

Trust and Distrust Definitions: One Bite at a Time

D. Harrison McKnight¹ and Norman L. Chervany²

¹ Accounting and Information Systems Department
The Eli Broad Graduate School of Management
Michigan State University, East Lansing
MI, 48824-1121, USA
mcknight@bus.msu.edu

² Information and Decision Sciences Department
Carlson School of Management
University of Minnesota
Minneapolis, Minnesota, 55455
nchervany@csom.umn.edu

Abstract. Researchers have remarked and recoiled at the literature confusion regarding the meanings of trust and distrust. The problem involves both the proliferation of narrow intra-disciplinary research definitions of trust and the multiple meanings the word trust possesses in everyday use. To enable trust researchers to more easily compare empirical results, we define a cohesive set of conceptual and measurable constructs that captures the essence of trust and distrust definitions across several disciplines. This chapter defines disposition to trust (and -distrust) constructs from psychology and economics, institution-based trust (and -distrust) constructs from sociology, and trusting/distrusting beliefs, trusting/distrusting intentions, and trust/distrust-related behavior constructs from social psychology and other disciplines. Distrust concepts are defined as separate and opposite from trust concepts. We conclude by discussing the importance of viewing trust and distrust as separate, simultaneously operating concepts.

“... trust is a term with many meanings.” – Oliver Williamson

“Trust is itself a term for a clustering of meanings.” – Harrison White

“... researchers ... purposes may be better served ... if they focus on specific components of trust rather than the generalized case.” – Robert Kaplan

1 Introduction

The human drama often involves parties who trust and distrust each other at the same time. For example, during World War II, Franklin D. Roosevelt and Joseph Stalin had to trust or rely on each other for mutual support and cooperation against a common foe, while at the same time distrusting each other's actions because each knew that the other had his own interests to serve. Even

though they were guided by different ideologies, each believed the other would display enough integrity to fulfil agreements they made to conduct the war in certain agreed-upon ways. They were therefore willing to depend on each other and actually depended on each other (i.e., they trusted), even though they were aware of potential problems in their relationship. Trust and distrust are widely acknowledged to be important or even vital in cooperative efforts in all aspects of life [1, 13, 15], including organizations [22]. If trust and distrust are important, some effort should be devoted to defining them. We justify and specify a conceptual typology of high level trust and distrust concepts. Then we define, as subsets of the high level concepts, measurable constructs for empirical researchers. These definitions are not meant as a prescribed set to use in a given study, but are intended as a menu of clearly defined trust concepts from which researchers may select. Although we define trust in terms of people, these definitions may be adapted for trust of people in computers or trust between computer agents.

2 The Challenge of Conceptualizing Trust and Distrust

In spite of trust's import, trust research efforts are sometimes hard to follow and difficult to compare with each other because the term trust is defined in a multitude of different ways [35, 93], such that researchers have marveled at how confusing the term has become [3, 86]. Trust has not only been described as an "elusive" concept [103: 130], but the state of trust definitions has been called a "conceptual confusion" [50: 975], a "confusing potpourri" [86: 625], and even a "conceptual morass" [3: 1, 10: 473]. For example, trust has been defined as both a noun and a verb (e.g., [3]), as both a personality trait [78] and a belief [52], and as both a social structure [86] and a behavioral intention [12, 84]. Some researchers, silently affirming the difficulty of defining trust, have declined to define trust, relying on the reader to ascribe meaning to the term (e.g., [32, 71]).

Whereas it is arguably more important to conceptual clarity to understand the essence of what trust is than how it forms, some researchers have primarily defined trust types in terms of the bases by which trust forms. Zucker's [105] typology included process-based, characteristics-based, and institutional-based trust. Shapiro, Sheppard and Cheraskin [88] and Lewicki and Bunker [48] espoused calculus/deterrence-based, knowledge-based, and identification-based trust. However, because these typologies focus on trust's bases rather than on what trust means, they do not address the conceptual clarity of trust directly. Still, they improve our understanding of trust, just as did definitions of the bases of power (e.g., [23]) in the early power literature.

Although the term distrust has been researched less than has trust, it too needs to be conceptually clarified. Distrust (sometimes called 'mistrust') has been defined to have widely different meanings. For example, distrust means: a "belief that a person's values or motives will lead them to approach all situations in an unacceptable manner" [90: 373], as an expectation "of punishments from Other . . . rather than rewards" [84: 77], or as a choice to avoid a risky, ambiguous

path [15]. We will argue later that trust and distrust are separate constructs that may exist simultaneously. Distrust is not only important because it allows one to avoid negative consequences, but because general distrust of other people and institutions is becoming more prevalent [15, 67, 78], which means that it may, to an extent, be displacing trust as a social mechanism for dealing with risk. Indeed, under certain conditions, distrust may already be more useful or beneficial than trust. However, without properly defining trust and distrust, it would be hard to tell which is more important-and when.

To make progress in trust/distrust research requires a hard look at what trust and distrust mean, for Niklas Luhmann said that in order to gain greater insights about the nature of trusting relations, “we need further conceptual clarification” [55: 94]. Because effective conceptualization is a necessary condition for producing good research [40], creating good conceptual definitions of trust and distrust should take priority over both theory-testing studies and psychometric measurement studies of trust [40, 85]. Wrightsman [102], a trust scholar himself, pointed out that researchers need a good model of trust constructs because measurement of trust has clearly outstripped adequate conceptualization.

Like an elephant, the large, unwieldy topic of trust has been hard for researchers to get their arms around for at least two reasons. First, much of the confusion about trust has resulted from the divergent *weltanschauungs* (world views) of various intellectual disciplines. Like the story of the six blind men, who each described the elephant based on the portion of the elephant’s body they touched, each research discipline has applied its own lens to one part of the trust elephant’s anatomy [48]. A disciplinary lens sheds significant light on a topic like trust, but can also blind the researcher to possibilities outside the paradigm the discipline pursues [4]. Based on the differences among their definitions of trust, it appears that psychologists analyzed the personality side, sociologists interviewed the social structural side, and economists calculated the rational choice side of the trust elephant. Few researchers, such as [3, 9, 24, 41, and 66], have developed trust typologies that define a set of trust constructs, and fewer still, such as [57, 62], have tried to reconcile interdisciplinary sets of constructs. More typically, trust typologies have stubbornly retained an intra-disciplinary flavor (e.g., [41, 51]. As Doney, Cannon, and Mullen stated, “Developing an integrated model of trust is particularly difficult, given the vagueness and idiosyncrasies in defining trust across multiple disciplines and orientations” [16: 603].

Second, trust is conceptually, like the elephant, massive in terms of the meanings it conveys. In everyday usage, trust has more dictionary definitions than do the similar terms ‘cooperation’, ‘confidence’, and ‘predictable’ combined. Mayer, et al. [57] used these terms to discriminate trust from similar concepts. An analysis of the word trust in three unabridged dictionaries (Websters, Random House, and Oxford) showed that trust had far more definitions (9, 24, and 18, respectively) than did the terms cooperation (3, 2, 6), confidence (6, 8, 13), and predictable (1, 2, 1). On average, trust had 17.0 definitions, while the others had an average of 4.7. Trust had close to as many definitions as did the very vague terms ‘love’ and ‘like.’ Hence, trust is by nature hard to narrow down to

one specific definition because of the richness of meanings the term conveys in everyday usage.

Bigley and Pierce [6] chronicled the different uses of the words trust and distrust, showing both how various definitions are similar and how they diverge. Trust conceptualizations have ranged from a personality construct [79] to a rational choice [11] to an interpersonal relationship [72] to a social structure construct [51]. Bigley and Pierce argued that because these “are not trivial differences . . . efforts to incorporate existing trust perspectives under **one** conceptualization are likely to result in concepts that are either unreasonably complex or inordinately abstract for . . . research purposes” ([6: 415]; emphasis added). Indeed, the differences among these trust conceptualizations appear incommensurable, indicating that researchers need a new paradigm of the meanings of trust [47].

But this is challenging, because, in the search for a new definition-of-trust paradigm, researchers must find a delicate balance. The resulting trust constructs must be:

1. Comprehensive enough to cover most of the conceptual meaning the word trust conveys in ordinary use, so that scientific work on trust will be grounded in practice [3, 43, 54] – otherwise, research results will not be useful to practice [82].
2. Not so large and complex individually that they stretch trust’s conceptual meaning into vagueness [70].
3. Able to convey the original meaning from prior researchers’ models across disciplines in order, where possible, to build on prior research.

If one considers trust a unitary concept or stays within strict singular disciplinary bounds, this three-fold challenge is impossible.

However, if one treats trust as a set of interdisciplinary concepts, then perhaps the challenge can be met. Using an interdisciplinary approach accords with the growing consensus that trust is not unitary, but is a multiplex of concepts [41, 57, 80]. Using a set of concepts permits broader coverage, satisfying the first requirement. Forming specific constructs within the set allows each to be conceptually focused so that the individual construct does not stretch, meeting the second requirement. Making each individual construct specifically tied to one disciplinary frame maintains the original meaning of prior researchers, meeting the third requirement. In essence, we propose researchers use the divide and conquer approach to define the mammoth we call trust: “*How do you eat an elephant?*” “*One bite at a time*”.

At least three other challenges exist for building a good set of trust concepts:

1. To produce trust constructs that can be measured. Defining variable-level constructs that are well defined and specific meets this challenge.
2. To connect the constructs in meaningful ways. Schwab said, “constructs are of interest only if they are connected to other constructs” [85: 6]. We connect trust with power and control in this article. Also, each construct in a typology of distinct trust constructs would differ from another, offering a chance to

connect them. Thus, a typology of trust concepts that relate to each other would be helpful. Tiryakian said, “a good typology is not a collection of undifferentiated entities but is composed of a cluster of traits which do in reality ‘hang together’ ” [94: 178].

3. The constructs should be parsimonious enough to be easily understood and clearly distinguishable from each other conceptually.

3 Creating a Typology for Trust

We initially explored the possibilities for a trust typology by analyzing definitions in the trust literature. We found sixty-five cited articles and monographs that contained definitions of trust – twenty-three from the psychology domain, twenty-three from management or communications, and nineteen spread across sociology, economics or political science. Our analyses were relatively free from bias because we do not belong to any of these disciplines. We noticed that the trust definitions could be categorized by trust referent, which is typically the characteristics of the trustee (e.g., goodwill, honesty, morality, expertness, caring; cf. [57]). We categorized the characteristics in each article or monograph into sixteen logical groupings [60]. By comparing these categories with each other, four high level categories resulted: *benevolence*, *integrity*, *competence*, and *predictability*. *Benevolence* means caring and being motivated to act in one’s interest rather than acting opportunistically [34]. *Integrity* means making good faith agreements, telling the truth, and fulfilling promises [9]. *Competence* means having the ability or power to do for one what one needs done [3]. *Predictability* means trustee actions (good or bad) that are consistent enough to be forecasted in a given situation [24]. Predictability is a characteristic of the trustee that may positively affect willingness to depend on the trustee regardless of other trustee attributes. In our categorizations of definitions, goodwill, responsiveness, and caring fell into the benevolence category, while honesty and morality were categorized as integrity, and expertness was classified as competence. Ninety-two percent of the definitions that involved trustee characteristics fell within these four categories.

We also noticed that the definitions could be categorized by conceptual type, such as attitude [42], intention [12], belief [36], expectancy [10], behavior [29], disposition [78], and institutional/structural [27, 86]. We combined the belief and expectancy categories, since these terms differed primarily in terms of present versus future orientation. Since categorizing by conceptual type did not overlap with categorizing by referent or characteristic, we placed referents and conceptual types on separate axes of a table. Then we mapped the definitions from the literature onto the matrix (Table 1). The result was the expected finding that literature trust definitions were almost all over the map.

This matrix provides a way to conceptually compare various trust definitions. Each “x” in Table 1 represents one trust definition. The ‘Other characteristics’ row includes attributes like openness and carefulness. ‘Other referent’ refers to either people or institutions. Beliefs and attitudes that refer to a particular characteristic are generally phrased something like “One believes (or, if an attitude,

Table 1. Mapping of Literature Trust Definitions

Trustee Charac- teristic / Referent	<i>Conceptual Types</i>					
	Dispo- sition	Struc- tural	Affect / Attitude	Belief / Expectancy	Intention	Behavior
Competence			x	xxxxxxxxxxxx xxxxxxxx		xxxx
Benevolence			xxxxxxxx xxx	Xxxxxxxxxx xxxxxxxxxxxx xx	Xxx	xxxx
Integrity			xxxxxxxx x	xxxxxxxxxxxx xxxxxx	X	xxxxxx
Predictabil- ity			x	xxxxxxxxxxxx		x
Other characteristic				xxxxxx		x
Other Referent	xxxx	xxxxx	xxxxxx	xxxxxxxxxxxx xxxxxxxxxx	Xxxxx	xxxxxxxxxx xxxxxx

‘One feels secure’) that the trustee is (e.g., competent)”. Articles with marks at the intersection of Behavior and Benevolence have definitions reflecting that one would behaviorally depend on the other’s benevolence. For example, Baier [2: 235] said, “When I trust another, I depend on her good will toward me”. Similarly, a definition at the intersection of Intention and Competence would say that one intends to depend on the other’s benevolence (e.g., [9]). Notice that a plurality of intention and behavior definitions referred only to the person (‘I depend on O’ or ‘I am willing to be vulnerable to O’), which seems more natural. We can believe that another person has benevolence. But to say we intend to depend on that benevolence is not as precise, because it mixes a willingness or intention with a perception about the trustee’s attribute. Rather, we more correctly say we intend to depend on the other person because (we believe) they are benevolent, making benevolence belief more properly the antecedent of the intention.

From this mapping, and from a conceptual analysis of how trust types relate to each other [62], we created an interdisciplinary model of conceptual trust types (Figure 1). The model has constructs representing five Table 1 columns. Disposition to trust represents the dispositional and institution-based trust represents the structural. Trusting intentions and trust-related behavior represent the intention and behavior columns in Table 1. The affect/attitude and belief/expectancy columns were combined into the construct ‘Trusting Beliefs’ because it is so difficult to distinguish affect/attitude and belief. This is a calculated departure from McAllister [58], who proposed affective and cognitive trust types, based on our empirical work. An initial analysis of the wording of McAllister’s items indicated that most of the cognitive items reflected job competence, while most of the affective items fell into the benevolence category. We selected a typical item from each scale and had trained student raters categorize it, along with items from other scales, into the four trusting belief categories and pure affect/liking.

Between sixty and sixty-five percent of the raters agreed that these items belonged in the competence and benevolence categories. The next highest category (affect) only received between thirteen and twenty percent of the responses. We found in an industry study (n=101) that trusting belief-competence and benevolence in one's boss were both highly correlated (above 0.70) with affect/liking items, indicating that both competence and benevolence are strongly affective in nature. Benevolence and competence beliefs also correlated highly in an Internet study. Therefore, it seemed better to use these constructs as belief constructs, incorporating affect into the definitions where possible, as did Rempel, Holmes and Zanna [72]. Dispositional and institutional trust are also shown in Figure 1, representing the disposition and structural columns of Table 1.

4 Trust Typology Conceptual Definitions

We define each trust type depicted in Figure 1 at the conceptual level. In conjunction with each high level trust type, we define measurable constructs that are subsets of each of the five trust types. As we provide definitions of the constructs in Figure 1, we discuss aspects that tend to be included in trust definitions, such as situational specificity, risky or uncertain conditions, feelings of security or confidence, and absence of a control basis for trust. Trusting intentions will be defined and described first. Links among constructs are rather intuitive. The links among trusting beliefs, trusting intentions, and trust-related behavior follow the general pattern of the theory of reasoned action [21], except that attitude/affect is included in the construct definitions rather than as a separate construct. More rationale on the links among these constructs may be found in [57] and [62] and is summarized briefly at the end of this section. To stay internally consistent, all trust constructs are defined at the individual level of analysis.

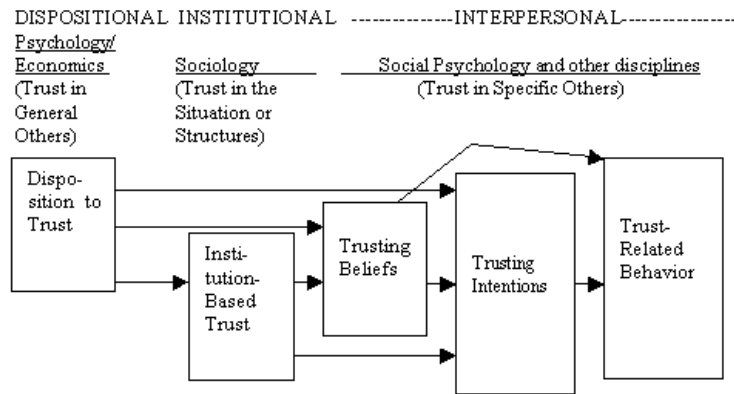


Fig. 1. Interdisciplinary model of trust constructs.

Several researchers have defined trust as an intentional construct (e.g., [12, 84]). **Trusting Intentions** means one is willing to depend, or intends to depend, on the other party with a feeling of relative security, in spite of lack of control over that party, and even though negative consequences are possible. This Trusting Intentions definition embodies four elements synthesized from the trust literature. 1. The possibility of negative consequences [26, 104] or risk [29, 73, 86] or uncertainty [66, 72] makes trust important but problematic. One who trusts is exposed to greater potential harm from a breach of trust than the expected benefit if the trustee comes through [15, 54]. 2. A readiness to depend or rely on another is central to trusting intentions [29, 51, 74]. By depending on another, one makes oneself vulnerable to the results of trustee freedom to act [57]. Freedom to act is assumed in trust relations [54]. 3. A feeling of security means one feels safe, assured, and comfortable (not anxious or fearful) about the prospect of depending on another [51, 72]. The term “relative security” means one has different degrees of felt security or confidence about being willing to depend. Feelings of security reflect the affective side of trusting intentions. To feel secure, per Webster’s Ninth Collegiate Dictionary, is to feel easy in mind, confident, or assured in opinion or expectation. One Webster’s definition of confidence involves being certain. Therefore, feelings of relative security involve degrees of confidence or certainty. 4. Trusting intentions involves willingness that is not based on having control or power over the other party [26, 57, 73, 74]. This part of the definition implies that trust is not based on deterrence [80]. Rather than trusting in controls, the trustor trusts in trust [26, 74]. Using control in the definition of trust helps link trust to the control literature, and provides a better conceptualization of trust, since trust and control, though separate, are integrally linked (e.g., [12]).

Our definition refers to willingness or intention to depend on the other person generally—not in a specific situation, as some have proposed [24, 90]. This makes the other *person* the object of trust, rather than the person in one situation. Although it is perfectly valid to think of trust as situation-specific (and it is often measured that way), we chose to define our interpersonal trust constructs to refer to the person her/himself in order to provide an overall picture of the relationship between the trustor and the trustee. Hence, researchers who further decompose trust constructs into particular trust-related situation segments would obtain indicators of the overall relationship between trustor and trustee.

Trusting intentions subconstructs include Willingness to Depend and Subjective Probability of Depending. Willingness to Depend means one is volitionally prepared to make oneself vulnerable to the other person by relying on them, with a feeling of relative security [57]. Subjective Probability of Depending means the extent to which one forecasts or predicts that one will depend on the other person, with a feeling of relative security [12]. Subjective Probability of Depending is more specific and indicates a firmer commitment to depend than does Willingness to Depend.

Trust-related Behavior means that a person voluntarily [50] depends on another person with a feeling of relative security, even though negative conse-

quences are possible. ‘Depends’ is specified as a behavioral term, distinguishing trust-related behavior from trusting intentions, which inhere a willingness to depend. A number of researchers have defined trust as a behavior (e.g., [2, 7, 29, 73]). Trust-related behavior means one gives another person a fiduciary obligation [3] by acting such that the other could betray them. Thus, Trust-related Behavior implies acceptance of risk, just as Mayer et al. [57] argued.

When a trustor behaviorally depends on a trustee, it gives the trustee some measure of power over the trustor, because dependence is the obverse of power [19]. One who depends on the other person places the other in a position of dependence-based power over one. Therefore, by definition, behaviorally trusting another voluntarily gives the other dependence-based power over them. While the trust literature has discussed the interplay between trust and power (e.g., [7, 22, 24, 91]), trust and power have not previously been linked by definition. Linking these terms by definition should help integrate the trust and power literatures, which is important, per Kaplan [40: 321]. Helpful links may be made via such power definitions as Walton’s [97], that dependence means one’s interest (what is at stake) in satisfactions provided by the other party.

Trust-related behavior comes in a number of subconstruct forms because many actions can make one dependent on another. As exemplar constructs, we outline (rather than define) the following trust-related behaviors here: cooperation, information sharing, informal agreements, decreasing controls, accepting influence, granting autonomy, and transacting business. Each trust-related behavior makes the trustor dependent upon the trustee. Cooperation with another makes one dependent on the other not to betray, for instance, in a prisoners dilemma situation [14, 91]. Cooperating instead of competing with another (e.g., on a research paper) also opens up the possibility of having to share rewards and makes one dependent for success on the actions of another agent. Information sharing (e.g., [66]) represents trust-related behavior because it makes one vulnerable to the actions of the trustee with respect to the information. For example, giving your social security or credit card number to an online vendor makes one vulnerable to the sale or illegal use of that information. One has to depend on them to keep your numbers secure and private. When one enters an informal agreement with another [12, 86], one depends on the other party to keep its part of the agreement without the benefit of legal contract enforcement. By reducing the controls or rules we place on another person [2, 22], we are exposing ourselves to more risk because we have to depend on that other person without being able to direct them or to detect breaches of trust. When we allow someone to influence us [7], we depend on their opinion being correct, because if it is incorrect, negative consequences may follow. Similarly, when a boss grants an employee more decision-making power [10], the boss must depend on the employee to make the right decisions. When one transacts business with an Internet vendor, one depends on the vendor to deliver the goods/services and to keep one’s personal information confidential. Every trust-related behavior occurs under risk and either the inability, or lack of desire, to control the trustee.

Trusting beliefs are cognitive perceptions about the attributes or characteristics of the trustee. Often, people trust behaviorally because of inferences about the trustee's traits [103]. A number of researchers have defined trust as a cognitive belief or expectancy [9, 24, 31]. **Trusting Beliefs** means the extent to which one believes, with feelings of relative security, that the other person has characteristics beneficial to one. One judges the trustee to be trustworthy, meaning that they are *willing and able* to act in the trustor's interest [17, 64]. Like trusting intentions and trust-related behavior, trusting beliefs is defined to be person-specific but not situation-specific.

Based on the above-mentioned analysis of the types of trusting beliefs, we define four subconstructs, which we illustrate with the relationship between a consumer and an Internet vendor. Trusting Belief-Competence means one securely believes the other person has the ability or power to do for one what one needs done. In the case of the Internet relationship, the consumer would believe that the vendor can provide the goods and services in a proper and convenient way. Trusting Belief-Benevolence means one securely believes the other person cares about one and is motivated to act in one's interest. A benevolent Internet vendor would not be perceived to be apt to act opportunistically. Trusting Belief-Integrity means one securely believes the other person makes good faith agreements, tells the truth, and fulfills promises [9]. This would reflect the belief that the Internet vendor will come through on his/her promises, such as to deliver goods or services or to keep private information secure. Trusting Belief-Predictability means one securely believes the other person's actions (good or bad) are consistent enough that one can forecast them. People with high Trusting Belief-Predictability would believe that they can predict the Internet vendor's future behavior. This construct, as opposed to Trusting Belief-Integrity, is value-neutral, such that the vendor is believed predictably to do either good or bad things in the future.

These four trusting beliefs together provide a strong foundation for trusting intentions in the other party and at the same time fulfill our "willing and able" definition of a trustworthy trustee. If the trustee is benevolent, he/she is *willing* to help us. However, just being willing is not sufficient because they may not be *able* to help. The competent trustee is able to help us, so these two together are much more powerful than either is alone. Even so, the trustee may not come through on an agreed-upon action, as we would like. However, one who has integrity will prove a willingness to help by making and fulfilling good faith agreements with us. But is the trustee going to come through every time, or do we still have to worry? A trustee who is predictable will not vary or change from time to time. Therefore, the combination of the four trusting beliefs provides a firm foundation for trusting intentions and trust-related behavior [57, 61]. A trustee who is consistently (predictable) shown to be willing (benevolent) and able (competent) to serve the trustor's interest in an honest, ethical manner (integrity) is indeed worthy of trust. Of some people, we perceive that they have all four qualities. Of others, we perceive that they are strong in one characteristic, but weak in another. Which characteristic is most important depends on the

context [63]. Perhaps the diversity of trustees and trustee attributes is what makes trust an interesting proposition!

So far we have defined terms related to interpersonal trust (Figure 1). That is, we trust other people, either personally, as in trusting behavior and trusting intentions, or their attributes, as in trusting beliefs. However, the object of trust may involve situations and structures instead of people [22, 27]. **Institution-based Trust** means one believes, with feelings of relative security, that favorable conditions are in place that are conducive to situational success in a risky endeavor or aspect of one's life [50, 54, 86, 105]. This construct comes from the sociology tradition positing that people can rely on others because of structures, situations, or roles [2] that provide assurances that things will go well. Zucker [105] traced the history of regulations and institutions in America that enabled people to trust each other—not because they knew each other personally, but because licensing or auditing or laws or governmental enforcement bodies were in place to make sure the other person was either afraid to harm them or punished if they did harm them. Institution-based trust refers to beliefs about those protective structures, not about the people involved. Therefore, it focuses on an impersonal object. However, institution-based trust affects interpersonal trust (Figure 1) by making the trustor feel more comfortable about trusting others in the situation.

Institution-based Trust has two subconstructs, Structural Assurance and Situational Normality, which come from two separate sociological traditions. Structural Assurance means one securely believes that protective structures—guarantees, contracts, regulations, promises, legal recourse, processes, or procedures—are in place that are conducive to situational success [86, 100, 105]. Structural assurance reflects the idea that trusting intentions are set up or structured environmentally. That is, structural conditions amenable to trusting intentions build trusting intentions. For example, one using the Internet would have structural assurance to the extent that one believed legal and technological safeguards (e.g., encryption) protect one from privacy loss or credit card fraud. People believe in the efficacy of a bank to take care of their money because of laws and institutions like the Federal Deposit Insurance Corporation (FDIC) that assure against loss. With a high structural assurance level, one would be more likely to be willing to rely on a specific bank because of the secure feeling structural assurance engenders. In organizations, Structural assurance might refer to the processes and procedures that make things safe or fair in that specific organizational setting. An example of a structural assurance is seen in the 1986 Challenger space shuttle disaster. Starbuck and Milliken [92] said that successful organizations come to be confident in their assurance procedures. “They trust the procedures to keep them apprised of developing problems . . .” [92: 329-330]. On the day before the disastrous shuttle launch, after twenty-four successful shuttle launches, Mulloy, one of NASA's managers, objected to using cold weather as a Launch Commit Criteria. Mulloy pointed out that the existing Launch Commit Criteria had always worked in the past. “Mulloy spoke as if he had come to trust the Launch Commit Criteria that had always produced successes” [92:

330]. These criteria had come to be perceived as a structural assurance that a launch would succeed.

Situational Normality means one securely believes that the situation in a risky venture is normal or favorable or conducive to situational success. Situational normality reflects Garfinkel's [27] idea that trust is the perception that things in the situation are normal, proper, customary [3], fitting, or in proper order [50]. Garfinkel found in natural experiments that people don't trust others when things "go weird", that is, when they face inexplicable, abnormal situations – because the situation itself is untrustworthy. For example, one subject told Garfinkel's experimenter that he had a flat tire on the way to work. The experimenter responded, "What do you mean, you had a flat tire?" The subject replied, in a hostile way, "What do you mean? What do you mean? A flat tire is a flat tire. That is what I meant. Nothing special. What a crazy question!" [27: 221]. At this point, interpersonal trust between them broke down because the illogical question produced an abnormal situation (infecting the subject with low situational normality). High situational normality means one perceives that a properly ordered setting exists that is likely to facilitate a successful venture. When one believes one's role and others' roles in the situation are appropriate and conducive to success, then one has a basis for trusting the people in the situation. Hence, situational normality is likely related to Trusting Beliefs and Trusting Intentions. An employee who feels good about the roles and setting in which he or she works is likely to have Trusting Beliefs about the people in that setting.

Our definitions represent the impersonal focus of institution-based trust as a belief held by an individual about impersonal things (the underlying structures and situations). While some sociologists cringe at the use of an individual cognitive focus [51], other sociologists (e.g., [3]) have used cognitive definitions in order to clarify the conceptual meaning of a construct for use in explaining a social phenomenon. Situating institution-based trust as a mental concept also makes it consistent with the mental constructs Trusting Beliefs and Trusting Intentions. In this way, the typology stays internally consistent.

A number of researchers have studied trust as a dispositional variable (e.g., [20, 76, 78, 83, 96]). **Disposition to Trust** means the extent to which one displays a consistent tendency to be willing to depend on general others across a broad spectrum of situations and persons. Disposition to trust differs from trusting intentions in that it refers to general other people rather than to specific other people. This construct hails primarily from dispositional psychology. Our definition does not literally refer to a person's trait. Rather, it means that one has a general propensity to be willing to depend on others [57]. As an example, one employee we interviewed, when asked whether he trusted his new boss, replied that he generally trusts new people, both at work and elsewhere. Disposition to trust does not necessarily imply that one believes specific others to be trustworthy. Whatever the reason, one tends to be willing to depend on others generally. People develop Disposition to Trust as they grow up [20], though it is altered by experiences later in life. It is a generalized reaction to life's experiences with

other people [78]. Because Disposition to Trust is a generalized tendency across situations and persons, it probably colors our interpretation of situations and actors in situations, but only has a major effect on one's trust-related behavior when novel situations arise, in which the person and situation are unfamiliar [39].

Disposition to Trust has two subconstructs, Faith in Humanity and Trusting Stance. Faith in Humanity refers to underlying assumptions about people, while Trusting Stance is like a personal strategy. Faith in Humanity, from psychology, means one assumes general others are usually honest, benevolent, competent, and predictable (e.g., [76, 102]). Faith in humanity differs from trusting beliefs in that it refers to general others, while trusting beliefs refers to specific other people. Mayer et al. [57] gave the example that if you were going to drown, could you trust that strangers in the area would come to your aid? You would if, having high Faith in Humanity, you assumed others generally care enough to help.

Trusting Stance means that, regardless of what one assumes about other people generally, one assumes that one will achieve better outcomes by dealing with people as though they are well-meaning and reliable. Therefore, it is like a personal choice or strategy to trust others. Luhmann [54] said this might occur as one considers how essential trust is to one's ability to function in the social world. Because it involves choice that is presumably based on subjective calculation of the odds of success in a venture, Trusting Stance derives from the calculative, economics-based trust research stream (e.g., [73]). Here's an example. We once asked an IS employee if she trusted her newly hired manager, whom she had never met before. She said that she did trust her, because she always trusted new people until they gave her some reason not to trust them. Thus, she had a high level of Trusting Stance, which encouraged her to be willing to depend on her new boss.

Trusting Stance and Faith in Humanity are alike in that they each constitute a tendency or propensity [57] to trust other people. They differ in terms of the assumptions on which they are built. Because Faith in Humanity relates to assumptions about peoples' attributes, it is more likely to be an antecedent of Trusting Beliefs (in people) than is Trusting Stance. Trusting Stance may relate more to Trusting intentions, which may not be based wholly on beliefs about the other person [62].

We now further justify the links in Figure 1. Trust-related behavior is directly caused by trusting intentions and trusting beliefs because people tend to translate their beliefs and intentions into actions [21]. Significant support exists for the effects of trusting intentions or trusting beliefs on trust-related behaviors like information sharing (e.g., [33, 68]) and cooperation (e.g., [8, 53]). While fewer studies support links from intentions and beliefs to other trust-related behaviors (e.g., [12]), it makes sense that any behavior that increases one's vulnerability to another would be encouraged by intentional or cognitive trust in that person. Per the theory of reasoned action [21], trusting intentions will partially mediate the effects of trusting beliefs on trust-related behavior. Institution-based trust

is a condition for interpersonal trust because trust in the situation typically leads one to trust in the people within the context [62]. Hence, Figure 1 depicts institution-based trust as a factor of both trusting beliefs and trusting intentions. Disposition to trust will relate positively to institution-based trust because what one believes about others generally should rub off on what one believes about the institutions or structures in which other people are involved. Disposition to trust will also influence trusting beliefs and trusting intentions, but that influence will be almost fully mediated by institution-based trust except in novel situations [39, 78]. We have gathered empirical data consistently supporting the links among the trust typology constructs.

5 Potential Trust Typology Model Extensions

In Figure 1, we can see three very different types of trust—dispositional, institutional, and interpersonal. One way to distinguish among these three types is by their disciplinary sources, as Figure 1 indicates. Another way is to consider them within a ‘grammar of trust’. In all our definitions, trust has been treated as an action verb. One trusts the trustee. But action verbs like trust have both subjects and direct objects. Without making it obvious as a part of speech, we have actually discussed the subjects and direct objects of trust. The term “trustor” is the subject of the verb trust and the term “trustee” is the direct object. With all three types of trust, the trustor is the same – an individual. That is, all our definitions have used the individual level of analysis, making trust something seen through one person’s eyes. However, the trustee differs by trust type. With interpersonal trust types, the direct object is the other specific individual. The trustor trusts the specific trustee. With disposition to trust, the direct object is people in general. The trustor trusts others generally. With institution-based trust, the direct object is the environmental structures or situation: the trustor trusts the structure or situation.

With this distinction among types of trust, we can extend the model another step. Within the interpersonal trust category, we had trusting beliefs that referred to the attributes of a specific person. Since the disposition to trust construct we called ‘faith in humanity’ is also about persons, we can specify characteristics for them as well. Just as a trustor can believe in the benevolence of a specific person (trusting belief-benevolence), so the trustor can believe in the benevolence of people generally. We would call this subconstruct ‘faith in humanity-benevolence’, meaning that one assumes that general others are usually benevolent. Applying the same principle, we obtain the constructs ‘faith in humanity-competence,’ ‘-integrity,’ and ‘-predictability’.

Can this same principle be applied to institution-based trust? It may, to the extent that structures or situations may be thought to have attributes. In some cases, this is inappropriate because it reifies inanimate objects; but in other cases, it makes sense to apply attributes to institutions. For instance, an environment that has safeguards like credit cards with their limits of \$50 fraudulent use loss maximums might be considered benevolent-not in terms of moral intentions but

in terms of safe conditions. Or, if law enforcement were extremely thorough and effective in an environment like banking, then we might say the banking environment demonstrates integrity. If a norm or capability develops among Internet booksellers to always provide fast shipment, this would constitute an area of competence in the Internet book-purchasing situation.

Further, the full extent of the possibilities for the model's trust constructs can be conceived as a $3 \times 3 \times 4$ matrix that defines the combinations of the object of trust (represented by dispositional, institutional, interpersonal), the construct type (belief, intention, and behavior), and the attribute of the trustee (benevolence, integrity, competence, predictability). The constructs defined in section 4 cover a portion of these. Some additional ones make sense. Intentions could appropriately be applied to faith in humanity, for example, because one can be willing to depend, or intend to depend, on other people generally. Further, one can behaviorally depend on others generally, making behaviors useful in the dispositional domain. Likewise, one can be willing to depend and behaviorally depend on the situations and structures of the institution. On the other hand, assigning trustee characteristics to the intentional and behavioral constructs does not make sense. Characteristics only apply to the belief-like constructs. This is because intentions and behaviors involve doing (or intending to do) something, whereas beliefs involve perceptions of states of being.

6 The Nature of Distrust

A number of researchers have discussed or defined distrust. Deutsch [15] said that a distrusting choice is avoiding an ambiguous path that has greater possible negative consequences than positive consequences, a definition that is the opposite of his definition of trust. Early on, Deutsch [14] used the term "suspicion" for distrust. Using either term, it is clear that Deutsch felt distrust and trust were opposites. After examining Webster's and Random House dictionary definitions of distrust, suspicion, suspect, and doubt, we concluded that these terms differ only in degree, not in kind. Webster's defines distrust as the absence of trust (synonyms – suspicion, wariness), whereas it defines suspicion as to suspect something is wrong, to mistrust, or to doubt. The only difference between suspicion and distrust seems to be that suspicion may be based on slight evidence, while evidence is not mentioned in dictionary definitions of distrust. Fox also refers to distrust (either personal or institutionalized) as the opposite of trust: "I trust my friends; distrust my enemies" [22: 67].

Distrust and trust can apparently reside in the same person at the same time. For example, Gellner [28] said that anarchy, a state that reflects distrust among many people) is what engenders trust among a few people trying to band together to counteract anarchy. Sitkin and Roth [90] differentiated trust and distrust as two very distinct constructs. Dunn [18: 74] quoted Hobbes as saying that while trust is a passion proceeding from the belief of one from whom we hope something good, distrust is "diffidence or doubt that makes one try to find other means". Trust and distrust could co-exist because conceivably, one could

hope for something good at the same time look for backup means to get that same good thing. On the other hand, Worchel [101] said that trust and mistrust are two extremes of the same dimension, as did Rotter [79]. “Mistrust”, per Worchel, is “a sense of readiness for danger and an anticipation of discomfort” [101: 176].

Distrust is not only the opposite of trust, but “also a functional equivalent for trust” (Luhmann [54: 71]). One chooses between the two. While trust reduces (and thus solves the problem of) the complexity of the social system, distrust by itself does not. Hence, the untrusting must use other strategies to reduce complexity. Luhmann [54] identifies these as including the definition of one’s partner as the enemy, the building up of huge emergency reserves, and the renunciation of one’s needs. “These negative strategies give distrust that emotionally tense and often frantic character which distinguishes it from trust ... Strategies of trust become correspondingly more difficult and more burdensome”. [54: 71-72]. In terms of emotion, then, one might picture trust as the satisfied zoo elephant, calmly eating hay, while distrust is more like the raging wild bull elephant charging the tusk hunter who threatens the herd. Other complexity-reducing distrust strategies include placing controls over the trustee.

Although some have said that trust and distrust are two ends of the same conceptual spectrum (e.g., [79]) most trust theorists now agree that trust and distrust are separate constructs that are the opposites of each other [49, 90]. If distrust were the same as low trust, this would imply that trust and distrust are opposite levels of the same construct. But distrust is apparently more like the opposite of trust; hence, both can have high or low levels. Barber [3: 166] defined distrust as the opposite of trust: “rationally based expectations that technically competent performance and/or fiduciary obligation and responsibility will *not* be forthcoming”. Only the word “not” distinguishes Barber’s definition of distrust from his definition of trust.

Similarly, dictionary definitions of trust and distrust indicate that these are opposites. Webster’s Ninth Collegiate Dictionary says that distrust is “the lack or absence of trust: suspicion, wariness”. As a verb, it defines distrust as “to have no trust or confidence in”. Webster’s also uses the term ‘confidence’ in its verb and noun definitions of trust. The unabridged Random House dictionary says distrust, as a verb, is “To regard with doubt or suspicion; have no trust in”. As a noun, distrust is “lack of trust; doubt; suspicion”. These definitions all imply that distrust is the opposite of trust.

Lewicki and associates [49], who have probably done the most thorough contrast of trust and distrust to date, argued that trust and distrust are separate for three reasons: a) they separate empirically, b) they coexist, and c) they have different antecedents and consequents. As empirical evidence that the two concepts are separate, Lewicki et al. [49] cited Wrightsman [102], whose philosophies of human nature scale separated into two factors, one with positively worded items (disposition to trust) and the other with negatively worded items (disposition to distrust). To show that trust and distrust coexist, Lewicki et al. used Mancini’s [56] fieldwork to show that politicians and journalists both trust and distrust

each other. To show that the antecedents and consequents of trust and distrust probably differ, Lewicki and associates reviewed the analogous literature on positive/negative affectivity, which has evidence that antecedents/consequents differ by positive/negative constructs. Our own empirical work has shown that dispositional trust and distrust constructs act differently as antecedents of other variables.

While explaining that trust and distrust are separate, Lewicki and associates also argue that trust and distrust are conceptual opposites. They provided definitions of trust and distrust that used basically the same terms. Trust is “confident *positive* expectations regarding another’s conduct”, while distrust is “confident *negative* expectations regarding another’s conduct”. They position their definitions of both trust and distrust as reflecting “movements toward certainty” [49: 439].

7 Distrust Typology Conceptual Definitions

Because so many researchers have proposed distrust as a construct defined as the opposite of trust, we felt secure in forming distrust definitions that are the mirror image of our trust definitions. Although far fewer distrust studies have been conducted than trust studies, some of the constructs defined below build on prior literature (e.g., [90, 101]). In one set of instances, based on how the literature describes and defines distrust and related words (suspicion, doubt), we use words in the definitions that are similar, but differ slightly from those used for trust definitions. Whereas we used the term ‘feelings of security’ in our trust definitions, we use the terms ‘certainty’ or ‘confidence’ in describing distrust constructs, since these terms are used much more frequently in definitions of distrust than is the term ‘insecurity.’

What follows are the distrust typology definitions. We include distrust definitions corresponding to all the constructs defined in the Section 4 trust typology. **Distrusting Intentions** means one is not willing to depend, or intends not to depend, on the other party, with a feeling of relative certainty or confidence, even though negative consequences are possible. The feeling of relative certainty or confidence refers to the intention not to depend, not to the other party. That is, one feels relatively certain or confident in one’s intention not to depend. Two distrusting intentions subconstructs are now defined. No Willingness to Depend means one is not volitionally prepared to make oneself vulnerable to the other person by relying on them, with a feeling of relative certainty or confidence. Subjective Probability of Not Depending means the extent to which one forecasts or predicts that one will not depend on the other person, with a feeling of relative certainty or confidence.

Distrust-related Behavior means that a person does not voluntarily depend on another person, with a feeling of relative certainty or confidence, when negative consequences are possible. The following distrust-related behaviors are outlined: lack of cooperation, information distortion, formal agreements, increasing controls, not accept influence, not grant autonomy, and no business transacting.

Each of these has in common a need to reduce dependence on the other person or to “minimize any potential damages that may result from having to trust others” [44: 42]. Lack of cooperation is a typical outcome of distrusting intentions in an organization [9] because distrust paralyzes capacity for cooperative agency, per Dunn [18] and may even lead to sabotage, based on Zand’s [104] findings. Distrusting intentions lead to information distortion, per Bromiley and Cummings [9]. Similarly, McGregor [59] said that without trusting intention, the openness of communication is limited. Others have also found empirically that distrusting intentions lead to withheld or distorted information [25, 65, 69, 75, 104] or even to deception [14, 45]. Instead of allowing agreements to become less formal, those with low trusting intention tend to want to formalize their agreements, in order to be able to apply legal processes to the arrangement in case of a breakdown [89]. Likewise, the distruster desires more control over the trustee, since s/he cannot trust trust. Zand [104] describes how one with distrusting intention requires increasing control to assure that things will go right. Increasing controls would include behavior monitoring (e.g., [12]). Those with distrusting intention do not accept influence from the other [7, 68] because they are suspicious of the other’s motives. We do not grant them as much autonomy [22, 44] because we want to limit the wrong they may do on our behalf. The ultimate weapon of one with distrusting intention in a market relation is to do no business transacting with the trustee [87]. This eliminates dependence on them completely. In addition to the above distrusting behaviors, the dark side of trust includes negative behaviors like whistle-blowing, feuding, revenge, and even violence [5] that we only mention in passing.

Distrusting Beliefs means the extent to which one believes, with feelings of relative certainty or confidence, that the other person does not have characteristics beneficial to one. Four specific distrusting beliefs are now defined. Distrusting Belief-Competence means one, with some degree of confidence, believes the other person does not have the ability or power to do for one what one needs done. Distrusting Belief-Benevolence means one, with some degree of confidence, believes the other person does not care about one and is not motivated to act in one’s interest. Distrusting Belief-Integrity means that, with some degree of confidence, one believes the other person does not make good faith agreements, does not tell the truth, and does not fulfill promises. Distrusting Belief-Predictability means that, with some degree of confidence, one believes the other person’s actions (good or bad) are not consistent enough that one can forecast them in a given context.

Lewicki et al. [49] indicate that one may have both high interpersonal trust and high interpersonal distrust because people trust each other in one situation but not in another. As one gets to know the other person, the relationship becomes multi-faceted because of both negative and positive experiences with the other person. We believe this is true because the strength of confidence one has in the other person will vary from situation to situation. For example, a trustor who would normally trust a trustee may distrust the trustee when the trustee has strong incentives to defect.

High trust and distrust would not simultaneously exist if interpersonal trust constructs were defined as situation-specific, because it is difficult to imagine both highly trusting and highly distrusting a person regarding the same situation. For example, if one highly trusts a marriage partner to be faithful given a particular temptation, one cannot highly distrust them to be faithful in the same condition. Therefore, situation-specific definitions do not facilitate the simultaneous existence of high trust and distrust. The same would be true of simultaneously low trust and distrust.

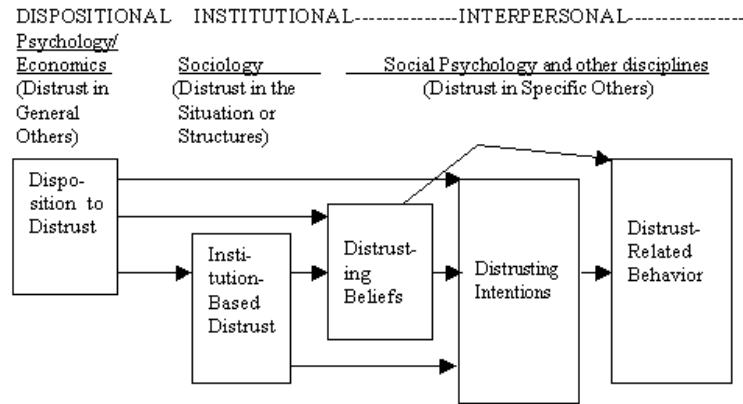


Fig. 2. Interdisciplinary model of distrust constructs.

Institution-based Distrust means one believes, with feelings of relative certainty or confidence, that favorable conditions that are conducive to situational success in a risky endeavor or aspect of one’s life are not in place. No Structural Assurance means one confidently believes that protective structures that are conducive to situational success—guarantees, contracts, regulations, promises, legal recourse, processes, or procedures—are not in place. No Situational Normality means one confidently believes that the situation in a risky venture is not normal or favorable or conducive to situational success.

Disposition to Distrust means the extent to which one displays a consistent tendency to not be willing to depend on general others across a broad spectrum of situations and persons. Suspicion of Humanity means one assumes general others are not usually honest, benevolent, competent, and predictable. Suspicion of Humanity subconstructs are assumed to involve the four attributes described with our earlier definitions for Faith in Humanity. Distrusting Stance means that, regardless of what one assumes about other people generally, one assumes that one will achieve better outcomes by dealing with people as though they are not well-meaning and reliable.

The distrust constructs should interrelate in the same manner in which the trust constructs relate (Figure 2). Disposition to distrust, for example, should

be positively related to institution-based distrust because suspicions and doubt about other people generally should be closely aligned with suspicions and doubts about a specific environment in which people operate. In turn, institution-based distrust should be positively related to interpersonal distrust in the specific people in the situation.

On the other hand, we are less sure that distrust constructs will relate strongly to trust constructs. Although distrust, like trust, involves strong affect, it may or not be related to the affective side of trust. Since distrust constructs often reflect such emotions as wariness, caution, cynicism, defensiveness, anger, fear, hate, and a feeling of betrayal [49, 98], as well as uncertainty and lack of confidence, distrust tends to differ in its makeup from trust, which reflects such emotions as hope, safety, assurance, and confidence. These sets of emotions may be more orthogonal than merely at different ends of the same scale from each other.

8 Importance of the Trust versus Distrust Distinction

One with high interpersonal trust and low interpersonal distrust would tend to ignore or rationalize away evidence that the other party is not trustworthy [34]. For example, an accounting firm partner who has developed high trust in the client firm may have trouble seeing evidence of malfeasance even when it is presented. Lewicki et al. [49] cited evidence for this and explained that an unhealthy low level of distrust may accompany high trust because little behavior monitoring takes place, resulting in greater chance of undetected fraud. This occurs because, just as love is blind, one who strongly trusts may become blind to negative aspects of the other party. But when a healthy dose of distrust enters, then one is more watchful or attentive to problems. Attention makes one more likely to find valid problems, such that they can be solved. Therefore, a balance of trust and distrust is important.

Similarly, one with low interpersonal trust and high interpersonal distrust does not have a good balance, because this combination can cause a too-jaded view of information about the other party. “Paranoid cognitions can emerge”, [49: 451], such that no matter what the other party does or says, their actions and words are interpreted negatively. Many examples of this phenomenon could be cited, but it often occurs when a power differential exists between parties [46]. Hence, the parties cannot reconcile with each other even to the point of starting to cooperate.

Trust and distrust come from different sides of the personality and each finds its basis in a different concept of human nature. Trust, from the positive side, assumes the best of other people and of human institutions, a “theory Y” view of people [59]. Distrust assumes that people are opportunistic and dishonest and must be controlled. Many economic models, such as agency theory [38] and transaction cost economics [99] are based firmly on this model, the “theory X” view. We believe that trustees manifest both sides, and that each of us is capable of viewing from either side. It is often helpful to do so. Whereas looking at only

the positive (trust) side of things can result in such detrimental thought patterns as “group-think” [37, 49], looking at only the negative (distrust) side can paralyze action [9, 18]. Perhaps this is because reality consists of some positives and some negatives in almost every case. Analysis of both advantages and disadvantages of an alternative is therefore important to balanced decision-making. Perhaps the 1986 Challenger shuttle mission would not have been sent to its doom if decision-makers had included more distrust in their thinking [92].

In the arena of global politics, the balanced approach is important as well. To gain cooperation among nations requires that trust be extended. Only through trusting each other can cooperative progress be made. However, to assure protection requires that nations “trust, but verify”. Or, altering slightly an old New England proverb [98], “Trust [the other nation], but keep your powder dry”. Trust is important for international cooperative endeavors, but neglect of distrust is not appropriate when national security or global peace are at stake.

9 Reasons the Models May Be Useful

For researchers, the need to understand both trust and distrust is patent. After years of speculation about whether these concepts are the same or different, one need only apply such definitions as these to empirical formulations to make a test. Perhaps it has been the lack of good definitions that has impeded empirical distinction between trust and distrust. In any case, most researchers have chosen to emphasize one or the other, and this may have precluded full understanding of the trust/distrust phenomenon. Most of Luhmann’s [54] propositions about the interplay between trust and distrust, for example, have still not been adequately tested. If the definitions of trust and distrust constructs suggested here are used, then research results may more easily be compared, encouraging faster progress in understanding trust and distrust.

In addition, the trust/distrust models may be useful because of the following:

1. All the subconstructs are measurable with multiple items, facilitating future research (Table 2). The concepts are also amenable to interview or observation data collection methods. Although the constructs were defined at the individual level of analysis, measures can be aggregated to higher levels of analysis.
2. The constructs relate to each other in new ways that open additional research possibilities—both within the major headings of trust and distrust, and between trust and distrust. For example, the use of institution-based trust as a mediator between disposition to trust and interpersonal trust provides a new way to assess the usefulness of disposition to trust.
3. The constructs are well-defined and parsimonious enough to be easily understood and distinguished.
4. Based on an extensive literature review, these constructs not only tie to the literature, but cover the most oft-used types of trust and the key referents of trust in the literature. The definitions capture both affective and cognitive aspects of each construct.

Table 2. Trust Construct Definitions

	Interpersonal				
	Dispositional	Structural	Perceptual	Intentional	Behavioral
Trust:					
Conceptual Level	Disposition to Trust	Institution-based Trust	Trusting Beliefs	Trusting Intentions	Trust-related Behavior
Operational Level	<ul style="list-style-type: none"> • Faith in Humanity • Trusting Stance 	<ul style="list-style-type: none"> • Structural Assurance • Situational Normality 	<ul style="list-style-type: none"> • Trusting Belief- • Competence • Benevolence • Integrity • Predictability 	<ul style="list-style-type: none"> • Willingness to Depend • Subjective Probability of Depending 	<ul style="list-style-type: none"> • Cooperation • Information Sharing • Informal Agreements • Decreasing Controls • Accepting Influence • Granting Autonomy • Transacting Business
Distrust:					
Conceptual Level	Disposition to Distrust	Institution-based Distrust	Distrusting Beliefs	Distrusting Intentions	Distrust-related Behavior
Operational Level	<ul style="list-style-type: none"> • Suspicion of Humanity • Distrusting Stance 	<ul style="list-style-type: none"> • No Structural Assurance • No Situational Normality 	<ul style="list-style-type: none"> • Distrusting Belief- • Competence • Benevolence • Integrity • Predictability 	<ul style="list-style-type: none"> • No Willingness to Depend • Subjective Probability of Not Depending 	<ul style="list-style-type: none"> • Lack of Cooperation • Information Distortion • Formal Agreements • Increasing Controls • Not Accept Influence • Not Grant Autonomy • No Business Transacting

5. The constructs represent conceptualizations from several disciplines. Thus, they capture significant conceptual meaning from each discipline while presenting an internally consistent view of trust.

This typology compares well with most other typologies in terms of coverage. Gabarro [24], Rempel, et al. [72], and Mishra [66] only addressed trusting beliefs. Bromiley and Cummings [9] had three types each of beliefs, intentions, and behavior. Mayer, Davis and Schoorman [57] have several constructs, but their model only has three of the four trusting beliefs and no institution-based trust constructs. To our knowledge, distrust has only been delineated into a typology of constructs here.

10 Conclusion

Lewis and Weigert [50] called trust a highly complex and multi-dimensional phenomenon. Like an elephant, trust is so large that it needs to be digested a

bite at a time in order to make orderly progress. Researchers should agree on what trust types exist because common definitions will enable researchers to sort out findings across studies [30]. Without agreed-upon definitions, effective meta-analyses are difficult. A recent search in ABI Inform yielded only two meta-analyses about trust, both published recently and both focused on sales relations. This meager result may be a symptom of the difficulty of comparing trust studies. Trust research needs a set of rules to interpret one result against another, as Rubin [81] recommended for the similarly vague love concept. Our delineation of the trust concept facilitates such meta-analyses by providing a way to categorize studies by trust referent and conceptual type (Table 1). When studies can be compared, consensus knowledge about trust will then progress more rapidly. This chapter's typology of trust constructs helps address conceptual confusion by representing trust as a coherent set of conceptual constructs and measurable subconstructs. One benefit of this depiction of trust is that it has heuristic value [40] by generating research possibilities. We believe the model will help researchers examine various relationships in new ways, since the model posits ways in which dispositional, institutional, and interpersonal trust and distrust concepts inter-relate. These concepts can also be modified for use with agents or between people and agents.

The trust and distrust typologies should also aid practice. Consistent definitions provide clearer means for researchers to communicate with practitioners and provide them better trust prescriptions. This dialogue would both enable trust research to be more valuable to practitioners and provide researchers the value of intuitive practitioner knowledge. Researchers like social psychologist Harold Kelley [43] have commented that the interplay between common-sense concepts and scientific concepts is useful to all. Our typologies present a vocabulary of specifically-defined trust types by which scholars and practitioners can converse on this important topic. Further, having very specific constructs should help researchers develop more specific, workable theories, and nothing is more practical than a theory that works [95]. Over time, this typology should aid development of more specific, and thus more beneficial, trust prescriptions.

References

1. Arrow, K. J.: *The Limits of Organization*. Norton, New York (1974).
2. Baier, A.: Trust and Antitrust. *Ethics* **96** (1986) 231-260.
3. Barber, B.: *The Logic and Limits of Trust*. New Rutgers University Press, Brunswick, NJ, (1983).
4. Barker, J. A.: *Discovering the Future: The Business of Paradigms*. 3rd edn. ILI Press, St. Paul, MN (1989).
5. Bies, R. J., Tripp, T. M.: Beyond Distrust: "Getting Even" and the Need for Revenge. In: Kramer, R. M., Tyler, T. R. (eds.): *Trust in Organizations: Frontiers of Theory and Research*, Sage, Thousand Oaks, CA (1996) 246-260.
6. Bigley, G. A., Pearce, J. L.: Straining for Shared Meaning in Organization Science: Problems of Trust and Distrust. *Academy of Management Review* **23** (1998) 405-421.

7. Bonoma, T. V.: Conflict, Cooperation, and Trust in Three Power Systems. *Behavioral Science* **21** (1976) 499-514.
8. Boyle, R., Bonacich, P.: The Development of Trust and Mistrust in Mixed-Motive Games. *Sociometry* **33** (1970) 123-139.
9. Bromiley, P., Cummings, L. L.: Transactions Costs in Organizations with Trust. In: Bies, R., Sheppard, B., Lewicki, R. (eds.): *Research on Negotiations in Organizations*, Vol. 5. JAI, Greenwich, CT (1995) 219-247.
10. Carnevale, D. G., Wechsler, B.: Trust in the Public Sector: Individual and Organizational Determinants. *Administration & Society* **23** (1992) 471-494.
11. Coleman, J. S.: *Foundations of Social Theory*. Harvard University Press, Cambridge, MA and London (1990).
12. Currall, S. C., Judge, T. A.: Measuring Trust Between Organizational Boundary Role Persons. *Organizational Behavior and Human Decision Processes* **64** (1995) 151-170.
13. Dasgupta, P.: Trust as a Commodity. In: Gambetta, D. (ed.): *Trust: Making and Breaking Cooperative Relations* Blackwell, New York (1988) 47-72.
14. Deutsch, M.: Trust and Suspicion. *Journal of Conflict Resolution* **2** (1958) 265-279.
15. Deutsch, M.: *The Resolution of Conflict: Constructive and Destructive Processes*. Yale University Press, New Haven, CN (1973).
16. Doney, P. M., Cannon, J. P., Mullen, M. R.: Understanding the Influence of National Culture on the Development of Trust. *Academy of Management Review* **23** (1998) 601-620 .
17. Driver, M. J., Russell, G., Cafferty, T., Allen, R.: *Studies of the Social and Psychological Aspects of Verification, Inspection and International Assurance*, Technical Report #4.1. Purdue University, Lafayette, IN (1968).
18. Dunn, M. H.: Trust and Political Agency. In: Gambetta, D. (ed.): *Trust: Making and Breaking Cooperative Relations*. Blackwell, New York (1988) 73-93.
19. Emerson, R. M.: Power-Dependence Relations. *American Sociological Review*, **27** (1962) 31-41.
20. Erikson, E. H.: *Identity: Youth and Crisis*. W. W. Norton, New York (1968).
21. Fishbein, M., Ajzen, I.: *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*. Addison-Wesley, Reading, MA (1975).
22. Fox, A.: *Beyond Contract: Work, Power and Trust Relations*. Faber, London (1974).
23. French, J. R. P., Raven, B.: The Bases of Social Power. In: Cartwright, D. (ed.): *Studies in Social Power*. Institute for Social Research, Ann Arbor, MI (1959) 150-167.
24. Gabarro, J. J.: The Development of Trust, Influence, and Expectations. In: Athos, A. G., Gabarro, J. J. (eds.): *Interpersonal Behavior: Communication and Understanding in Relationships*, Prentice-Hall, Englewood Cliffs, NJ (1978) 290-303.
25. Gaines, J. H.: Upward Communication in Industry: An Experiment. *Human Relations*. **33** (1980) 929-942.
26. Gambetta, D.: Can We Trust Trust? In: Gambetta, D. (ed.): *Trust: Making and Breaking Cooperative Relations*. Blackwell, New York (1988) 213-237.
27. Garfinkel, H.: A Conception of, and Experiments with, "Trust" as a Condition of Stable Concerted Actions. In: Harvey, O. J. (ed.): *Motivation and Social Interaction*, Ronald Press, New York (1963) 187-238.
28. Gellner, E.: Trust, Cohesion, and the Social Order. In: Gambetta, D. (ed.): *Trust: Making and Breaking Cooperative Relations*. Blackwell, New York (1988) 142-157.

29. Giffin, K.: The Contribution of Studies of Source Credibility to a Theory of Interpersonal Trust in the Communication Process. *Psychological Bulletin* **68** (1967) 104-120.
30. Golembiewski, R. T., McConkie, M.: The Centrality of Interpersonal Trust in Group Processes. In: Cooper, G. L. (ed.): *Theories of Group Processes*, John Wiley & Sons, London (1975) 131-185.
31. Good, D.: Individuals, Interpersonal Relations, and Trust. In: Gambetta, D. (ed.): *Trust: Making and Breaking Cooperative Relations* Blackwell, New York (1988) 31-48.
32. Granovetter, M.: Economic Action and Social Structure: The Problem of Embeddedness, *American Journal of Sociology* **91** (1985) 481-510.
33. Hart, P. J., Saunders, C. S.: Themes of Power and Trust in EDI Relationships. In: DeGross, J. I., Bostrom, R. P., Robey, D. (eds.): *Proceedings of the Fourteenth International Conference on Information Systems*, Vol. 14. Orlando, FL (1993) 383.
34. Holmes, J. G.: Trust and the Appraisal Process in Close Relationships. In: Jones, W. H., Perlman, D. (eds.): *Advances in Personal Relationships*, Vol. 2. Jessica Kingsley, London (1991) 57-104.
35. Hosmer, L. T.: Trust: The Connecting Link Between Organizational Theory and Philosophical Ethics. *Academy of Management Review* **20** (1995) 379-403.
36. Hoy, W. K., Kupersmith, W. J.: The Meaning and Measure of Faculty Trust. *Educational and Psychological Research* **5** (1985) 1-10.
37. Janis, I. L.: *Victims of Groupthink*. Houghton Mifflin, Boston (1972).
38. Jensen, M. C., Meckling, W. H.: Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure. *Journal of Financial Economics*, **3** October (1976) 305-360.
39. Johnson-George, C., Swap, W. C.: Measurement of Specific Interpersonal Trust: Construction and Validation of a Scale to Assess Trust in a Specific Other. *Journal of Personality and Social Psychology* **43** (1982) 1306-1317.
40. Kaplan, A.: *The Conduct of Inquiry*. Chandler, New York (1964).
41. Kee, H. W., Knox, R. E.: Conceptual and Methodological Considerations in the Study of Trust and Suspicion. *Journal of Conflict Resolution* **14** (1970) 357-366.
42. Kegan, D. L., Rubenstein, A. H.: Trust, Effectiveness, and Organizational Development: A Field Study in R&D. *Journal of Applied Behavioral Science* **9** (1973) 495-513.
43. Kelley, H. H.: Common-Sense Psychology and Scientific Psychology. *Annual Review of Psychology* **43** (1992) 1-23.
44. Kipnis, D.: Trust and Technology. In: Kramer, R. M., Tyler, T. R. (eds.): *Trust in Organizations: Frontiers of Theory and Research*, Sage, Thousand Oaks, CA (1996) 39-50.
45. Krackhardt, D., Stern, R. N.: Informal Networks and Organizational Crises: Experimental Simulation. *Social Psychology Quarterly* **51(2)** (1988) 123-140.
46. Kramer, R. M.: The Sinister Attribution Error: Paranoid Cognition and Collective Distrust in Organizations. *Motivation and Emotion* **18** (1994) 199-230.
47. Kuhn, T. S.: *The Structure of Scientific Revolutions*. University of Chicago Press, Chicago (1962).
48. Lewicki, R. J., Bunker, B. B.: Trust in Relationships: A Model of Trust Development and Decline. In: Bunker, B. B., Rubin, J. Z. (eds.): *Conflict, Cooperation and Justice*, Jossey-Bass, San Francisco (1995) 133-173.
49. Lewicki, R. J., McAllister, D. J., Bies, R. J.: Trust and Distrust: New Relationships and Realities. *Academy of Management Review* **23** (1998) 438-458.

50. Lewis, J. D., Weigert, A. J.: Trust as a Social Reality. *Social Forces* **63** (1985a) 967-985.
51. Lewis, J. D., Weigert, A. J.: Social Atomism, Holism, and Trust. *The Sociological Quarterly* **26** (1985b) 455-471.
52. Lindsfold, S.: Trust Development, the GRIT Proposal, and the Effects of Conciliatory Acts on Conflict and Cooperation. *Psychological Bulletin* **8** July (1978) 772-793.
53. Loomis, J. L.: Communication, the Development of Trust, and Cooperative Behavior. *Human Relations* **12** (1959) 305-315.
54. Luhmann, N.: *Trust and Power*, John Wiley, New York (1979).
55. Luhmann, N.: Familiarity, Confidence, Trust: Problems and Alternatives. In: Gambetta, D. (ed.): *Trust: Making and Breaking Cooperative Relations*. Blackwell, New York (1988) 94-107.
56. Mancini, P.: Between Trust and Suspicion: How Political Journalists Solve the Dilemma. *European Journal of Communication* **8** (1993) 33-51.
57. Mayer, R. C., Davis, J. H., Schoorman, F. D.: An Integrative Model of Organizational Trust. *Academy of Management Review* **20** (1995) 709-734.
58. McAllister, D. J.: Affect- and Cognition-Based Trust as Foundations for Interpersonal Cooperation in Organizations. *Academy of Management Journal* **38** (1995) 24-59.
59. McGregor, D.: *The Professional Manager*. McGraw-Hill, New York (1967).
60. McKnight, D. H., Chervany, N. L.: What is Trust? A Conceptual Analysis and an Interdisciplinary Model, in Chung, Michael H. (ed.): *Proceedings of the Americas Conference on Information Systems*, August 10-13, 2000, Long Beach, California 827-833 (2000).
61. McKnight, D. H., Cummings, L. L., Chervany, N. L.: Trust Formation in New Organizational Relationships. MIS Research Center, Working Paper 96-01, Carlson School of Management, University of Minnesota (<ftp://misrc.umn.edu/WorkingPapers/9601.pdf>) (1996).
62. McKnight, D. H., Cummings, L. L., Chervany, N. L.: Initial Trust Formation in New Organizational Relationships. *Academy of Management Review* **23** (1998) 473-490.
63. McKnight, D. H., Sitkin, S. B., Chervany, N. L.: How Familiarity and Social Categorization Affect the Dimensionality of Trusting Beliefs: Two Tests. Unpublished working paper, Florida State University (2001).
64. McLain, D. L., Hackman, B. K.: Trust and Risk Taking in Organizations. Unpublished working paper, Virginia State University (1995).
65. Mellinger, G. D.: Interpersonal Trust as a Factor in Communication. *Journal of Abnormal and Social Psychology* **52** 304-309 (1956).
66. Mishra, A. K.: Organizational Responses to Crisis: The Centrality of Trust. In: Kramer, R. M., Tyler, T. R. (eds.): *Trust in Organizations: Frontiers of Theory and Research*. Sage, Thousand Oaks, CA (1996) 261-287.
67. Mitchell, S.: *The Official Guide to American Attitudes: Who Thinks What About the Issues that Shape Our Lives*. New Strategist Publications, Ithaca, NY (1996).
68. Nelson, K. M., Coopridge, J. G.: The Contribution of Shared Knowledge to IS Group Performance. *MIS Quarterly* **20** (1996) 409-434.
69. O'Reilly, C. A.: The Intentional Distortion of Information in Organizational Communication: A Laboratory and Field Investigation. *Human Relations* **31** 173-193 (1978).
70. Osigweh, C.: Concept Fallibility in Organizational Science, *Academy of Management Review* **14** (1989) 579-594.

71. Ouchi, W. G.: *Theory Z: How American Business Can Meet the Japanese Challenge*. Addison-Wesley, Reading, MA (1981).
72. Rempel, J. K., Holmes, J. G., Zanna, M. P.: Trust in Close Relationships, *Journal of Personality and Social Psychology* **49** (1985) 95-112.
73. Riker, W. H.: The Nature of Trust. In: Tedeschi, J. T. (ed.): *Perspectives on Social Power*. Aldine Publishing Company, Chicago (1971) 63-81.
74. Ring, P. S., Van de Ven, A. H.: Developmental Processes of Cooperative Interorganizational Relationships. *Academy of Management Review* **19** (1994) 90-118.
75. Roberts, K. H., O'Reilly, C. A.: Measuring Organizational Communication. *Journal of Applied Psychology*, **59** (1974) 321-326.
76. Rosenberg, M.: *Occupations and Values*. Free Press, Glencoe, IL (1957).
77. Rotter, J. B.: A New Scale for the Measurement of Interpersonal Trust. *Journal of Personality* **35** (1967) 651-665.
78. Rotter, J. B.: Generalized Expectancies for Interpersonal Trust. *American Psychologist* **26** (1971) 443-452.
79. Rotter, J. B.: Interpersonal Trust, Trustworthiness, and Gullibility. *American Psychologist*, **35** (1980) 1-7.
80. Rousseau, D. M., Sitkin, S. B., Burt, R. S., Camerer, C.: Not so Different after All: A Cross-Discipline View of Trust. *Academy of Management Review* **23** (1998) 393-404.
81. Rubin, Z.: *Liking and Loving: An Invitation to Social Psychology*. Holt, Rinehart and Winston, New York (1973).
82. Sagasti, F. R., Mitroff, I. I.: Operations Research from the Viewpoint of General Systems Theory. *OMEGA*, **1** (1973) 695-709.
83. Sato, K.: Trust and Group Size in a Social Dilemma. *Japanese Psychological Research*, **30** 88-93 (1988).
84. Scanzoni, J.: Social Exchange and Behavioral Interdependence. In: Burgess, R. L., Huston, T. L. (eds.): *Social Exchange in Developing Relationships*, Academic Press, New York (1979) 61-98.
85. Schwab, D. P.: Construct Validity in Organizational Behavior. In: Staw, B. M., Cummings, L. L. (eds.): *Research in Organizational Behavior*, Vol. 2. JAI Press, Greenwich, CN (1980) 3-43.
86. Shapiro, S P.: The Social Control of Impersonal Trust. *American Journal of Sociology* **93** (1987) 623-658.
87. Sheppard, B. H., Tuchinsky, M.: Interfirm Relationships: A Grammar of Pairs. In: Staw, B. M. and Cummings, L. L. (eds.): *Research in Organizational Behavior*, Vol. 18. JAI Press, Greenwich, CN (1996) 331-373.
88. Shapiro, D. L., Sheppard, B. H., Cheraskin, L.: Business on a Handshake. *Negotiation Journal*, **8** (1992) 365-377.
89. Sitkin, S. B. , Bies, R. J. (eds.): *The Legalistic Organization*. Sage, Thousand Oaks, CA (1994).
90. Sitkin, S. B., Roth, N. L.: Explaining the Limited Effectiveness of Legalistic "Remedies" for Trust / Distrust. *Organization Science* **4** (1993) 367-392.
91. Solomon, L.: The Influence of Some Types of Power Relationships and Game Strategies Upon the Development of Interpersonal Trust. *Journal of Abnormal and Social Psychology* **61** (1960) 223-230.
92. Starbuck, W. H., Milliken, F. J.: Challenger: Fine-tuning the Odds until Something Breaks. *Journal of Management Studies* **25** (1988) 319-340.
93. Taylor, R. G.: The Role of Trust in Labor-Management Relations. *Organization Development Journal* summer, (1989) 85-89.

94. Tiryakian, E. A.: Typologies. In: Sills, D. L. (ed.): *International Encyclopedia of the Social Science*, Vol. 16. The Macmillan Company & The Free Press (1968) 177-186.
95. Van de Ven, A. H.: Nothing is Quite so Practical as a Good Theory. *Academy of Management Review* **14** (1989) 486-489.
96. Van Dyne, L., Vandewalle, D., Kostova, T., Latham, M. E., Cummings, L. L.: Collectivism, Propensity to Trust and Self-Esteem as Predictors of Organizational Citizenship in a Non-Work Setting. *Journal of Organizational Behavior* **21** (2000) 3-23.
97. Walton, R. E.: *Social and Psychological Aspects of Verification, Inspection, and International Assurance, Technical Report 1*. Purdue University, Lafayette (1968).
98. Webb, E. J.: Trust and Crisis. In: Kramer, R. M., Tyler, T. R. (eds.): *Trust in Organizations: Frontiers of Theory and Research*. Sage, Thousand Oaks, CA (1996) 288-301.
99. Williamson, O. E.: *Markets and Hierarchies: Analysis and Antitrust Implications*. Free Press, New York (1975).
100. Williamson, O. E.: Calculativeness, Trust, and Economic Organization. *Journal of Law and Economics* **34** (1993) 453-502.
101. Worchel, P.: Trust and Distrust. In: Austin, W. G., Worchel, S. (eds.): *The Social Psychology of Intergroup Relations*. Wadsworth, Belmont, CA (1979) 174-187.
102. Wrightsman, L. S.: Interpersonal Trust and Attitudes toward Human Nature. In: Robinson, J. P., Shaver, P. R., Wrightsman, L. S. (eds.): *Measures of Personality and Social Psychological Attitudes: Vol 1. Measures of Social Psychological Attitudes*, Academic Press, San Diego, CA (1991) 373-412.
103. Yamagishi, T., Yamagishi, M.: Trust and Commitment in the United States and Japan. *Motivation and Emotion* **18** (1994) 129-166.
104. Zand, D. E.: Trust and Managerial Problem Solving. *Administrative Science Quarterly* **17** (1972) 229-239.
105. Zucker, L. G.: Production of Trust: Institutional Sources of Economic Structure, 1840-1920. In Staw, B. M., Cummings, L. L. (eds.): *Research in Organizational Behavior*, Vol. 6. JAI Press, Greenwich, CN (1986) 53-111.