduous tasks of checking, controlling and calculating associated with mistrust. His analysis suggests that people increasingly rely on confidence in systems in order to reduce this increasing complexity. Systems reduce complexity by internalizing it and hiding it from view of people. Consequently, people only need to consider the reliability of system performance, rather than the inner workings of the system. Generalized symbolic codes and media such as money, love, and legitimate political power reduces complexity immensely by providing simple transactional tokens which can coordinate expectations and expedite cooperation. These tokens and the systems they are part of provide generalized equivalent-certainty in the sense that they are suited to solve problems within specific fields of interaction, reducing the complexity of those problems to issues of

having or not having the relevant symbolic media. However, systems only manage to solve trust issues to the extent that people have confidence in systems.

Luhmann recognizes that systems will not completely substitute trust in interpersonal relations, but intersubjective trust increasingly comes to depend on the performance of trustworthiness rather than familiarity. Without familiarity, people are without strong expectations about the intentions, motivations and assumptions of other people – they do not know whether they agree on the norms and rules applicable in a specific situation or whether the other intend to submit to these. The selective self-presentation which any type of behavior and interaction includes can, however, serve as basis for trust. The motives and personality which a would-be trustor can infer from the behavior of the potential trustee may underpin trust. While this seems implausible in encounters among strangers, Luhmann argues that people apply a principle of gradualness in trust building. People build experience and trust in repeated interaction by taking small steps with limited risk and learning from the outcome. This principle reduces the complexity of interaction through a temporal transformation. This proposition is, essentially, that the shared horizons of familiarity shared within traditional society be substituted with personal domains of familiarity built through personal encounters – trust is individualized. Since trust cannot be demanded of others, people invest in building trust and are generating normative obligations to honor and reciprocate trust along the way.

Even so, trust in its modern form involves willfully putting oneself at risk and accept potential regret. Giddens develop the discussion on interpersonal trust in modernity from the perspective of transformed intimacy. Since even close social relations become devoid of tradition in modernity, intimacy becomes privatized, selective and performative according to Giddens. Trust is no longer stabilized by community, kinship or other traditional bonds and to build and sustain trust consequently becomes a project people have to work at. Contrary to Luhmann's proposition that enacting norm compliance will secure interpersonal trust in modernity, Giddens suggest that trust is engendered by processes of mutual self-disclosure expressing authenticity through warmth, openness, and the project of self-mastery and self-development. According to Giddens in modernity reflexivity is a source of trust, rather than just a tool for assessing the grounds for trust, and the investment in trust is as much an investment in self-development. This essentially contradicts Simmel who predicted that less and less of the person would be relevant in each social relation. Giddens may agree the social roles and personas are narrowing and differentiating, but simultaneously more and more of the psychological state of the individual becomes relevant to trust.

A specific version of the modernity discussion on trust occurs under the social capital, social trust and generalized trust headings, in particular associated with the work of Robert Putnam (2000). The point of departure is a distinction between trust in people with whom much is shared in terms of norms, life experiences, values orientations etc and trust in people different from one self in many or all regards. This distinction between in-group and out-group trust – bonding and bridging social capital – is applied in an analysis of changing social relations. People, mostly in the western world, are thought to be increasingly surrounded by strangers that are mostly dissimilar to themselves and to be failing at build relations and trust with these. The reason, most commonly argued, is the lack of interaction and experience which result from a failing civil society, ethnic fractionalization , socio-economic segregation or other such dividing or deteriorating tendencies in modernity. As a result people turn to their own 'kind of people' building trust only in those with whom they share norms, experiences, and conditions. Fundamentally, this is an argument that trust has remained or even is increasingly pre-modern

due to the forces of modernity. The prospects for increasing out-group trust are argued to hinge of the development of institutional structures along the lines of Tocquevillian and Durkheimian theory. The Tocqueviallian approach argues that trust requires experience with out-group relations and learning to cooperate despite differences which can mainly be achieved through civil society. The Durkheimian approach argues that distrust arises from ethnic and socio-economic cleavages and that policies should seek to reduce such differences and assure inclusion both in general and into the labour market in particular. In either case, the level of out-group trust is argued to both increase and become more general if such changes take place.
Within trust theory, theories about generalized trust trust in social capital theory have been subject to harsh criticism. Along the lines of Simmel's optimism, Hardin criticizes social capital theories of trust for nostalgic notions of social relations. The idea that social relations within modernity could be characterized by the thick enduring trust in most people envisaged by social capital theory is, according to Hardin, untenable. First, it is debatable whether social relations where ever generally trusting. Secondly, and more importantly, modernity is characterized by an increase in social relations and interaction is much more differentiated and based on complex and functionally specific network relations than in traditional societies. There is no reason to think that qualitative and quantitative changes in social relations would not require people to trust others in different ways than they did in traditional society. A further contention is that the assumption that cooperation requires trust is flawed, since cooperation may be based in other types of expectations such as assurance, control, contract or interest. The change in social relations means that people interact with many strangers or near strangers, but most of these relations do not require trust. Even when they do, it is often in a much more functionally specific way, as suggested by Simmel. A third critique raised by Hardin concerns the issue of generalization. Since trusting requires both a trustor, a trustee and an object or action which the trust concerns, generalizing trust means both to include most people in the role of trustee and most objects and action. According to Hardin, this is a conceptual form of trust which has no correspondence in empirical reality. The response to this critique has been that generalized trust is a propensity to trust, not trust itself. Fourthly, Hardin dismisses social capital as an important corollary of trust. Rather, high levels of trust and cooperation are the corollary of trustworthiness since it is the actual cooperativeness, dependability and reciprocation of other people which will lead to increasing societal levels of trust. However, this criticism does not necessary dismiss social capital theory, since it works equally well based on an argument of generalized trustworthiness as on one of generalized trust.

Trust in institutions, systems and media
Separately from the main topic on interpersonal trust, the issue of trust in institutions, systems, and media is of some importance within trust theory. While there is some debate whether it is meaningful to use the trust concept to cover both interpersonal and person-system relations important conceptual work has been done both on the relationship between the two forms and on trust in systems in its own right. Furthermore, in many instances these forms will intertwine as in Parsons discussion of trust in medical doctors where professional norms and education plays a part in an interpersonal trust relation. Simmel (1990) engages the issue of trust in media and systems in *the philosophy of money*. In Simmel's account the genesis of money is inextricably intertwined with the development of specialised exchange relations. The development from barter systems of exchange to money systems of exchange and from money as material value to money as intermediate tokens of value exchange both a development in the technology of

exchange as well as a development in the social relations of exchange. Money and merchants are results of the same process representing, respectively, 'the reification of being exchanged' and the 'personification of exchange functions' (1990, p176). This process of generalizing the specific exchange value to generalized exchange value involves two forms of trust, according to Simmel. One is that the value of the coin offered corresponds to the nominal value because it is certified by issuing governments, the other that the coin accepted in one exchange can later be used at the same value in other exchanges because other people will accept it. Exchange and communication media and systems of exchange depends both on trust in the institutions underpinning them and on trust in other peoples general acceptance of the system. Money is, however, a rather simple example because the system is carried by a simple and unequivocal type of media. Other systems and media, such as professions or political systems are less straight forward.

Hardin cites David Hume on trust in political institutions, that such institutions should be designed with the expectation that everyone is dishonest. Consequently, systems and institutions should be based on the well-known principles of checks and balances which is pivotal in much of the classic writings on political and economic liberalism. Essentially, trusting politicians and civil servants is inadvisable. This suggestion presupposes trust in such institutions of checks and balances to carry out a general principle of distrust to those endowed with power. Indeed both Hardin and Piotr Sztompka (1999) finds that the performance of specific political institutions drives trust in the political system rather than trust in specific politicians. However, these authors represent different positions. Hardin fundamentally dismisses the idea of trust in politics and democracy in other meanings than an expectation of competent policy output. Sztompka argues that in our conception of institutions, organizations, and systems there is always the idea of people and agency behind, even if only in an abstract sense. Trust in the procedures of institutions and organizations are eg based on the assumption that employees will follow these. To Sztompka, this involves both trust in procedures and trust in people expected to adhere to these procedures. However, ultimately trust is always directed at the people behind systems and institutions, rather than systems and institutions themselves.

Here Sztompka follows Gidden's contention that institutions are fundamentally dependent on mechanisms of trust in abstract systems. The pivotal mechanism, according to Gidden's is experience and interaction with institutional representatives, whether doctors, scientists, or civil servants. The representative's performance of trustworthiness and reliability both serve as reminders that trustworthy people are behind the mechanics of systems and institutions while also providing a locus of interpersonal commitment to underpin the person-system commitment involved. According to Giddens faith in the workings of systems is required, rather than trust. It is this faith which may be underpinned by trust in access points.

Luhmann's analysis diverges from these accounts. To Luhmann, trust in systems and institutions start with trust in the complexity reducing functions of communication media – such as power or money. Since these work as generalized tokens which can be applied in a variety of situations to reduce complexity they presupposes trust in the medium and others acceptance of it in order to trust in its ability to reduce complexity. In this regard, Luhmann follows Simmel but he emphasizes that trust in systems does not require specific motivations or needs for trust. Trusting systems is a type of indifference akin to the familiarity which it substitutes. However, it is a more unstable form than familiarity, since systems are experience as products and thus explicitly contingent.

SEE ALSO:
Rational Choice Theory
Luhmann, Niklas
Parsons, Talcott
Coleman, James S.
Garfinkel, Harold
Georg Simmel

(Apparently, neither social capital nor A. Giddens will be in the encyclopeadia)

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