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# WHILE TRUST IS COOL AND COLLECTED, DISTRUST IS FIERY AND FRENZIED: A MODEL OF DISTRUST CONCEPTS

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#### Abstract

While researchers have said that trust is vital to customer-vendor relationships, they have said little regarding distrust, the flip side of trust. Further, although many researchers agree that distrust is separate from trust, they have not clearly defined and distinguished distrust from trust. We discuss the negative emotion-laden nature of distrust and then define a model of distrust constructs.

Keywords: Customer trust, customer relationship, human issues

"For unscrupulous lawyers, the Web is the perfect marketing tool--cheap, pervasive and lacking serious regulation...Lawyer-Depot.com, one of a crop of online referral services...includes...[a] lawyer who in 1998 completed a 42-month suspension in connection with a federal conviction..." (Schmitt 2001)

"It is a little frightening to think that there is a possibility that the medicines that you order are not pure or are not the ones that you have ordered says the ... retiree" (Parker-Pope 2001).

Such comments in the press and public about web sites or the web itself reflect suspicion or doubt or distrust of the web or of specific web vendors. One might ask, "But isn't distrust synonymous with low levels of trust?" We argue that it is not, for several reasons. First, both dictionary definitions and researcher definitions distinguish distrust from trust--usually as opposites. Second, distrust apparently taps into a different and perhaps stronger set of emotions than does trust. To have *low trust* in an e-vendor may imply one doesn't want to do business with them. But to *distrust* the e-vendor means one is overtly suspicious of the vendor's intent. Third, trust and distrust typically separate empirically and appear to have somewhat different antecedents and consequents.

If distrust of an e-vendor is different from trust in the e-vendor, it seems important to capture both. For example, suppose that it is high distrust, not low trust, that keeps a person from doing business with an e-vendor. If so, then all the trust prescriptions in the world will not convince the consumer to do business with the e-vendor. In such a case, it may be more beneficial for the vendor to address consumer distrust than trust. However, without properly defining trust and distrust, it would be hard to tell which construct is more important in a given situation. In this paper, we argue these points and then present a set of definitions of distrust for use in e-commerce (or other) relationship studies. The definitions are fully compatible with trust definitions already produced (McKnight and Chervany 2000). We conclude by discussing the importance of the distinction between trust and distrust.

In part, the task of conceptually defining distrust is important because distrust (sometimes called 'mistrust') has been defined to have widely differing meanings, such as: a "belief that a person's values or motives will lead them to approach all situations in an unacceptable manner" (Sitkin and Roth 1993: 373); an expectation "of punishments from Other...rather than rewards" (Scanzoni 1979: 77); or a choice to avoid a risky, ambiguous path (Deutsch 1973).

This effort proceeds under the understanding that conceptually defining concepts is an important scientific endeavor (Kaplan 1964; Schwab 1980; Wrightsman 1991) both for validity purposes and because it enables research results to more easily be compared. Comparing results has been difficult in the trust arena (Golembiewski and McConkie 1975) because of the diversity of definitions (Lewis and Weigert 1985a; Shapiro 1987). This paper contributes by providing clearly defined distrust constructs for research. The constructs capture the essence of existing distrust definitions and are interdisciplinary in nature. The constructs also form a typology of concepts that relate to each other (Tiryakian 1968), opening interesting new possibilities for research.

# The Emotional Nature of Distrust

Webster's Ninth Collegiate Dictionary defines the noun distrust as the absence of trust, including as synonyms suspicion and wariness. It defines the verb distrust as "to have no trust or confidence in." The Random House Unabridged Dictionary says the noun distrust means "lack of trust; doubt; suspicion" while the verb distrust means "to regard with doubt or suspicion; have no trust in." These definitions indicate that trust and distrust are opposites. Whatever trust is, distrust signifies both its absence and something different--suspicion. Suspicion reflects doubt or wariness toward another. Still, a few researchers claim that trust and distrust are two extremes of the same dimension (e.g., Rotter 1980). If high distrust were the same as low trust, this would imply that trust and distrust are opposite levels of the same construct. We argue that distrust is the opposite of trust; hence, both trust and distrust can have high or low levels.

Most scholars who have defined both trust and distrust have made their distrust definition quite different from trust. Worchel (1979) characterizes the Erikson (1968) definition of trust as reliance on the trustee's integrity, whereas mistrust reflects a "sense of readiness for danger and an anticipation of discomfort." Thus, distrust may differ conceptually from trust in that it reflects the emotion-charged human survival instinct, while trust is more calm and collected. Sitkin and Roth (1993: 374) defined trust as a "belief in a person's competence to perform a specific task..." and distrust as "the belief that a person's values or motives will lead them to approach all situations in an unacceptable way." Dunn (1988: 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."

A number of researchers have explicitly discussed or defined distrust as the mirror opposite of trust. Deutsch (1973) said that a distrusting choice is avoiding an ambiguous path that has greater possible negative consequences than positive consequences, which is the mirror opposite of his definition of trust. Earlier, Deutsch (1958) 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. From the Webster's definitions above, distrust is suspicion or the absence of trust, whereas Webster's defines suspicion as to suspect something is wrong, to mistrust, or to doubt. The only major conceptual difference is that suspicion may be based on little evidence, while evidence is not mentioned in dictionary definitions of distrust. Fox refers to distrust as the opposite of trust: "I trust my friends; distrust my enemies" (1974: 67). Barber (1983: 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 this definition from Barber's definition of trust. Lewicki and associates (1998) gave definitions of trust and distrust that used basically the same terms. Trust is "confident *positive* expectations regarding another's conduct." From both researcher and dictionary definitions, then, we may conclude that distrust is the opposite of trust.

Distrust and trust can apparently reside in the same person at the same time, making it hard to call them the same. As evidence, Lewicki et al. (1998) used Mancini's (1993) fieldwork to show that politicians and journalists both trust and distrust each other. As another example, Gellner (1988) 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. Trust and distrust could co-exist because conceivably, based on the Hobbes definition above, one could hope for something good while seeking backup means to obtain the same good end. For example, one may trust an e-vendor to send one the products requested, but also look for a phone number or a Better Business Bureau seal on the website to make sure one can obtain redress if the vendor fails. To distrust is to conclude that trust by itself is not enough--that some kind of control or backup mechanism is needed.

Empirical work also clearly indicates that trust and distrust are separate constructs. Sitkin and Roth (1993) anecdotally distinguished between trust and distrust in their empirical work. Lewicki et al. (1998) cited Wrightsman (1991), 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). Rotter's (1971) reduced trust scale also tends to split into trust and distrust constructs, per Galvin (2000). Our own empirical work also has shown that trust and distrust cleanly splits.

Distrust is not only the opposite of trust, but, per Luhmann (1979: 71), "also a functional equivalent for trust." One chooses between the two. While trust reduces the complexity of the social system, distrust by itself does not. Hence, those who distrust must use other strategies to reduce complexity. Luhmann (1979) identifies these strategies as: defining one's partner as the enemy, building up huge emergency reserves, and renunciating one's needs. "These negative strategies give distrust that emotionally tense and often frantic character which distinguishes it from trust..." (1979: 71-72). Other complexity-reducing strategies include placing controls over the trustee. Luhmann's analysis pin-points negative emotion as an important distinction between trust and distrust. When one cannot trust the other, the chance of success is low, interrupting one's life plans such that strong negative emotions are engendered (Berscheid 1983). This 'frantic character' of distrust reflects how nearly impossible it is to function in a world without trust (Garfinkel 1963). As an example, the consumer might be too worried about what an evendor might do with her personal information to even consider doing business with the vendor.

Similarly, Kramer (1996) described distrust as assuming a paranoid character, based on fear of the one more powerful. Bies and Tripp (1996) related research on those whose trust was so violated that they wanted revenge. Sitkin and Roth's (1993) depiction of trust versus distrust indicates that while trust is more of a cognitive judgment based on competence, distrust reflects an emotion-laden belief that the other person is capable of doing the unthinkable because he/she 'doesn't think like us,' and is therefore seen as a cultural outcast. All of these descriptions imply that the nature of distrust is often frantic, fearful, frustrated, or, in the extreme, vengeful. Bies and Tripp gave the example of Jimmy Johnson quitting the Dallas Cowboys because of relationship problems with the owner, Jerry Jones. In the e-commerce domain, it is possible that when a consumer once has his/her trust violated by an e-vendor, the emotional damage is such that s/he refuses to do business and encourages others to do likewise. If trust is like a calm, trained elephant (Lewicki and Bunker 1995), then extreme distrust, in terms of emotion, is more like the raging wild bull elephant charging the tusk hunter.

### **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 nearly the mirror image of the interdisciplinary trust definitions of McKnight and Chervany (2000). Their trust typology was designed to provide: a) dispositional constructs that reflect the trait psychology view of trust; b) institutional constructs that reflect the sociological/structural view of trust; and c) interpersonal constructs that reflect social psychological and sociological views of trust between people. We employ the same categories for distrust (Figure 1). Some of the constructs defined below build on prior literature (e.g., Sitkin and Roth 1993; Worchel 1979).

What follows are the distrust typology definitions, which correspond to all the constructs defined in McKnight and Chervany (2000). **Distrusting Intentions** means one is against being willing to depend, or intends not to depend, on the other party, with a feeling of relative certainty or confidence, in a situation in which negative consequences are possible. The feeling of relative certainty or confidence (Rempel et al. 1985) 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. One might feel firmly unwilling to depend on the e-vendor to deliver its product, for example. Dependence is included because it is a key part of most trust definitions (e.g., Lewis and Weigert 1985b). Two distrusting intentions subconstructs are now defined. <u>No Willingness to Depend means one is against making oneself</u> vulnerable to the other party by relying on them, with a feeling of relative certainty or confidence. <u>Subjective Probability of Not</u> <u>Depending</u> 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 party, with a feeling of relative certainty or confidence, when negative consequences are possible. Distrust behaviors tend to already have labels. We retain the labels here. These distrust-related behaviors are outlined for the consumer-e-commerce vendor relationship: not cooperating, distorting or refusing to provide information, formalizing agreements, increasing controls (such as by contacting the vendor in person), resisting influence (such as not following advice from a website), and not transacting business (such as not purchasing from the site). Each has in common a need to reduce dependence on the e-vendor or to "minimize any potential damages that may result from having to trust others" (Kipnis 1996: 42). Each is supported in the trust literature. Lack of cooperation is a typical outcome of distrusting intentions in an agent (Bromiley and Cummings 1995) because distrust paralyses capacity for cooperative agency, per Dunn (1988) and may lead to sabotage (Zand 1972). Distrusting leads to withholding or distorting of information, per Bromiley and Cummings (1995), McGregor (1967), Zand (1972), and Deutsch (1958). Instead of allowing agreements to become less formal, those with low trust tend to want to *formalize* their *agreements*, in order to apply legal processes to the arrangement in case of a breakdown (Sitkin and Roth 1993). Likewise, the distrustor desires more control over the trustee, since s/he cannot trust trust. Zand (1972) describes how one who does not trust requires *increasing control* to assure that things will go right. Increasing control would include behavior monitoring of the vendor, where possible. Those who distrust do not accept influence from the other (Nelson and Cooprider 1996) because they are suspicious of the other's motives. The ultimate weapon of the e-commerce distrustor is not transacting business (Sheppard and Tuchinsky 1996). This eliminates dependence on completely. Distrust also includes negative behaviors like whistle-blowing, feuding, revenge, or violence (Bies and Tripp 1996).

**Distrusting Beliefs** refers to cognitive perspectives about the other's attributes, a common way to depict trust (e.g., Bromiley and Cummings 1995). Distrusting beliefs means the extent to which one believes and fears, with feelings of relative certainty or confidence, that the other party does not have characteristics beneficial to one. We define four specific distrusting beliefs. <u>Distrusting Belief-Competence</u> means one, with some degree of confidence, believes and fears the other party does not have the ability or power to do for one what one needs done. This could refer, for example, to the lack of vendor ability to deliver product quickly or the lack of expertise of the financial advice site. <u>Distrusting Belief-Benevolence</u> means one, with some degree of confidence, believes and fears the other party does not care about one and is not motivated to act in one's interest. This construct could refer to the extent to which the e-vendor cares more about profitability than about the customer. <u>Distrusting Belief-Integrity</u> means one, with some degree of confidence, believes and fears the other party does not care about profitability than about the customer. <u>Distrusting Belief-Integrity</u> means one, with some degree of confidence, believes and fears the other party does not care about profitability than about the customer. <u>Distrusting Belief-Integrity</u> means one, with some degree of confidence, believes and fears the other party does not tell the truth, and does not fulfill promises. This could mean the consumer perceives the e-vendor lacks truthfulness in advertising or doesn't deliver as promised. <u>Distrusting Belief-Predictability</u> means one, with some degree of confidence, believes and fears the other party's actions (good or bad) are not consistent enough that one can forecast them in a given situation. This construct refers to how undependably or inconsistently an e-vendor does its job. We made this construct value-free to distinguish it from integrity or benevolence. Hence, predictability may refer to either good or bad actions.

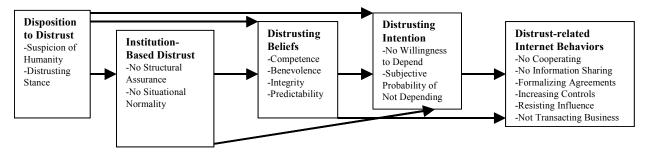


Figure 1. E-Commerce Distrust Construct Model

Institution-based Distrust means one believes and fears, 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. Some people believe that the web is a dangerous environment not conducive to success because of the lack of safeguards for consumers. Institution-based distrust concepts come from sociology (e.g., Garfinkel 1963; Shapiro 1987; Zucker 1986). Two subconstructs are defined here. <u>No Structural Assurance</u> means one securely believes and fears that protective structures that are conducive to situational success-guarantees, contracts, regulations, promises, legal recourse, sound processes or procedures--are not in place. These safeguards in the web would include security features like encryption, protective privacy policies and practices, and policing of vendor abuses. <u>No Situational Normality</u> means one securely believes and fears that the situation in a risky venture is not normal or favorable or conducive to situational success. In the web environment, no situational normality reflects the lack of comfortable/secure feelings about transacting web business or dealing with web vendors.

**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. Disposition to trust reflects Rotter's (1971) view of trust as a generalized expectancy about other people across situations. The two disposition to distrust subconstructs come from dispositional psychology and economics, respectively. <u>Suspicion of Humanity</u> means one assumes general others are not usually honest, benevolent, competent, and predictable (Wrightsman 1991). <u>Distrusting Stance</u> 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. This reflects the economics-based trust research that posits that people derive their trust strategies by making subjective calculations of success based on their past experiences (e.g., Riker 1971).

The following discusses how the proposed model posits that distrust constructs will interrelate (Figure 1). Disposition to distrust, for example, should be positively related to institution-based distrust because suspicions and doubts about other people generally should be closely aligned with suspicions and doubts about a specific environment in which people operate. Dispositions color our perceptions of environments, especially when the environment is new. In turn, institution-based distrust should be positively related to interpersonal distrust in the specific e-vendor because beliefs about the situation should affect beliefs about the people operating in that situation (McKnight et al. 1998). Distrusting beliefs and intentions should relate positively to distrust-related behaviors because people tend to translate their beliefs and intentions into actions, as the theory of reasoned action proposes (Fishbein and Ajzen 1975).

On the other hand, we are less sure that distrust constructs will relate to trust constructs. Although distrust, like trust, involves 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 (e.g., Lewicki et al. 1998), as well as the opposite of emotions reflected in trust--(un)certainty and (lack of) confidence, distrust tends to differ in its makeup from trust. Trust reflects such emotions as hope, safety, assurance, and confidence. These two sets of emotions may be somewhat more orthogonal to, than opposite from, each other. However, this is an open empirical question.

## Importance of the Trust/Distrust Distinction

When human actors balance trust with distrust, they may achieve a good perceptual balance between illusion and reality. This is one reason why it is important to distinguish between trust and distrust. One with high interpersonal trust and low interpersonal distrust would tend to ignore or rationalize away evidence that the other party is not trustworthy (Holmes 1991). For example, an e-commerce consumer who has developed high trust in the e-vendor may have trouble seeing evidence of malfeasance even

when it is presented. Lewicki et al. (1998) cited evidence for this and explained that high trust may be accompanied by an unhealthy low level of distrust because little behavior monitoring takes place, resulting in greater chance of undetected fraud. Lack of monitoring makes malfeasance more tempting to the e-vendor. Low monitoring 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, we posit that a proper balance of trust and distrust is important to maintaining healthy e-commerce relationships. 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 one receives about the other party. "Paranoid cognitions can emerge," (Lewicki et al. 1998: 451), such that no matter what the other party does or says, their actions and words are interpreted negatively. Paranoid cognitions most often occur when a power differential exists between parties (Kramer 1996). When paranoia occurs, the parties cannot engage in cooperative endeavors.

As discussed above, distrust differs from trust qualitatively in terms of the depth of emotion behind it. While trust may be heavily emotion-laden in certain intense relationships (Rempel et al. 1985), the interpersonal distance involved between consumers and e-vendors makes this trust relationship relatively cool emotionally. However, because distrust may be caused by feelings of betrayal, paranoia, or victimization, the emotional content of distrust--even in the Web world--will be hot or even frenzied. The interpersonal distance between parties and the dearth of protective regulations on the web would both intensify feelings of distrust in the e-vendor.

#### Conclusion

Relatively little research has been done on the effects and antecedents of distrust. Yet distrust of the Internet is clearly a viable phenomenon and must be studied in order to be properly managed. This paper follows a growing consensus in the literature that trust is a separate construct from distrust. If this consensus is correct, then E-vendors will have to manager the antecedents and consequents of both trust and disrust. The existing definitions of distrust are varied. The paper provides a cross-disciplinary typology of distrust constructs and subconstructs for conceptual and empirical use. We recommend that empirical tests of the model be done to see whether it holds true. To demonstrate that distrust is separate from trust, distrust items should factor separately from trust items and should have different antecedents and consequents. Further theoretical development of the antecedents and consequents of trust and distrust is needed.

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