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Trust and Responsibility[1]

Trust, as DiPizza and Eccles have pointed out, »is fragile, easy to lose and hard to regain.«[2] It is a precious gift that needs to be handled with care. It pervades our human life, but at the same time it is elusive and difficult to pin down. Often we notice it only after we have lost it. We then find something lacking to which we didn't pay much attention while it was present – not because it was foreign to

[2] S.A. DiPiazza / Jr. & R.G. Eccles: *Building Public Trust. The Future of Corporate Reporting*. John Wiley & Sons 2002. Cf. getAbstract PriceWaterhouse-Coopers 2002, 5. The following literature has been used for writing this paper: A. Baier: *Moral Prejudices: Essays in Ethics*. Harvard University Press 1994; T. Bailey: *On Trust and Philosophy* (www.open2.net/trust/downloads/docs/ontrust. pdf); N. Brown: *Transparency – the very idea. From authority to authenticity*, Keynote address at the Royal Society of Arts, Science. In: *Citizenship and the Market*. London, Sept. 18, 2002 (nik_brown 190902.pdf trust); Cambridge Dictionary: *Trust*; E. Fehr / S. Gächter: *Cooperation and Punishment in Public Goods Experiments*. In: The American Economic Review, Vol. 90 No. 4, 2000, 980–99; E. Fehr / U. Fischbacher / B. von Rosenbladt / J. Schupp / G.G. Wagner: *A Nation-Wide Laboratory. Examining trust and trustworthiness by integrating behavioral experiments into representative surveys*. In: Schmollers Jahrbuch 122 (2002) 519–542; E. Fehr / B. Rockenbach: *Detrimental effects of sanctions on human altruism*. In: Nature, vol. 422, 13 March 2003, 137–140; A. Hills: *Kantian Trust* (www.open2.net/trust/ downloads/docs/kantiantrust.pdf); M. Hollis: *Trust Within Reason*. Cambridge University Press 1998; K. Jones: *Trust*. In: *The Routledge Encyclopedia of Philosophy*. London: Routledge 1998; M. Kosefeld / M. Heinrichs / P.J. Zak / U. Fischbacher / E. Fehr: *Oxytocin increases trust in humans*. In: Nature, vol. 435, 2005, 673–676; O. O'Neill: *A Question of Trust*. Cambridge University Press 2002; public.affairs@weforum.org; PriceWaterhouseCoopers: *Code of Conduct. The way we do business*. Zurich 2002; PriceWaterhouse Coopers: *Where we stand 2003–04*. Zurich 2004; J. Wolff: *Trust and the State of Nature* (www.open2.net/trust/ downloads/docs/stateofnature.pdf); Wikipedia: *Trust* (en.wikipedia.org/wiki/ Trust); *Wikipedia*: "Distrust" (en.wikipedia.org/wiki/Distrust).

us but rather because it was so much part of the very fabric of our life that we hardly noticed it.

But we can lose it, and we often do. There are good reasons why PricewaterhouseCoopers's »›Code of Conduct‹ requires staff to act with integrity and in a trustworthy manner – after all, trust is the basis of long-term client relationships«.[3] This no doubt is true. But trust is much more. It is not merely a basis and means to achieve certain ends but an important end in itself. Generating trust is not only necessary in order to be successful, but without trust we wouldn't be able to live a human life. In a very practical sense trust is ›hope in action‹,[4] and without this active hope lived out in our daily affairs there is no human life. So the problem before us is not the Hamlet-like question *to trust or not to trust* but rather the more specific questions *where, when* and *whom* we trust or mistrust.

I. SOME FACTS ABOUT TRUST

1. A Crisis of Trust?

We do not trust everyone or everything in the same way and to the same degree. Trust can be misplaced and disappointed, and it can be lost. It is a much-documented truth that mistrust and suspicion are on the increase in our society, and that confidence in many key institutions has fallen to critical proportions.

Three years ago a Gallup International survey of 36,000 people across 47 countries on six continents[5] disclosed a dramatic lack of trust in democratic institutions. Across the world, the principal democratic institution in each country (i.e., parliament, congress, etc.) was the least trusted of the 17 institutions tested, including global companies. The most trusted institution were the armed forces,

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[3] PriceWaterhouseCoopers: *Where we stand 2003–2004*, 27.

[4] Wikipedia: *Trust*.

[5] Cf. public.affairs@weforum.org. Detailed country-by-country tables from the survey are available from www.voice-of-the-people.net. More in-depth analysis of these and other related polling results for the G-20 countries are included in Environics International's 2003 *Global Issues Monitor* report available from: www.environicsinternational.com.

whereas non-governmental organizations, including environmental and social advocacy groups, enjoyed the second highest ratings in the survey. Next to the bottom of the ratings ranked global companies and large domestic companies, while the World Trade Organization, World Bank and International Monetary Fund had almost as many people distrusting them as trusting them to operate in society's best interests.

However, these and similar findings must be taken with a pinch of salt. As the Cambridge philosopher Onora O'Neill has pointed out: »The supposed ›crisis of trust‹ may be more a matter of what we tell inquisitive pollsters than of any active refusal to trust [...]. The supposed ›crisis of trust‹ is [...] first and foremost a culture of suspicion.«[6]

Very often our actions tell a different story from what we tell pollsters. »We may *say* that we don't trust the police, but then we call them when trouble threatens. We may *say* that we don't trust scientists and engineers, but then we rely on hi-tech clinical tests and medical devices.«[7]

In short, we behave differently from what we say. Saying that I am willing to pay 2000 CHF to save the rain forest is one thing; actually paying this amount may well be another thing.[8] This fact must be taken into account when we seek to describe and understand our present situation.

In a comprehensive study on trust and trustworthiness in Germany my colleagues from the *Institute for Empirical Research in Economics* at the University of Zurich have done just that. Combining representative interview-based survey data of 25000 individuals from 12000 households with representative behavioural data from a social dilemma experiment with 442 individuals from 100 randomly chosen sample units across Germany they identified which survey ques-

[6] O'NEILL, 45.

[7] Ibid., 44f.

[8] Cf. *A Nation-Wide Laboratory*, 523.

tions intended to elicit people's trust[9] correlate well with behaviourally exhibited trust in the experiment.

In their experiments they used a sequentially played social dilemma game in which two players were matched anonymously to play either the role of an investor or of a trustee. Both were endowed with 10 euros. The investor could send any amount between 1 and 10 euros to the trustee. The experimenter doubled the amount sent, that is, if the investor sent 5 euros, the trustee received 10 euros. After the trustee had been informed about the amount sent by the investor, the trustee could send any amount between 1 and 10 euros back to the investor, which was then also doubled by the experimenter. While the trustee has the option of sharing the proceeds of the transfer or of violating the investor's trust, the investor risks that a selfish trustee may abuse his trust since sharing the proceeds is costly for him.

All participants in the experiment first answered the full survey questionnaire. As it turned out, questions about trust in strangers (question 7) and about past trusting behaviour (question 10) were by far the best predictors of trusting behaviour in the experiment, whereas none of the trust questions in the survey was a good predictor of trustworthiness in the experiment.[10]

The findings of the experiments suggest that gender, income, worries about one's own economic situation, low or high education or living in big cities or in rural areas have no significant impact on

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[9] The questions included: Q. 5: Do you think that most people – try to take advantage of you if they got a chance/– or would they try to be fair?, – Q. 6: Would you say that most of the time – people try to be helpful/ – or that they are mostly just looking out for themselves?; – Q. 7: a) In general, one can trust people – b) In these days you can't rely on anybody else – c) When dealing with strangers it is better to be careful before you trust them; – Q. 8: In the following you are asked to which persons, groups and institutions you have more or less trust (q. 8 contained 14 items ranging from trust to your own family, to neighbours, friends, colleagues, schools, the police, the courts and big enterprises); – Q. 9: Have you ever spontaneously benefited from a person you did not know before?: – Q. 10: How often does it happen a) that you lend personal possessions to your friends (CDs, books, your car, bicycle etc.)? – b) that you lend money to your friends? – c) that you leave your door unlocked?

[10] *A Nation-Wide Laboratory*, 534.

trust and trustworthiness,[11] whereas satisfaction with life and jobs do.[12]

> »Retired people, high skilled workers and respondents from larger households trust less, whereas Catholics and foreign citizens exhibit more trusting behavior. Retired people and healthy people show more trustworthy behaviour whereas those below the age of 35, foreign citizens, and the unemployed exhibit less trustworthy behavior.«[13]

2. The Ubiquity of Trust

However, although trust and trustworthiness are distributed un-evenly across the population, trust is the most everyday thing for all of us.

> »Every day and in hundreds of ways we trust others to do what they say, to play by the rules and to behave reasonably. We trust other drivers to drive safely; we trust postal staff to deliver letters efficiently – more or less; we trust teachers to prepare our children for exams; we trust colleagues to do what they say; we even trust strangers to tell us the way.«[14]

Trust pervades our individual lives, and our human societies. It

> »is indispensable in friendship, love, families and organizations, and [it] plays a key role in economic exchange and politics. In the absence of trust among trading partners, market transactions break down. In the absence of trust in a country's institutions and leaders, political legitimacy breaks down. Much recent evidence indicates that trust contributes to economic, political and social success.«[15]

And now one has even begun to uncover the biological basis and neural mechanisms of trust.

However, as *trust* is a fact of our life, so is the *breach of trust*. We all know that trust risks abuse and disappointment. When we place

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[11] Ibid., 539.

[12] Ibid., 540.

[13] Ibid., 541.

[14] O'NEILL, 23f.

[15] *Oxytocin increases trust in humans*, 673–676.

trust we know that we could be disappointed. This is not a feature of trust that could be overcome or eliminated. Where »we have guarantees or proof, placing trust is redundant«.[16] Indeed, trust »is needed precisely because guarantees are incomplete«[17] and we often have no alternative to trusting others.[18]

This, then, is our situation:

1. We all trust – our friends, our families, our colleagues, the laws of nature and the reliability of public transport. »The ubiquity of trusting behaviour is perhaps one of the distinguishing features of the human species.«[19]

2. When we trust we have »belief or confidence in the honesty, goodness, skill or safety of a person, organization or thing«.[20] We rely on them to behave and respond in predictable ways when we take decisions in the particular area concerned.

3. Often we *must* trust – because we lack expertise in the area concerned or because we lack the time, money or energy to find out for ourselves. But since we must act, and often under conditions of shortage of time and on the basis of insufficient information, we must trust those whom we have reason to believe to be experts in the area concerned.

4. It is always *a risk* to trust. Our reliance on others can be disappointed. Therefore when we trust, »we make ourselves vulnerable. But we do so in the confidence that the trusted will not exploit this vulnerability« but »will actively take care of what we make vulnerable.«[21]

5. »Such taking of responsibility is part of being a friend, a lover, or a spouse, and a particularly important part of being a profes-

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[16] O'NEILL, 6.

[17] Ibid.

[18] S. JOHNSON: *The Rambler*, no. 79, vol. II. Ed. W. J. Bate and Albrecht B. Strauss. New Haven 1969.

[19] *Oxytocin increases trust*, 676.

[20] Cambridge Dictionary: *Trust*.

[21] T. BAILEY: *On Trust and Philosophy*.

sional, an official, or a politician.«[22] When we trust them we are confident that they take responsibility for their role in our life so that we can rely on them in making our decisions about our private matters, our security, our health, or our property.

This taking of responsibility is the ›trustworthiness‹ on which I rely in trusting another person.

> »Indeed, if I believe that the other appears ›trustworthy‹ *only* because it coincides with his own interests, or even his love, sympathy, or sense of morality, I cannot believe that he really is trustworthy and so cannot trust him.«[23]

A person whom I do not believe to take an active and responsible interest in *my* interests I cannot trust.

3. Trusting Persons and Trusting Organisations

Now we not only trust *persons* but also *organizations* and *things*. But *trusting a person* and *trusting a company or organization* is not the same thing, and it shows in the ways we behave. Before we trust a bank we are well advised to get the relevant information and perform certain checks. But to behave towards friends or family members in this way is a sure way of destroying the very basis for trust. After all, persons are persons but organizations are not. Both may let me down. But whereas I may embrace my son to restore a trusting relationship, this would be an odd thing to do with the manager of my bank.

However, there is a problematic tendency today to blur the difference between *trusting a person* and *trusting an organisation*. But the two kinds of trust are importantly different, and there may even be a biological basis for this.

Let me give you an example. It has been known for some time that »oxytocin, a neuropeptide [...] plays a key role in social attachment and affiliation in non-human mammals«.[24] It »seems to permit animals to overcome their natural avoidance of proximity and

[22] Ibid.

[23] Ibid.

[24] Ibid.

thereby facilitates approach behaviour«.[25] This seems to be true also of humans. Recent neuropsychological experiments with 194 male students at Zurich have shown that the »intranasal administration of oxytocin« to participants in social dilemma games »causes a substantial increase in trust among humans, thereby greatly increasing the benefits from social interactions.«[26]

The experiments used a version of the trust game described earlier in which an investor and a trustee interact anonymously.[27] Both players

> »receive an initial endowment of 12 CHF. The investor can send 0, 4, 8, or 12 CHF to the trustee. The experimenter triples the amount the investor transfers. After the investor's decision is made, the trustee is informed about the investor's transfer. Then the trustee has the option of sending any amount between zero and his total amount available back to the investor. For example, if the investor has sent 12 CHF, the trustee possesses 48 CHF (12 own endowment + 36 tripled transfer) and can, therefore, choose any back transfer between 0 and 48 CHF. The experimenter does not triple the back transfer. The investor's final payoff corresponds to his initial endowment minus the transfer to the trustee plus the back transfer from the trustee. The trustee's final payoff is given by his initial endowment plus the tripled transfer of the investor minus the back transfer to the investor.«[28]

The game was played by an ocytocin and placebo group, and to check the results the two groups had also to play a risk game

> »in which the investor faced the same choices as in the trust game but a random mechanism, not the trustee's decision, determined the investor's risk. The random mechanism in the risk experiment replicated the trustee's decision in the trust experiment. Therefore, the investors faced exactly the same risk as in the trust experiment [...]; however,

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[25] Ibid.

[26] Ibid.

[27] Cf. appendix 1.

[28] Ibid. MU (monetary unit) exchanged for CHF in the quotation.

their transfer decisions were not embedded in a social interaction because there were no trustees in the risk experiment.«[29]

The results of the experiments were striking: Oxytocin had a most significant effect on the trusting behaviour of the investors.[30] However, the interesting thing was not merely that humans show similar reactions to non-human mammals – that, in a sense, was to be expected.[31] Much more interesting is that »the effect of oxytocin on trust is not due to a general increase in the readiness to bear risks. On the contrary, oxytocin specifically affects an individual's willingness to accept social risks arising through interpersonal interactions«,[32] seemingly by helping »subjects to overcome their betrayal aversion in social interactions«.[33] People given oxytocin behave differently with respect to other people but not in other ways.

This indicates that there is a biological basis of prosocial approach behaviour among humans that can be activated or even manipulated by administering certain drugs. It is obvious, that »this finding could be misused to induce trusting behaviours that selfish actors subsequently exploit.« However, it »may also have positive clinical implications for patients with mental disorders that are associated with social dysfunctions (for example, social phobia or autism).«[34]

This gives rise to serious moral questions with far reaching implications. The presence or lack of trusting behaviour in a human

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[29] Ibid.

[30] Cf. appendix 2.

[31] C.S. CARTER: *Neuroendocrine perspectives on social attachment and love.* In: Psychoneuroendocrinology 23 (1998) 779–818; K. UVNAS-MOBERG: *Oxytocin may mediate the benefits of positive social interaction and emotions.* In: Psychoneuroendocrinology 23 (1998) 819–835; T.R. INSEL / L.J. YOUNG: *The neurobiology of attachment.* In: Nature Rev. Neurosci. 2 (2001) 129–136: R. LANDGRAF / I.D. NEUMANN: *Vasopressin and oxytocin release within the brain: a dynamic concept of multiple and variable modes of neuropeptide communication.* In: Front. Neuroendocrinol. 25 (2004) 150–176.

[32] *Oxytocin*, 673.

[33] Ibid., 676.

[34] Ibid.

life not only influences our readiness to take or avoid risks in social interactions but is intimately bound up with our very identity and dignity as persons who respect others and expect to be respected by others. But it is clear from these experiments that the difference between *trusting a person* and *trusting an organization* must not be blurred.

4. Varieties of Trust

However, it is not the only important difference in questions of trust. Another one is that between *relative* and *absolute trust*. Sometimes we trust someone *in a specific respect* but not in others (›I trust his mathematical competence but he has no idea of good wine‹), and sometimes we trust a person *absolutely* even though we don't trust her in a particular respect (›I absolutely trust her but she has no ear for music‹). Moreover, we place different levels of trust in different aspects of our lives – from the trust of intimates to the trust in social institutions.

First, there is our *everyday trust* that by and large people around us will follow normal rules of behaviour. We trust that other drivers keep to the right and don't switch lines at will. We trust that when we ask someone for the time the answer will be more or less correct. Of course, he could lie to us, but why should he? We normally assume that people behave honestly and not mischievously. But there is no guarantee for this, and we know it.

Second, there is (what may be called) *professional trust* in those areas in which we have acquired a sufficient competence to judge things. We trust our research methods because we know from experience what they can, or cannot deliver. But it would be wrong to place absolute trust in them, or forget about double-checking when they produce unexpected results. We trust within clearly defined limits, and we allow reality to correct us.

Third, there are *deeper levels of trust* – trust that what we see is real; that those whom we suppose to have our best interests at heart in fact do; that the basic normalities of our lives will continue even if in a particular case we have been disappointed.

Finally there are *kinds of trust that are constitutive of our very identity*: We cannot give up on them without becoming a different sort of person altogether. This is particularly so with respect to our *self-concept* or self-*understanding* and our *deep religious or non-religious convictions*. It makes an important difference whether we look at others and ourselves as chance products of natural selection, or as biological organisms whose mind is what their brain does, or as God's creatures who are responsible to their creator and fellow creatures for what they make of their gifts and capacities in life.

5. Reciprocity and Control

In all these respects trust is built on *experience*. Natural selection may long ago have hard-wired our brain with a disposition to trust friendly fellow humans, but this disposition has to be triggered off by social interaction. Actual trust feeds on past experience, and we develop or fail to develop it in the course of our life on the basis of our interactions with other people. We learn to trust from being trusted. We learn that trust can be disappointed. But we also learn that it cannot permanently be a one-sided affair.

If I trust you but find out that you check on me, or cheat me, trusting you will become more difficult or even impossible for me. After a point, most people stop trusting. After a certain amount of trust violation, one mistrusts first. When we trust someone, we expect reciprocity. If there is clear evidence to the contrary we must ask ourselves whether and for how long it is reasonable to trust someone who doesn't trust us?

The answer will vary with context and persons. In business transactions we will normally act and react differently from family situations, and when we are personally involved differently from mere professional relations. We can fire an assistant who has repeatedly abused our trust, but normally we wouldn't throw out our son who has helped himself to money from our purse to which he wasn't entitled. To react appropriately, we have to evaluate the social meaning of the case in the light of our goals and preferences and the social conventions that govern the situation. Thus, to be competent in trusting is to be sensitive to differences of situation and occa-

sion and able to attune one's reactions to what is appropriate in a given situation.

Moreover, trust, as I have put it earlier, is ›hope in action‹, and this shows in our confident reliance on others. We may have confidence in them, but if we do not in some way rely on them, our confidence alone does not amount to trust. Reliance is a source of risk, and risk differentiates trusting in something from merely being confident about it. If I expect my friend not to ruin my car just because I have asked her to leave a deposit, then I may be relying on her not to ruin it, but I do not trust her. *Trust* goes beyond control, but it need not be *blind trust* for that reason.

When one is in full control of an outcome, trust is not necessary. However, the basis for confidence in relying on some person may not be morally sound, and trust may be naive or otherwise ill founded. In that case it is likely to be disappointed.

Trust may also rest on a morally unsound foundation as when, for example, one party feigns *trustworthiness* or behaves reliably only because the other party dominates. Then we are faced with *deception*, and this is the *true enemy of trust*.

II. REFLECTIONS ON TRUST

1. The Principle of Charity

In social interactions we normally act according to the principle of charity. This is not a prescriptive but a descriptive norm that captures how we actually behave in everyday social interactions. Thus, in dealing with others it is prudent to understand them to mean what their words suggest and their behaviour supports unless there are strong grounds to the contrary. Such grounds regularly arise when, on leaving the house, my friend says ›It's raining cats and dogs‹ and then puts her umbrella back into the stand before she steps out into the rain. I then begin to wonder whether I have understood her correctly, for what she says and how she acts doesn't seem to fit.

That is to say, the principle of charity is not a surprising sign of human solidarity in a world of mistrust and mischief but based on

experience and tied to a practice. I do not trust the other blindly but rather follow the rules of an established practice of communication if I grant her to mean what I understand her to say. But while it is prudent to follow the principle of charity in normal cases, it is not prudent to do so in every case. Where to draw the line is often difficult to decided. It depends on such diverse factors as the importance of the issue at stake, our human obligations and professional duties, or our particular relations to the person concerned.

However, there is an important difference between a positive and a negative version of the principle of charity. The positive principle says: Trust everybody as long as possible (until he/she proves not to be trustworthy). The negative principle holds: Don't trust anyone until he/she proves to be trustworthy.

The two versions are importantly different. They differ in their views of what constitutes trustworthiness, they suggest different routes in dealing with the breakdown of trust, and they are based on contrary experiences. The first is a principle of trust based on experiences where we confidently rely on others as we do in most of our everyday dealings with our fellow human beings. The second is a principle of distrust derived from experiences of disappointment that have led to mistrust.

It makes all the difference in our relations to persons and institutions whether we act on the principle of charity in the first or in the second sense. As a rule of thumb we are well advised, in most cases, to place trust before distrust when dealing with persons, and distrust before trust when dealing with institutions or organisations. Not because organisations are not to be trusted but because they are not persons. It is not a strict either-or in either case but given our everyday experience, our cultural tradition and the biological findings mentioned earlier, we must distinguish between our relations to persons and to organisations, and we must resist our inclination to confuse these different types of relations. For instance, if I expect a tax collector, a bank or the foreign police to relate to me in the caring and understanding way of a friend or family member I can be pretty sure to become disappointed. Similarly, if I treat a friend in the distrusting and sceptical manner that may be appropriate for my deal-

ings with the immigration office I shall fare no better. The difference is important, so let me briefly elaborate it.

2. *The Principle of Distrust*

Consider the principle of distrust first. *Distrust*[35] is not the same as mistrust. Rather it is a formal way of not trusting any one party too much in a situation of high risk or deep doubt. *Trust but verify* is a good advice in such cases for often what can go wrong does go wrong so that it is prudent to guard ourselves against the evil consequences even of our best actions.

Since we cannot know or compute all the possible consequences of our actions and interactions, we take recourse to the principle of distrust. Systems based on distrust characteristically divide the responsibility so that checks and balances can operate.

For obvious reasons this idea of a ›balance of powers‹ is an accomplishment of modern political theory and practice. Thomas Hobbes, the founding father of modern theories of the state, argued in his famous thought-experiment that in the state of nature, »with no authority to tell us what to do, and no agencies to detect and punish us if we do not do it«, there would be »war [...] of every man against every man«, and life would be »solitary, poor, nasty, brutish, and short«.[36] He arrived at this conclusion because he was convinced that human beings are moved only by their own ›passions‹, their particular desires for, and aversions to, particular things; that no human being is strong enough to be entirely secure from harm by others; and that the things we want are generally either scarce (so that we cannot *all* get what we want) or relative (so that my getting more of a thing effectively means that others have less of it). This is why in pursuing the things we want we must view each other with distrust, as enemies; and the best way to prevent others from getting the things I want is to attack them before they attack me. Since we cannot trust everyone, and do not know whom to trust and whom

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[35] Cf. for the following en.wikipedia.org/wiki/Distrust.

[36] Th. HOBBES: *Leviathan.* Introduction by K.R. Minogue, Chap. 13, Dent: London 1914 (reprint 1973), 64f.

not to trust, we must, if rational, trust no one. Any other course of action will be far too risky. Indeed, our fear of death requires us not merely to distrust others but to attack them before they attack us and take what we need.

Consequently, to safeguard peace we need a sovereign – not so much to threaten us with punishment if we do wrong but to create safe conditions where we can trust each other and safely act as morality requires. To create a situation where mutual trust and a better human life are possible, we must renounce an important part of our autonomy as free agents. Once the sovereign is in place to enforce rules of conduct, acting morally is no longer such a risk. We then live in conditions that allow us to do the right thing without exposing ourselves to exploitation by others.

The trouble with this solution to Hobbes' thought experiment is that in order to survive we must place our trust in a sovereign whom we must trust to enforce the necessary conditions for trust. But this is circular and self-defeating for how can we expect of this particular person what we cannot expect of ourselves or of any other?

What we need is not an absolute sovereign but a *sovereign under the law* or rather *the moral law* as our sole sovereign. We are all equals, as Immanuel Kant insisted, not because we all have the same rights but because we have all equal moral duties. For not everything we wish or want is morally acceptable. Our interests and desires are no safe guide in moral matters. A principle is only a moral one if the person who adopts it is prepared to apply it universally. No one must be treated as an exception to it, in particular not those in power or we ourselves. To safeguard this we need public checks and balances of power in all public affairs: State power is to be based on law that is informed by the moral law, and the law has to be obeyed by all and everyone without exemption.

This idea of ›checks and balances‹ is captured by the principle of distrust.[37] Distrust is not the same as mistrust – believing that a particular party is in fact working against me. For instance, a well-de-

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[37] For the following cf. en.wikipedia.org/wiki/Distrust.

signed constitution is deliberately structured in a way to prevent trusting the government too much. The judicial and legislative branches of government have formally defined roles in which they distrust each other's judgement, have veto power, and exercise their functions strictly independent of each other. Similarly, an electoral system inevitably is based on distrust, but not on mistrust. Parties compete in the system, but they do not compete to subvert the system itself. Of course much mistrust does exist between parties, and it is exactly this that motivates putting in place a formal system of distrust.

Such formal systems of distrust not only work in the field of politics. Corporate governance of companies relies on distrust insofar as the board is not to trust the reports it receives from management, but is empowered to investigate them, challenge them, and otherwise act on behalf of shareholders vs. managers. When this rarely or never happens it is a sign that the distrust relationship has broken down – accounting scandals and calls for accounting reform are the inevitable result. It is precisely to avoid such larger crises of trust in the system that systems put formal distrust measures in place to begin with.

On the whole, this has been a rather successful design. Well-designed systems of distrust enable dissent and generate an atmosphere of constructive criticism that helps to keep the system honest and improve its workings.

3. The Principle of Trust

However, distrust is not always the adequate principle to act on. In relating to other persons we should rather act on trust – and this for *pragmatic* and for *principle* reasons.

The *pragmatic reasons* have to do with the reality of our social life. Without trust we could not sustain any social relations with other persons: after all, they might let us down. If we never trusted anyone, we could never learn anything useful from anyone else; after all, they might not be telling us the truth. Nor could we cooperate with other people in common projects and joint ventures; after all, they might fail to honour their side of the deal. If we want to

live a social life, *learn from others* and *cooperate with others* (as we must in order to survive), we have no serious alternative to trusting people until they prove themselves not to be trustworthy.

The *principal reasons*, on the other hand, have to do with what we expect of others and ourselves in our social interactions. When we decide what to do, we should act on a principle that others could adopt and act on; and we should not treat ourselves as an exception to the rule. Distrust, cheating or lying fail this test. Trust is a moral principle, distrust isn't. We cannot act by principally distrusting everybody because we cannot consistently expect everybody, always, everywhere and in every respect to distrust everybody; and similarly we cannot consistently expect everyone always to lie, or to cheat. On the contrary, we treat people with respect when we refuse to lie to them, and when we refuse to make promises that we do not intend to keep. We treat them with respect when we place our trust in them, and when we expect them to deal honestly with us.

Moreover, we are absolutely obliged to respect the *dignity* of other persons and of ourselves, and this implies that we must not use other people in ways to which they could not consent and to which we wouldn't consent in their place. Of course, we all use others and are used by others in many ways: babies use their mothers, children their parents, pupils their teachers, employers their employees, and *vice versa*. Thus, not the fact *that* we use other people is a problem, but the *way* we do it: We ought to respect others; we should not use or manipulate them simply as a means to benefit ourselves; they must be free to consent whether or not they want to be engaged in this way. People should be treated as having dignity as ›ends‹, as Kant put it, not merely as ›means‹: Nobody is merely to be used by others, and no one should act on principles to which others could not consent.

4. Rights and Duties

It is important to see that this tough requirement does not place an obligation *on others* but *on us*. We are all moral equals *not* because

we all have the same rights but because we all have equal duties,[38] and these duties are not imposed on us by others but by ourselves.

Duties (or obligations) are *prior* to rights. Indeed, there are no rights without counterpart duties. This is why we should not act on principles that are unfit to be principles for all.

> »Where violence and coercion, deception and intimidation are common, it is because some people act on principles that cannot be principles for all: they breach and neglect fundamental duties and in doing so violate other's rights, and undermine both democracy and the placing of trust«.[39]

However, why

> »should anyone place trust, fulfil fundamental duties or respect other's rights if they face intimidation and violence, extortion and deception, and at the limit terror? [...] Won't those who place trust or meet duties in these conditions face danger and become victims?«[40]

This is indeed a possibility, and sometimes a sad reality. But we must be careful not to deny our moral duties or question our human dignity in principle because they can be abused and disappointed in fact. What is at stake here is not just a particular course of action but how we want to understand ourselves as human persons. In our society we insist on the unconditional *dignity* of persons because we have learned the disastrous consequences of identifying persons with their actions, of not distinguishing between *who we are* and *what we do*, of reducing others to how we perceive them in terms of their actions and behaviours. But persons are *not* the sum total of what we can perceive, of what they have done and what has been done to them. They have a dignity that transcends their particular history of achievements and failures.

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[38] Cf. O'NEILL, 33.

[39] Ibid., 34.

[40] Ibid., 35.

5. Dignity and Trust

This dignity is not something that could be read off our actions or be discovered by scanning our brains. To insist on human dignity as an *absolute value* is to accept that we are *absolutely obliged* to treat others as persons – *absolutely* because we do not first wait for them to exhibit certain traits or have certain rights and then decide to treat them as persons. The situation becomes pretty hopeless if we insist that unless others do not behave in certain ways we cannot see persons or place trust in them. If we think that certain behaviour is necessary *before* we are entitled to trust a person, if

> »we think rights are the *preconditions* of social and political trust, there is nothing *we* can do until *other* people behave in certain ways and start respecting *our* rights – and nothing *they* can do until *we* start respecting *their* rights.«[41]

But people's rights »are the flip side of others' duties«.[42] Thus, before anyone can have rights, someone must act, and before anyone is trustworthy, someone must trust. Trustworthiness is a property that does not precede but results from our trusting each other. That is to say, we trust others *not* because they are trustworthy but by trusting them we *create* a situation in which they inevitably will prove themselves to be trustworthy *or* not. No one has a right to be trusted, and no one a duty to trust. But in matters of trust *we* must act first, and this in the face of the risks of disappointment. We can reduce though not exclude these risks by building conditions of trust, but this is something *we* must do and not merely wait for others to do it. In matters of trust *we* must act first, not the other. This is as true in politics as it is in personal relations.

There is an important asymmetry here that is often overlooked: *Trust* starts with us, *trustworthiness* with the other. We all are *free to trust* and therefore continuously challenged to place our trust reasonably and responsibly, but none of us is free to create his or her own trustworthiness because *we cannot make ourselves trustworthy*.

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[41] Ibid., 35.
[42] Ibid.

We *become* trustworthy only *by being trusted* and *by not disappointing those who trust us.*

Thus the first step in building relations of trust is to be made *by us.* *We* are responsible for changing the situation. We may hope for reciprocity. But we must not wait for the others to make the first move. If trust is what we want, we better start ourselves. And we have various options. We can do so *directly* by placing trust in others who might not have expected this; and we can do so *indirectly* by removing obstacles to trust. For instance, since trust is destroyed by deception, destroying deception builds trust.[43] Similarly, refusing complicity with immoral or illegal activities »does not damage but creates a climate for trust«.[44]

This does not preclude violations and disappointments. Not only because others may abuse our trust but also because we ourselves can fail to live up to our own principles. But this does not convert these principles if we are prepared to condemn our own wrong actions and feel remorse. Being critical of ourselves helps to create a climate of trust because it shows that we are serious about what we do or fail to do.

In short, if we want to build our relations with other persons on trust we cannot sit back and wait for the others to trust us and deliver our entitlements. We must make the first move and trust them without making our trust dependent on conditions that have to be fulfilled by the other party, not even on a hypothetical contract with others to trust us if we trust them. Hypothetical agreements are not worth the paper they are not written on. When I trust I risk myself, and there is no hypothetical safety net that could avoid or reduce that risk.

However, what is a risk for me is a chance for the others. In trusting them I play possibilities in their way, which they wouldn't have had otherwise: the possibility of being, or failing to be, trustworthy. There is no other way to become trustworthy, and there is not better way to make someone freely accept his or her responsibil-

[43] Ibid., 37.
[44] Ibid.

ity towards others. Trusting others places them in a situation in which they have to exercise their freedom, and thus helps to open up a realm of freedom and responsibility in which people can flourish.

6. Blind Trust

However, *trust* is one thing, *blind* trust another. We have an absolute obligation to respect *other persons*, but we have no such obligation with respect to what they *do*: Respecting others is no excuse for not criticizing their actions, if necessary, and criticising their actions no sign of disrespect.

Similarly, we *trust persons*, but not their actions, at least not in the same way. What they do may make it difficult or even impossible for us to trust them, or it may confirm our trust. But in most of our interactions with others we have to place trust before we can test it, and we do so unless there a strong reasons to the contrary. This becomes *blind trust* only if we disregard relevant information and do not update our attitude in the light of actual performance. But we do not necessarily *mistrust a person* when we *distrust her actions*.

For instance, many of our social actions are complex in the sense of being a collaborative effort of many. All of those involved share responsibility for the outcome, but there is no guarantee that good intentions will achieve good results. Therefore, it is prudent to *distrust* (in the sense defined) our actions and programmes of actions and check whether they can or do achieve what we intend them to achieve.

But this is not to say that we *mistrust the persons* if we *distrust their actions*. Actions are rarely beyond improvement, and they are often ambiguous. Even where a particular course of action is justified on utilitarian grounds, we must not conclude that *therefore* we can trust the persons involved. After all, private vices can produce public benefit (and, sadly, public vices private benefits, as we know). What people do may give us a sufficient reason *not* to trust them, but when we trust we ›act on hope‹ and go beyond what the facts support.

This is why Kant insisted that there is nothing that can be called absolutely good but a *good will*. A *good will* is not something we *have* (or fail to have) but what *we are* (or fail to be). It is not a ghost in a machine, nor something that could be detected in our brain, or heart, or stomach or wherever, but a summary description of the person who freely determines herself to act in such a way that the freedom of other persons to determine their lives freely is enabled and enhanced rather than hindered or destroyed. This is the point of the maxim: *Trust persons, but distrust their actions*.

In all our relations to others we must not wait for the other person or persons to create the conditions for us to trust each other but *we ourselves* are responsible for this; and we can achieve it only by putting ourselves under the absolute obligation *to act in ways that enable others to place trust in us* and *to treat other human beings as persons whom we can and do trust* until proved wrong. As persons, we are all moral equals because we have all equal duties. Therefore we should only act on principles that are fit to be principles for all. *Trust* is such a principle. *Mistrust* isn't. And while *distrust* helps us to check and improve our actions, it plays into the hands of mistrust when we try to base our personal relations on it.

7. The Gift of Trust

This is why persons are to be trusted unless there are strong grounds to the contrary. What we take to be such grounds depends on and varies with context – what we accept in a family will be different from what we are prepared or allowed to accept in a company.

But whenever I relate to others *as persons* and not merely in their role as participants in social interactions or economic transactions I see *more* in them than is supported by the facts. I place my trust in their *possibilities* rather than merely in anything actual. In trusting a person I go beyond what is before my eyes. I open myself to the other and give him a chance to be more than what he appears to be. Similarly, in mistrusting or distrusting others I close myself to them and stick to what they appear to be in the light of past experiences. Mistrust and distrust tie us to the past whereas trust orients us towards the future. In trusting someone I put my stakes on the future,

i.e. I hope that he or she will turn out to be trustworthy rather than not.

However, I do not trust the other *because* he is trustworthy. When I ask a stranger for the time, I do not know whether he is trustworthy or not. I simply assume it. Trustworthiness is not something others posses independently of how we relate to them, but rather a possibility that we play into their way by trusting them in the first place. Only if we do so they can relate to it, i.e. confirm our trust or disappoint it. *Distrust,* on the other hand, is hard to dispel because we can always claim to need more information before we can trust someone. And *mistrust* can only be overcome if we manage to convince the other to change his view of us not merely from *neutral to positive* but from *negative to positive*. This takes a greater effort on both sides, and this is why a breach of trust is so difficult to restore.

III. TRUST LOST AND REGAINED

1. Restoring trust

What are we to do if our trust has been disappointed and we have been let down? How can we restore trust and renew trustworthiness? *Maximise trust and minimize violations of trust* is not an answer but rather a way of rephrasing the question. For how is this to be done?

The answer most commonly given today is: by introducing measures of *prevention* and *sanction*.[45] Let me briefly look at some aspects of this.

1.1 Sanctions

Sanctions are ambiguous. In our society social order and cooperation rely not only on »the use of rewards and sanctions, which en-

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[45] O'NEILL, 45.

sures the compliance of self-interested actors«, but also »on the presence of people willing to perform altruistic acts«.[46]

Now we know that the »willingness to punish constitutes a credible threat for potential free riders and causes a large increase in cooperation levels«.[47] On the other hand, »sanctions intended to deter non-cooperation may backfire because they undermine altruistic cooperation« as recent experiments have shown.[48] »Whereas altruistically motivated sanctions for the benefit of the group enhance cooperative behaviour, sanctions that are imposed to enforce unfair distribution of resources have the opposite effect.«[49] Thus in contrast to prevailing views »which predict cooperation-enhancing effects of sanctions, regardless of the moral legitimacy or purpose of each sanction«, we now have experimental evidence that sanctions »revealing selfish or greedy intentions destroy altruistic cooperation almost completely«.[50]

These findings are relevant »in all domains in which voluntary compliance matters – in relations between spouses, in the education of children«,[51] and in business relations. If we seek to generate trust through sanctions we must be aware that they may destroy the very trust that they seek to generate. Sanctions are based on distrust rather than trust. They may deter free-riders, but they do not help to build trust.

1.2 Accountability

What is true of sanctions is also true of the current over-emphasis on accountability. People, institutions, and governments should be made *more accountable*, we are told, and

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[46] E. FEHR / B. Rockenbach: *Detrimental effects of sanctions on human altruism.* In: Nature, vol. 422, 13 March 2003, 137–140, 140.

[47] E. FEHR / S. GÄCHTER: *Cooperation and Punishment in Public Goods Experiments.* In: The American Economic Review, vol. 90 No. 4, 2000, 980–994, 993.

[48] *Detrimental effects,* 140.

[49] Ibid.

[50] Ibid.

[51] Ibid., 137.

»accountability takes the form of detailed control. An unending stream of new legislation and regulation, memoranda and instructions, guidance and advice floods into public sector institutions [...]. The new accountability culture aims at ever more perfect administrative control of institutional and professional life«[52]

– not only in the public sector but also in the economic and voluntary sector.

With all these »instruments for control, regulation, monitoring and enforcement«, with all the »relentless demands to record and report« and with all the »regular ranking and restructuring« to which we are continuously subjected, one should expect that public trust is reviving. But this doesn't seem to be the case. What we find in fact are »growing reports of mistrust.« Not only, as Onora O'Neill and others have pointed out, because

> »the accountability revolution [...] often obstructs the proper aims of professional practice. Police procedures for preparing cases are so demanding that fewer cases can be prepared, and fewer criminals brought to court. Doctors speak of the inroads that required record-keeping makes into the time that they can spend finding out what is wrong with their patients and listening to their patients. [...] In many parts of the public sector, complaint procedures are so burdensome that avoiding complaints, including ill-founded complaints, becomes a central institutional goal in its own right. We are heading towards a defensive medicine, defensive teaching and defensive policing.«[53]

This is not what these accountability measures intend. They seek to overcome a ›crisis of trust‹ by providing »citizens and consumers, patients and parents with more information, more comparisons, more complaints systems«. But instead of helping to restore trust this creates a culture of suspicion and low morale.[54] We spend an increasing amount of our time on reporting what we might have done if we hadn't been reporting. But this cannot be the right answer to the problem. »Serious and effective accountability [...] needs to con-

[52] O'NEILL, 46.

[53] Ibid., 49f.

[54] Cf. ibid., 57.

centrate on good governance, on obligations to tell the truth and on intelligent accountability«[55] that allows institutions a proper »margin for self-governance of a form appropriate to their particular tasks, within a framework of financial and other reporting.«[56]

1.3 Transparency

No doubt, the »crisis of trust cannot be overcome by a blind rush to place more trust.«[57] We need to base our decisions on information, but more information does not equal more trust.

> »Openness and transparency are now possible on a scale of which past ages could barely dream.« At the click of a mouse we can find out nearly everything about everybody. If openness and transparency »can produce or restore trust, trust should surely be within our grasp.«[58]

But it isn't. What we find in fact are »growing reports of mistrust.«[59] The increasing load of administrative measures of distrust that cripple our institutions aims at ever more perfect administrative control but has done little to restore trust. On the contrary, it has created a culture of suspicion and low morale.[60]

One reason for this may be that not all sorts of openness and transparency are good for trust.[61] Think of doctors and patients, for example, or of intimate relations in families: they suffer if too much transparency is expected of them.

> »Family life is often based on high and reciprocal trust, but close relatives do not always burden one another with full disclosure of their financial or professional dealings, let lone with comprehensive information about their love lives or health problems«.[62]

[55] Ibid., 59.
[56] Ibid., 58.
[57] Ibid., 64.
[58] Ibid., 67.
[59] O'NEILL, 49.
[60] Cf. ibid., 57.
[61] Ibid.
[62] Ibid., 69.

Or think of trusting doctor-patient relationships, or social and religious counselling: what is disclosed there is disclosed under conditions of strict confidence. Indeed, mutual »respect *precludes* rather than *requires* across-the-board openness between doctor and patient, and disclosure of confidential information beyond the relationship is wholly unacceptable.«[63] Transparency and openness may be goods in systems based on distrust but increased surveillance destroys personal relations of trust and increases suspicion – the antithesis of trust. We still take transparency too often to be the solution to the crisis of trust but instead find ourselves to have an additional crisis of transparency.

This, as the sociologist Nik Brown has shown, is

> »in part because of logical problems within transparency itself. For the untrusting there is simply always more to know. There is always much more information one needs to believe that one is in possession of all the facts, or that nothing is being hidden or obscured. So more information might not necessarily make everyone feel much more comfortable with the conduct of mistrusted institutions. Instead, it is possible that the causes of mistrust have nothing to do with how much or how little information is made available.«[64]

Perhaps we are on the wrong track altogether by believing »that secrecy is the problem's cause and more information is its solution«.[65] For how can we ever be sure that there is not more to know on a given matter? As Roger Cotterell has pointed out, »the transparency process is potentially unending because there are always new accounts or revelations that can be sought«.[66] Acts of transparency

> »will be satisfactory only where relationships are already stable, and where there is little reason to doubt the intentions of another. Where relationships are troubled, transparency will always be subject to the problems of acute mistrust of information. In untrusting relationships

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[63] Ibid.

[64] N. BROWN: *Transparency*.

[65] Ibid.

[66] R. COTTERELL (1999), 419 (quoted in N. Brown).

›transparent‹ practices will continually be challenged as insincere and untrustworthy.«[67]

So we are caught between the two horns of either having *not enough* or *too much* information. On the one hand sceptics can always demand more information of us, on the other hand mistrusted institutions can deal with sceptics by swamping them in a torrential flow of data, statistics, figures, records and texts. There is a way of using the means of transparency to distort or avoid transparency. We raise a lot of dust, and then complain that we cannot see.

What we need is not global transparency and complete openness but *specific* information from *specific* sources that we can check if necessary. In our everyday dealings with others we need no specific reason to trust: we simply do it. But when we have been disappointed we need a specific reason to change from mistrust or distrust to trust again. This is why regaining trust takes more than apology, remorse or sincerity. It demands a visible change of action, a substantive attempt to live up to expectations, and a willingness to disclose one's intentions and allow one's actions to be checked against them.

This willingness to disclose one's intentions and communicate the way in which one construes a situation is particularly important where we relate to others in one and the same situation *in more than one way* and *at more than one level*. For instance, when I counsel students in face-to-face interactions, it is important to make it clear whether we communicate as persons (i.e. *as friends*, or *fellow human beings*), or whether I act *as a representative of the institution* in a particular role or function (as *teacher, professor, examiner*). The same is true when you meet clients: If it is a business meeting you do not interact *as persons* but as *clients* and *representatives of PwC*.

But then the principle on which to act should be the *principle of distrust* rather than trust, because all participating should not believe anything upon insufficient evidence but heed the advice ›*trust but verify*‹.

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[67] Ibid.

Many problems in the interaction of people with institutions and organisations arise because this is not always sufficiently clear: When you talk to your insurance company about your stolen car you *talk to people* but you don't interact *as persons* and it'd be a mistake to construe the situation in personal terms and follow the principle of trust, whereas the other side construes it in business terms and acts on the principle of distrust. In order to build trustworthy relationships it is decisive that we are not misled into misconstruing the character of our interactions and act on principles that are not appropriate to the situation and hence are bound to result in disappointment.

2. Secrecy vs. Deceit

This is why the real enemies of trust are not secrecy or lack of transparency but deception, deliberate falsehood and misinformation. »Deceivers do not treat others as moral equals; they exempt themselves from obligations that they rely on others to live up to.«[68] Thus, if we want to maximise trust we must minimise *deception* rather than *secrecy*.[69] Deception is so dangerous because it undermines our »capacities to judge and communicate, to act and to place trust with good judgement.«[70] But if we want our trust to be not blind but reasonable we must be able to give *informed consent* to what others say or do, i.e. check and assess the information and undertakings they offer for ourselves.[71] This takes time, is demanding, and is often impossible without trusting others who are in a better position to check and assess it.

Thus, in order to restore trust we have to rely on trust. This is not a vicious but a virtuous circle. We cannot check everything before we allow ourselves to trust. Not only because life is too short but also because there wouldn't be much of a life to begin with. Without trust we couldn't check or assess anything. It is only

[68] O'NEILL, 71.

[69] Cf. ibid., 72.

[70] Ibid., 97.

[71] Cf. ibid., 78.

against the backdrop of trust that we can critically deal with break-downs and disappointments of trust.

However, we must not conclude from this that trust is blind if not checked. Most of our trust in our daily affairs cannot and need not be backed up in this way. But this is not a defect. What needs explaining is not our ordinary practice of trust but our *departures* from it. We need no reasons for trusting our colleagues; but for *changing* from trusting to mistrusting them, or from mistrusting to trusting them again, we do. We have no reason to change if we find them to be reliable, authentic, genuine, and honest. On the other hand, when we have been disappointed we have a good reason to change to trusting them again if we find them actively and reliably engaged in re-building the relationship, which they have damaged. All this has to be done freely on both sides, and unless *we* place trust in them again, nothing will change. This may be difficult and even painful for us, and sometimes we may be unable to do so. Rebuilding trust takes time, and not always we have the energy to do it, or enough time to wait for it.

We cannot live a human life without trusting and we cannot trust without the possibility and likelihood of being disappointed. Therefore we need to heed both principles in our personal and professional dealings with others: the *principle of trust* and the *principle of distrust*. If we want a change for the better, as I think we must, we should *place trust before distrust in relating to people,* and *distrust before trust in dealing with institutions and organisations.* This will give people a chance to prove themselves to be trustworthy and meet their duties to one another. It will challenge organisations to fight deception and misinformation and communicate in ways that are open to critical assessment. It will help us to build a culture in which we are able to judge whom and what we can reasonably trust, both with regard to persons, and to organisations. To achieve this, we must become sensitive to the differences between relating to persons *as persons* and as individuals in the different roles and functions in which we encounter them in our social interactions. Not every individual who relates to me relates to me as a person, and not every individual to whom I relate is someone to whom I relate as a person.

It is important to keep this in mind before we trust where we should distrust, or distrust where we should trust.

Zusammenfassung

Neuere empirische Studien belegen, dass Menschen deutlich zwischen Vertrauen in Personen und in Sachen oder Institutionen unterscheiden. Um dem gerecht zu werden, sind im ethischen Diskurs zwei Distinktionsreihen zu beachten. Einerseits ist zwischen Vertrauen (trust), Misstrauen (mistrust) und Nichtvertrauen (distrust) zu unterscheiden, andererseits zwischen einer positiven und negativen Version des ,principle of charity': ,Traue jedem bis zum Erweis der Vertrauensunwürdigkeit' bzw. ,Traue keinem bis zum Erweis der Vertrauenswürdigkeit'. Das erste ist ein angemessenes Prinzip für den Umgang mit Personen, das zweite für den Umgang mit Institutionen. Da Vertrauenswürdigkeit von Personen nicht Voraussetzung, sondern Folge von Vertrauen ist, das in sie gesetzt wird, ist der verbreitete Versuch, verlorenes Vertrauen durch Methoden des Nichtvertrauens wie Sanktionen oder Forderungen nach mehr Transparenz oder Verantwortlichkeit zurück zu gewinnen, zum Scheitern verurteilt.
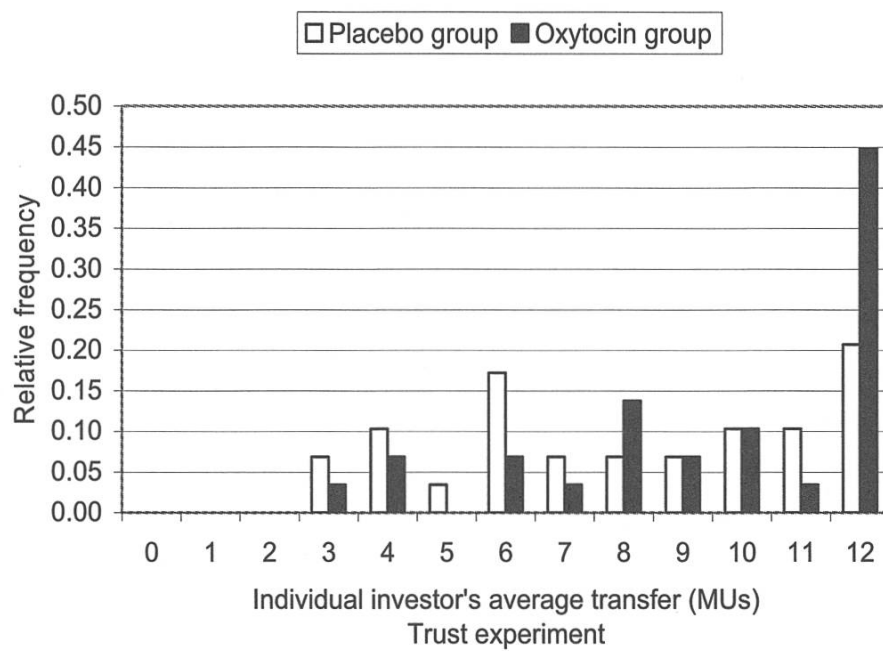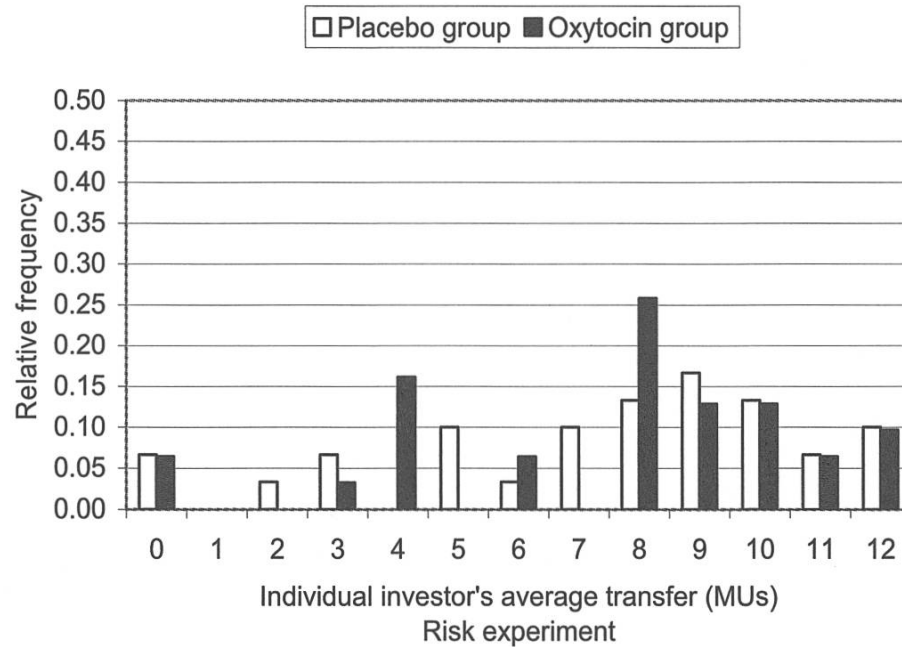
Appendix 1: The Trust Game
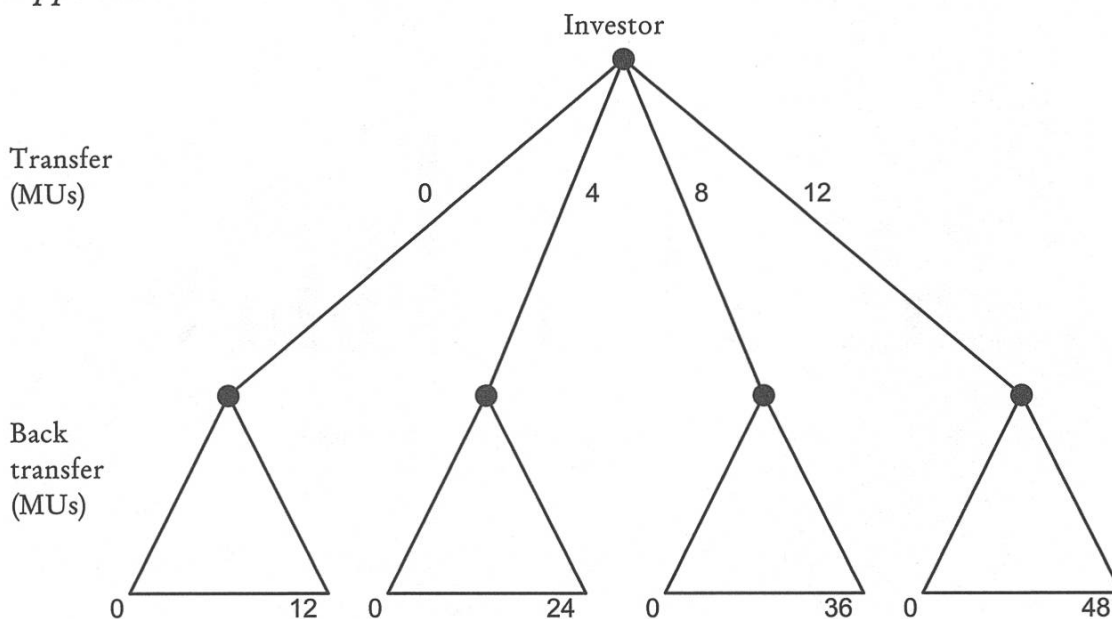
M. KOSEFELD / M. HEINRICHS / P. J. ZAK / U. FISCHBACHER / E. FEHR: *Oxytocin increases trust in humans*. In: Nature, vol. 435, 2005, 673–676.

Ingolf U. Dalferth

Appendix 2:

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M. Kosefeld / M. Heinrichs / P. J. Zak / U. Fischbacher / E. Fehr: *Oxytocin increases trust in humans.* In: Nature, vol. 435, 2005, 673–676.