Trust: looking forward and back

Louise Young
University of Technology, Sydney, Australia

Abstract

Purpose – This paper considers ways forward in the study of trust in business relationships and networks.

Design/methodology/approach – The 25 papers focusing on trust previously published in the *Journal of Business & Industrial Marketing* are categorized as to their focus and compared to the body of work on trust concluding there is little considering the nature of trust. A model that integrates conceptualizations of the past and present and extends these to incorporate nature of trust as affective – including calculation and emotion – is presented.

Findings – This broadened conceptualization of trust contains focused, interacting components enabling both holistic and well as focused study of relationships and the role of trust within them.

Research limitations/implications – An important direction for business relationship and network research is consideration of the *best* way to conceptualize and measure trust. The way that trust components combine and vary in different settings, including in different cultures is also needed in future work. Operationalisations that are both more parsimonious and valid are likely.

Practical implications – Understanding as to value of measures of propensity to trust (which this model can guide) has potential value to managers as does an effective measure of generalized trust and understanding as whether this is a first step in relationship trial.

Originality/value – This is first detailed model of the nature of trust in business relationships that has been published in the marketing literature.

Keywords Trust, Channel relationships, Interpersonal relations

Paper type Research paper

About 20 years ago at my doctoral defence my committee insisted I alter my topic from the nature and role of trust in marketing channels to the nature and role of trust and cooperation – as "there wasn't a PhD in trust". Undeterred I immediately wrote my first trust paper (eventually published as Young and Wilkinson, 1989), subsequently completed a doctorate on trust and cooperation that focussed heavily on trust, and have continued to do research into trust. During these two decades the study of trust in business and industrial marketing has experienced phenomenal growth, as has recognition of trust's importance.

The publications of the *Journal of Business & Industrial Marketing* (*JBIM*) of the past 20 years reflect this growing interest in trust. The first paper considering trust as central[1] appeared in the journal in 1992 with three further papers published in the next five years. In contrast there were seven papers centrally concerned with trust published in the *JBIM* from 1998 to 2001 and 14 papers from 2002 to mid-2005. (Papers in the *JBIM* centrally concerned with trust are listed in Appendix 1.) These 25 papers consider trust in a variety of business marketing contexts including but not limited to e-business (e.g. Deeter-Schmelz and Norman Kennedy, 2004; Myhr and Spekman, 2005) distribution (e.g. Bennett and Gabriel, 2001; Hadjikhani and Thilenius, 2005) and international business (e.g. Campbell, 1998; Li, 2003) with all focussed on trust in business relationships (e.g. Svensson, 2004; Walter and Ritter, 2003, in particular encapsulate this).

These *JBIM* papers reflect the literature within business marketing that recognises trust as central to business functions. In line with the main thrust of work in business marketing the *JBIM* papers study different areas of trust, in particular its link to performance, the factors that bring trust about (e.g. Myhr and Spekman, 2005; Walter and Ritter, 2003) and occasionally on the functions trust fulfils within which the normative implications of trusting, or not, are considered (e.g. Rich, 2000, 2002). Yet despite widespread recognition of the importance of trust, conceptualisation of "trust" in business relationship literature remains limited. My work has attempted to address this: exploring the nature and role of trust and highlighting the need to develop conceptualisations of trust that more comprehensively consider its nature and varieties (Young, 1992, 1993, 1996, 2001; Young and Albaum, 2003; Young and Daniel, 2003). Indirectly this has also emerged in my *JBIM* publications (in particular in Young and Denize, 1995, which, while focussing on commitment, considered the affectual nature of business relationships).

This paper argues that despite the contributions of business marketing researchers to date including those who have published work in the *JBIM*, a deeper conceptualisation focusing on trust and in particular on its nature would be of considerable value in business and industrial marketing settings. The essay sketches my model of trust which emerges from theory not usually utilised by researchers of trust in business marketing. Trust is conceptualised as an evolving affect, that is, an interacting set of emotions and assessments that develop and change over time. The essay closes with a discussion of the value and future of an affect-based framework for studying trust.

An alternative conceptualisation of trust

The importance of trust has been recognised for a long while in the social sciences. The ability to trust enables humans to interact in relationships and is thus essential for psychological health (Asch, 1952; Barber, 1983; Erikson, 1959). Trust is important in social exchanges including close personal ties and also business and work relationships (Argyle, 1972; Blau, 1964, Kanter, 1977).

Building on work from the social sciences, business literature has usually considered trust either in terms of the conditions that engender trust and/or benefits that arise from it. This results in single-dimension frameworks that differentiate trust in terms of there being more or less of it depending on the conditions and is reflected in much of the most frequently-cited work in marketing on trust (e.g. Ganeson, 1994; Morgan and Hunt, 1994; Zaltman and Moorman, 1988). When varieties of trust are conceptualised, there are a number of approaches taken. Some authors look at different conditions that will engender trust (e.g. contract-trust, good will-trust, etc., as per Sako, 1997) or propose quasi, uni-dimensional typologies, e.g. short- versus long-term trust (Meyerson *et al.*, 1996) and fragile versus resilient trust (Ring and Van de Ven, 1996), rather than considering the essential nature of trust. The work that considers the essence of trust often presents two varieties: one is cognitive, calculative and rational; the other is emotional (Huemer, 1998; Lewis and Weigert, 1985; McAllister, 1995; Williamson, 1993).

The roots of the more dominant, calculative view of trust is in the early experimental psychology work of Deutsch (1958, 1962) and his colleagues who in their "Prisoner's Dilemma" work labelled as "trust" the calculated decision to cooperate. Their focus on the costs, benefits and probability of defection rather than the emotional or intuitive side of trust has endured and is typified by cognitive orientation of authors such as Doney and Cannon (1997). There is dispute, however, as to whether this very cognitive trust is "real" trust. Williamson (1993) argues that such manifestations of "trust" are simply a calculation of costs and benefits and "real" trust involves additional, relationally oriented attributes that have no place in business. Others disagree and argue that this deeper trust provides a greater depth and resilience that is necessary in continuing relationships (e.g. Lewicki and Bunker, 1996). This latter view is reflected in much of the writing on trust in business marketing though without focussing too much on what the nature of this deeper trust is.

It is my belief that emotions are central in effective human functioning (Tomkins, 1970). They play important roles in facilitating intuition and psychological and relational health (Pinker, 1997) necessary for effective performance. It follows that emotions will exist and indeed will play important roles in business relationships. This is increasingly recognised in a variety of contexts including the popular psychology and management literature concerned with "emotional intelligence" (initiated by Goleman, 1997).

Throughout the business marketing literature positive emotions have been considered implicitly as components, antecedents and outcomes of trust and sometimes have been used as synonyms of trust. Trust has been described in terms of feelings such as liking (e.g. Swan *et al.*, 1985), admiration (e.g. Childers and Ruekert, 1986), respect (e.g. Jackson, 1985), faith (e.g. Zaltman and Moorman, 1988), acceptance (e.g. Bonoma, 1976) confidence (e.g. Morgan and Hunt, 1994), and security (e.g. Zand, 1978). But this is only implicit recognition of the emotional content of trust. Emotions are not directly considered much in business marketing writing. It falls to writers discussing household decision-making, purchasing based on brand relationships, response to advertising and more recently in e-retailing contexts to highlight the importance of emotions (e.g. Bagozzi *et al.*, 1999; Garbarino and Lee, 2003; Glaser, 1991; Jarvenpaa *et al.*, 2000).

Nor is the emotional nature of business relationship trust reflected in operationalisations of it. It is measured directly and/or is envisaged as cognitive (i.e. presuming that people assess the characteristics of situations and calculate/decide whether to trust or not) as is the case in the often-cited Morgan and Hunt (1994) paper. There, trust is recognised as affectual (i.e. containing feelings) but is measured directly and in terms of factors that engender trust (e.g. using items such as "In our relationship, my major supplier cannot be trusted at times" and "In our relationship, my major supplier can be counted on to do what's right"). Even when trust scales have items that include the word "feel" (e.g. IMP2 as reported by Eriksson and Hallen, 1995, among others) they are not much concerned with emotions in their conceptualisations. (See Young, 1996, for further discussion of measurement properties of trust scales.)

Yet, the number and range of emotions used to describe trust in business relationships (as presented above) lend credence to arguments that there are likely to be multiple forms of trust and that these include emotional elements. Therefore "trust" is envisaged here as varietal, with its different forms including combinations of (differing) emotions and calculations. While the (differing) nature of calculations that will engender trust has been frequently considered (starting with Deutsch, 1958, 1962), which emotions come into play in producing varieties of trust and how this process occurs has not been considered.

Figure 1 summarizes the components and relationships that I argue constitute trust within business relationships. As highlighted by the previous discussion, an important part of a model of trust is its psychology. To address this, the ideas of emotions theorists arguing for a complex emotional array with an underlying structure (e.g. DeRivera, 1984) and the social psychologists who recognise the interplay of motivation, emotion and cognition in interpersonal relationships (e.g. Argyle, 1991) are brought together. Emotions are differentiated according to whether they function to allow the building, sustaining and/or enjoying of relationships (in line with Argyle's (1991) theories of cooperative relationships) with emotions of each type placed into the three functional groups (based on De Rivera's structural theory of emotions – DeRivera, 1984). These different types of emotions interact and combine with each other – as depicted by the arrows leading from them to a circle that depicts the mingling of the emotions. This combining of emotions is in line with psychologists who argue that emotions do not stand alone. They can be inevitably linked, as are delight and happiness, or contingently linked, as are anger and shame (Smedslund, 1988). And it is argued that emotions can be compounded (Millenson, 1967), yet can at the same time retain their separate identity (Appley, 1990). (See Young, 2001, for further discussion of emotions and the emotional factors of trust.)

Figure 1 The nature of trust
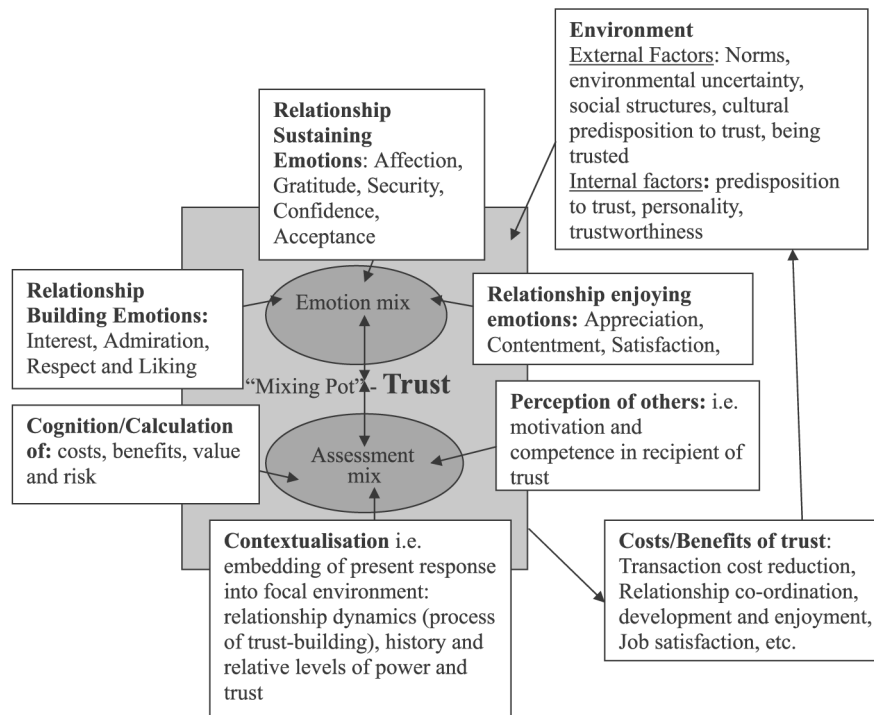
Source: Adapted from Young and Daniel (2003)

As depicted in Figure 1, trust also includes the cognitive elements of trust: the calculation of costs, benefits, and risks associated with particular situations (Bagozzi *et al.*, 1999), the way that others who are recipients of trust are perceived (Young and Wilkinson, 1989) – with competence and motivation being the perceptions most central to the development of trust (Butler, 1991; Heider, 1958; Lewis and Weigert, 1985) – and the context, i.e. the assessment of the overall state of the focal relationship (Wilkinson and Young, 1994). Like emotions, these assessments interact and combine to form an overall perception of a relationship.

Also, as Figure 1 indicates, emotions will influence assessments and *vice versa*. If consistent, the emotions of trust and the assessments of risk combine to form a trust that contains a balanced mixture of emotion and cognition. If not balanced/consistent, either discomfort with emotions being experienced relative to the situation will generate a different mix of emotions and/or reassessment of the relational situation will occur (in line with theories of balance as discussed by Heider, 1958) – as denoted by the two-way arrows leading both in and out of the circles to the centre of the trust box. A balancing of this type could result in a trust with less positive emotions and/or a higher assessment of riskiness (or a more intense and positive set of emotions and a less risky assessment). This is in line with relationship and network literature that argues that relationships exist in an ever-changing atmosphere. Much of this work treats trust as part of a relationship atmosphere (e.g. Eriksson and Hallen, 1995; Wiley *et al.*, 2002) that is a rich combination of evolving factors (see Wilkinson, 2006).

Figure 1 also considers the way that trust evolves within the broader relationship. My previous work indicates that

affectual trust results in certain benefits and costs for a relationship and those participating in it (Young and Albaum, 2003; Young and Daniel, 2003; Young and Wilkinson, 1997). These in turn change the nature and context of the relationship by changing the value placed on it, the expectations of those involved and the conditions surrounding the relationship. In other words, changed relational conditions in turn create changed opportunities for and propensities to trust (Young and Wilkinson, 1997). Assessments of risk and of the recipient of trust may change because the relationship context has changed and/or the emotions may change because stimuli that will engender emotions have changed.

Simple forms of trust enable people to approach each other and gain the experience necessary for stronger emotions, more sophisticated assessment and higher risk choices (DeRivera, 1984; Young, 2001). Early stage emotions include the relationship-building emotions of interest and admiration with the likely associated cognitions concerned with determining of level of competence, nature of motivation and congruence of goals (Heider, 1958; Young, 2001). As the relationship evaluation becomes richer (i.e. history is more substantial and surrounding conditions better understood), more complex, trust-associated emotions are likely to develop. Trust can evolve from being an amalgam of simple, exploratory emotions enabling the decisions to take low-level risks to something including emotions of the relationship sustaining and enjoying types. Alternatively, early disappointments may lead to decrease in relationship building emotions of trust and movement to a cycle of indifference or distrust.

Figure 1 indicates the inevitable diversity of trust. Not only will the bases of trust that emerge from differing relational histories, the relationship environment and the character of the people and organisations in which trust will be placed be different, the responses of those trusting will differ. So, there are nearly as many types of trust as there are situations in which trust is occurring. To get a handle on this diversity we need to ascertain what the commonly occurring combinations of trust aspects are, i.e. what are the "attractors" of trust (Wilkinson and Young, 2002). In previous work (Young, 1996, 2001) I proposed a typology in which there are nine basic types of trust that emerge according to what stage of development a relationship is at: whether trust is based upon perceptions of motivation or competence in the trusted other and whether social or economic benefits are primarily sought. Within each type of trust a somewhat different combination of emotions and cognitions combine to form trust. These types of trust present quite different operating environments for business relationships – something that has not been considered much to date.

Conclusions and further research

My own empirical work incorporates multi-dimensional trust assessments (e.g. Wilkinson and Young, 1994; Young and Wilkinson, 1997; Wilkinson *et al.*, 1998) or multi-dimensional assessments and emotions (e.g. Young, 1996; Young and Albaum, 2003; Young and Daniel, 2003) and demonstrates the value of considering trust comprehensively and in a way that includes emotions. These studies show a remarkably consistent pattern – the cognitive and emotional elements of trust both play an important role in functioning of business relationships. Also indicated, particularly by the qualitative and case work, is the evolution of the nature and functions of trust (in particular Young and Daniel, 2003).

However, this approach to researching trust has not been adapted by business researchers, and nor has any other comprehensive approach to conceptualising and operationalising trust emerged. Without such conceptual extensions I must reluctantly conclude that trust research reached something of a "dead end" some time ago. As it stands, trust in business marketing relationships is researched either by atemporal structural equation models that indicate discrete variables including unidimensional trust and unidirectional causation (with implied relational evolution) or case study. Trust is usually a key part of such structural equation models – along the lines of the findings of Morgan and Hunt (1994) – and these relationships have proved to be quite robust (Gundergan *et al.*, 2004). But so what? This tells us that trust is important and that it is linked to relational performance, but reveals very little about why that is so. Without such understanding, managing trust is impossible; managers can only manage the antecedents of trust and hope for the best. Nor, more surprisingly, has much of the case study work around focussed on the different forms of trust observed or experienced. Instead they seem to derive meanings of trust from the operationalisations of trust in the quantitative studies of business relationships.

An important future direction for business relationship and network research is the exploration of trust within a substantive framework that considers its nature. There is a need to explicitly consider whether antecedents or outcomes attitudes are better indicators of trust or if both are needed. Is there more value for relation management in alternatively or additionally considering the experience of trust itself – its character and/or the match of trust that occurs in a buyer-seller relationship? And, if the experience of trust is important, is knowledge of calculus and/or emotions needed? My work shows the importance of both (e.g. Young and Wilkinson, 1997); affects, including trust, are effective predictors of the propensity to continue business-to-business relationships (Young and Denize, 1995) and relationship quality (Young and Wilkinson, 1997). Furthermore, scales including emotions and assessments are psychometrically robust (Young and Albaum, 2003).

Future work should investigate the way components of trust combine. The interface of cognition and emotion has not been well studied by psychologists, who tend to specialise in one or the other area. Also needed is study of the evolution of trust. The modelling tools that allow this to be done quantitatively as well as in qualitatively-based, longitudinal cases are emerging (Wilkinson, 2006; Wilkinson and Young, 2002). A shift towards consideration of propensity to trust (i.e. contextual and personal factors' role in assessing and feeling) also has enormous potential value to managers. And, an effective measure of generalised trust would have considerable research value, enabling us to ascertain if generalised trust has predictive validity, to see if this kind of trust is an important first step in relationship trial by lowering risk perception and to provide further evidence that it is associated with more effective business relationships.

Finally, there is need for further work in on the impact of cultural contexts upon trust to enable deeper interpretation of results from studies exploring international business relationships (e.g. Campbell, 1998; Claro and de Oliveira Claro, 2004; Paswan and Young, 1999; Wiley *et al.*, 2002). The answer to the question of whether trust varies in different cultures is likely to depend on how it is conceptualised. Is it a universal as psychologists – particularly those focussing on the study of emotions – might have us believe? Or is it more attitudinal, which would lead to a conclusion that it is both contextually derived and inherent? Or do we need to follow the lead of sociologists and those studying culture and see trust as entirely contextually derived and hence richly heterogeneous? Insights into the nature of trust will lead to more or less homogeneous frameworks and hence to more or less comparable studies of trust.

Note

1 Centrality is presumed by "trust" being in the title, a keyword and/or indicated in the abstract as important.

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Appendix 1: "Trust" papers published in the *Journal of Business & Industrial Marketing* over its 20-year history

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