The psychology of trust:

Origins, functions and consequences

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1. Introduction

The human social world is one of the most complex systems we know of, and maintaining solidarity and trust is the essential glue that holds it together. Since the stone age, we have been forced to live together in close proximity as our dominant strategy for survival. Trust is perhaps the most fundamental quality of humans that allows us to engage in highly sophisticated group interactions, create societies based on solidarity, and establish successful and long-lasting relationships and institutions. Trust may be defined as a mental disposition or belief in the reliability, truth, or ability of someone to act in a predictable manner. Trust allows us to think, act and plan our actions as members of a cohesive group, based on expectations of predictable future behaviour by others (Harari, 2014; von Hippel, 2018).

It is trust that makes it possible for humans to develop and follow elaborate social norms, create symbolic solidarity and to manage affiliative and trusting relationships. Trust in our civilisation and our institutions is what makes large-scale mass society possible, yet surprisingly research on trust has not been a dominant

concern for psychologists except perhaps in the domain of personal relationships (see Campbell; Rempel; Mikulincer & Shaver, this volume).

The capacity for trust is probably one of the fundamental evolutionary features of human nature that promoted our chances of survival in the past and has now become one of our dominant traits. According to the 'Baldwin effect', (Baldwin, 1897), traits that allowed our tribal ancestors to be trusting promoted their survival and reproductive opportunities and so eventually became pervasive, making trust a basic feature of human nature (Forgas & Dunbar, in press).

Despite overwhelming evidence for the universality of many such crucial social traits across cultures and across history (eg. Buss, 2019; Dunbar, 2019; Ridley, 2015; Forgas & Dunbar, in press), many social scientists continue to deny the existence of *any* inherited evolutionary characteristics such as trust, insisting that humans (uniquely among species) are born with a 'blank slate' and have unlimited behavioural flexibility to be shaped by social conditioning (eg. Watson, 1913; Skinner, 1965; Mead, 1934). Although we like to define ourselves by our intelligence, flexibility and wisdom as our smug label *Homo sapiens* suggests, actually our crowning evolutionary achievement might well be our ability to trust and cooperate with others, so *Homo fidens* might be an even better epithet for our species.

This book brings together leading international experts from a variety of disciplines such as evolutionary, social and cognitive psychology to explore the origins, nature, problems and functions of trust as an essential prerequisite for successful social organisation. Trust is the basis of our uniquely human capacity for sophisticated tribal cooperation that made us the dominant species on the planet (at least, so far…!). Trust is made possible by our symbolic consciousness and our ability to mentalise about the internal states of others, in order to plan, predict and coordinate our actions. However, social solidarity and trust are fragile constructs and may be easily undermined when societies fragment, a particularly serious problem today (see also Jussim; Crano; Thielman; Lin & Gelfand, this volume).

2. Why trust is important: The current malaise

The last few decades saw a serious decline of trust and solidarity in many Western societies. While trust and bonding based on face-to-face interaction has been a core achievement in our evolutionary past, it is much harder to maintain trust and solidarity in anonymous mass societies. Liberal democracy is a highly fragile system where trust is essential for maintaining cooperation and legitimacy. The recent decline of trust in our system was accelerated by the rapid growth of authoritarian identitarian movements such as woke social justice activism on the left and national populism on the right (Forgas, 2024; 2025; see also Jussim et al.; Crano; Thielman; and Brewer, this volume).

Despite all the splendid achievements of our civilisation (Pinker, 2018), opinion polls now confirm a startling decline of trust. In one recent US poll only 28 per cent of adults were satisfied with the way their democracy worked, and another international poll of 30 countries found that only 57 per cent of respondents aged 18 to 35 thought that democracy was better than other forms of government. The decline in trust has much to do with the irresponsible actions of political elites in the last few decades (Eatwell & Goodwin, 2024) who now subscribe to patronising tribal ideologies not supported by voters, promoting mass migration, globalisation and bureaucratisaton. Instead of the traditional norms of government by consent (Hannan, 2013), our elite leaders now often impose policies against popular preferences in their arrogant belief that they know best what will be best for us.

Instead of engaging in the time-honoured tribal exercise of *xenophobia* (hating outsiders), the new class of cosmopolitan intellectuals have become promoters of *oikophobia*, selectively hating the achievements of Western liberal democracy above all others while ignoring the far worse transgressions of other systems. Dislike of our own culture, *oikophobia*, has become the defining feature of the self-selected tribal identity of many 'progressive' intellectuals (Beckeld, 2019). This 'treason of the intellectuals' (Ferguson, 2023) now produced a situation where '*It's difficult to overstate just how much damage our academic, scientific, and intellectual elites have*

done to our universe of shared facts, our institutions, and the public's ability and willingness to believe them. There is a growing sense among people that trust and confidence in our experts and institutions is unwarranted' (Lukianoff & Schlott, 2024).

Restoring *trust,* the fragile psychological foundation of solidarity according to Durkheim (1933) and Weber (1947) remains a pressing task and expanding small-scale and participatory democracy should be a high priority to achieve this end. The growing schism between elite leaders and the mass of voters has been confirmed by recent referenda in Australia and Ireland where progressive woke proposals were soundly defeated by the electorate.

Such treason by the intellectual elites is not an entirely new phenomenon. In 1511 Erasmus wrote a vitriolic satire '*In praise of folly*' caricaturing the self-obsessed pretensions of the verbose elite savants of his age, submerged in the obscurantist analysis of holy texts as a substitute to understanding reality. Adam Smith in *The Theory of Moral Sentiments* made a similar point – a bureaucrat is 'apt to be very wise in his own conceit'. And Winston Churchill's words in 1930 could equally well apply to many of our current intellectuals '*what have they to offer but a vague internationalism, a squalid materialism, and the promise of impossible utopias*".

Technological, economic, social and political developments also played a role, promoting isolation and alienation and a decline in trust. Humans need direct, face-to-face interaction to learn and internalise the subtle rules of getting on with people. Facebook, TikTok and X just cannot replace this experience. Haidt (2022) warned about the dangers of social media use, also confirmed by Dunbar (2010). People now choose to spend more time alone, watching TV at home rather than going to movies, eating meals delivered home rather than going to restaurants, and working home alone rather than in an office among colleagues. Men spend an average of seven hours in front of their TV for every hour spent socialising, and female pet owners spend more time engaged with their pets than with other humans. Teenagers now spend on average about a third of their waking hours looking at screens, rather than

other people. We might call this a pandemic of loneliness that leads to a decline in trust and increased vulnerability to tribal radicalisation.

People make these choices in a mistaken desire to seek comfort, autonomy, independence, convenience and freedom from social constraints. However research by Dan Gilbert (2007) and others shows that humans are not particularly good at predicting what will make them happy. Our often self-defeating preference for independence and solitude is also fostered by a consumer economy that turns convenience into a saleable commodity, while face-to-face sociability cannot be similarly marketed. The rising cult of individualism has compromised many previously thriving avenues for promoting trust and communal engagement such as voluntary groups, associations, clubs, and public entertainments.

Trust and solidarity thrive when people interact with each other, and they invariably report feeling happier afterwards. These ancient evolutionary habits still work today: people are happier when they engage with others (Margolis & Lyubomirsky, 2020), have brief conversations rather then keep their distance while commuting (Epley & Schroeder, 2014) and seek help rather from others than rely on the internet (see Dunn et al. 2022). Trust and sociability are learned in childhood as an essential prerequisite for a well-adjusted adult life (Haidt, 2022; Mikulincer & Shaver, this volume). Isolation not only corrodes solidarity and trust, but also produces anxiety and depression, a point convincingly argued by Emile Durkheim in his book *Suicide* (1951). In 2023, more than half of teenage girls reported feeling "persistently sad or hopeless" as smart phones '*aren't just rewiring adolescence; they're upending the psychology of friendship as well*' (Webster, 2022).

Submersion in the online world not only creates a sense of isolation and alienation, but also destroys trust by funnelling biased and self-reinforcing information to capture our attention for the benefit of manipulative advertisers exploiting the attention economy. The spread of paranoid conspiracy theories such as the QAnon movement alleging a deep-state plot against Donald Trump run by a

cabal of paedophile Democrats operating from a Washington pizza restaurant (!) is a are likely to destroy any residual trust followers may still have in our civil society.

In our uniquely safe societies new generations of children are now growing up in an atmosphere of fear and distrust, who must now be protected from harmful' words, challenging ideas and 'microaggression' at university, and must be provided with 'safe rooms' to escape the intolerable presence of white males (Haidt, 2022, 2024). Understanding the psychology of trust takes on new urgency at the current time, given the rising crisis in social trust and solidarity in our societies.

3. The psychological origins of trust

The ability to predict and trust others first arose in the distant evolutionary past within the framework of small face-to-face tribal societies. In anthropoid primates, trust is fostered by frequent and close personal interaction and 'grooming' known to promote interdependence and emotional bonding by producing endorphins (Dunbar, 2010). It is the emergence of symbolic consciousness that allowed us to raise this process to a higher level by allowing the formation of reliable mental representations and predictions about others (Buss, 2019; Dunbar, 2010; Harari, 2014; von Hippel 2018; see also Fiedler; and Forgas, this volume). The human tendency to preferentially trust ingroup members is historically and culturally universal, suggesting that it has evolutionary origins (see also Krueger; Stanovich & Toplak; Fetchenhauer, this volume).

Trust in our distant past first emerged within small-scale hunter-gatherer societies of about 30-50 members where predictable cooperative behaviour was essential for survival (Dunbar, 2019; von Hippel, 2018). Life in such societies consists of a limited number of recurring, typical and well-rehearsed encounters regulated by consensual norms and expectations. George Herbert Mead (1934) suggested that it is our unique symbolic capacity for mentalising, or creating shared symbolic social representations of common social encounters that produces trust and predictability.

Interactions between people create abstract expectations about the social world that serve as the foundation of both large-scale social structures, and our individual personalities. Numerous studies confirm that people indeed share such stable and reliable mental models about typical encounters that create trust and predictability (Forgas, 1982).

Trust requires mentalising, forming a representation about the mind-states of others, a highly demanding cognitive task that in turn promoted the very rapid evolution of our huge neocortex. Trust is perhaps the primary psychological dimension we use to divide the world into our a trusted ingroup and all others who are strangers (see Goel, this volume). At every level of affiliation from the smallest groups to the largest, we make a fundamental mental distinction between trusted, familiar and safe people – 'us' – and unfamiliar strangers – 'them' – whom we approach with caution if not outright animosity (Forgas & Dunbar, in press).

In a small group environment, people know each other intimately and behaviour is highly predictable. Violating group norms lead to exclusion and ostracism, effectively a death sentence in anthropological societies. Experiments by Williams and others (2005) show that rejection and ostracism are still experienced by people as immensely painful in the same regions of the brain where physical pain is experienced. It is this primeval capacity to distinguish between trusted and not trusted others that eventually allowed us to establish solidarity within ever larger human social groups. Trust is now extended not only to intimately known individuals, but also to members of symbolic groups, often on the basis of transactional and reciprocal relationships (Acemoglu & Robinson, 2019). Although our mental capacity to manage face-to-face groups remained remarkably stable and limited to around 150 people (Dunbar's number; Dunbar, 1998) the symbolic boundaries of who is trusted (the 'us' group) and all others has expanded greatly and still forms the basis of many aspects of our everyday behaviour.

One of the defining features of trust is the phenomenon known as *homophily* – preference for the same, or similarity. We trust most those people who are most

like us (Dunbar 2010), either because they have in-born endogenous traits that characterise us, or because that have learned features that we also share. Similarity in terms of sex, age, ethnicity, personality, attitudes and beliefs are a good basis for developing trust and homophily, and ultimately, personal relationships (Levinger & Snoek, 1972). Homophily often operates at a subconscious level, triggering positive feelings and affect when encountering similar others (Forgas, 2022a,b; see also this volume). The development of intimate relationships is promoted by such similarities as partners gradually discover each other (Levinger & Snoek, 1972; see also Campbell; and Rempel, this volume).

Trustworthy characteristics can be signaled by appearance, language, dialect, attitude and many other features. Some of these signals are quite fixed and are learned in critical periods during maturation – for example accents rarely change beyond adolescence. The more features we share with another person, the more likely that we will tend to trust them. These trust-worthy characteristics are much better conveyed in a face-to-face encounter than through social media or virtual communication consistent with the ancient evolutionary roots of such preferences. While social media may work in existing, established relationships, trust is better established in face-to-face encounters, as extensive research on nonverbal communication and interpersonal behaviour also confirms (Argyle, 1967; Forgas, 1985; Haidt, 2022, 2024).

Trust has important consequences for altruism and many studies confirm that people show greater empathy and empathy towards trusted rather than distrusted people. Trust functions like an investment in a relationship and people make greater sacrifices for those closest to them (see also Fiedler; Stanovich & Toplak, this volume). Economic games such as the Ultimatum Game confirm that people will extend more trust and greater fairness towards those who are in their ingroup (eg. Forgas & Tan, 2013; see also Fiedler, this volume). Differentiating between ‘us’ and ‘them’ has been, and still is, a fundamental feature of trust an essential aspect of human nature.

4. The perception of trust

How do we know who to trust? Trust involves mentalising and creating of internal models about other people's mental states and intentions. Many trust judgments are based on quick-and-ready heuristics and spontaneous reactions (see Krueger, this volume). It is not until the age of five that children develop the ability to reflect on their own minds as well as other people's minds, a prerequisite for developing trust. Trust necessarily involves a decision under uncertainty (see Fiedler; Krueger; Stanovich & Toplak, this volume), and entails some risk. The capacity to trust plays a crucial role in making our societies possible by correctly classifying people as a trusted friend or foe. It is such mentalising that allows us to form shared cognitive representations or 'scripts' about how social encounters should be performed (Forgas, 1979, 1982).

Advanced mentalising also allows us to deceive and manipulate trust (Trivers, 1988; Tomasello, 2000), often exploited by politicians, advertisers and influencers (see also Crano; Brewer; Thielman, this volume). Knowing how you see the world allows me to manipulate your beliefs by feeding you information that may or may not be true. This is why marketing, advertising and politicians place great value on knowing your thoughts and habits, the better manipulate you. Our endemic tendency for gullibility only makes their task easier (Forgas & Baumeister, 2019).

Trust judgments are often based on incomplete and uncertain information, and people are prone to advance trust even when it is not fully warranted as a default strategy (see also Lin & Gelfand; Krueger, this volume). In many social situations, people often fail to fully and properly process *all* the available information and rely on shortcuts and heuristics instead (Kahneman, 2013). An entire branch of experimental social psychology, *attribution theory*, is devoted to studying how such inferences are made, and the many mistakes and *misattributions* that often compromise our trust judgments (see Kelley, 1973), offering some cautionary lessons about the reliability of this process.

People commonly make confident but unwarranted inferences about others based on their category membership, their similarity to trusted others, or the

primacy or salience of the information they receive. The common assumption that most people agree with us (the *false consensus effect*) makes such biases harder to correct. Numerous such heuristics distort our trust judgments. The *availability heuristic* results in overestimating the likelihood of events and behaviours that are rare and salient and easier to process. For example, Koch and Forgas (2018) found that people overestimated the truth and reliability of statements when they were easy to process rather than hard to follow (see also Forgas, this volume). The *representativeness heuristic* leads us to judge others based on their perceived similarity to a pre-existing type. Once an incorrect judgment is made, the *confirmation bias* motivates us to overestimate the importance of confirming information and underestimating challenging information. And the less we know about a case, the more confident our judgments according to the *Dunning-Kruger effect.*

Perhaps most important is the *fundamental attribution error* – a tendency to locate causality inside the person – as a major source of mistaken trust judgments. By ignoring external causes false inferences are made. Other common inferential biases such as the *halo effect* (attributing unknown good or bad qualities based on unrelated information) often distort our trust judgments about rich, famous, high-status or attractive people. Many people seem to develop strong trust in pop-stars, influencers and politicians in situations when they have little valid knowledge about their personal qualities. Even estimates of physical height can be significantly distorted by the assumed social status of an observed person (Wilson, 1966). High-status academics (such as professors) were judged as significantly *taller,* and taller candidates regularly win US presidential races more often than shorter ones. Even the same philosophy essays are judged more positively when attributed to typical philosophers (a bearded middle-aged male) rather than an atypical philosopher (a young, frizzy haired female; Forgas, 2022).

Visceral trust

Subtle subconscious signals coming from our older brain structures such as the autonomous, instinctive and associative systems have an important influence on

spontaneous trust judgments (see Goel, this volume). Numerous studies found that people subconsciously and automatically prefer, trust and like others who are familiar (Zajonc, 2000), belong to familiar in-groups (Tajfel & Forgas, 2000). In uncertain and ambiguous situations there is an instinctive tendency to establish trust and predictability by creating, and maintaining often arbitrary consensual norms (sherif, 1936; Asch, 1952; Janis, 1972). The affective states triggered by such experiences in turn serve as a major subconscious input to inform trust reactions (see Forgas, this volume). For example, several studies found that people are more likely to employ mental shortcuts and trust others more when in a positive mood, with good mood signalling a safe and familiar situation. In contrast, negative mood triggers more cautious and attentive thinking and reduced trust (Forgas, 2022a,b; see also Forgas, this volume).

This pattern of the fragility of trust judgments consistent with evolutionary and neuropsychological evidence suggesting that human thinking has not been optimised for the rational understanding reality, but for promoting group cohesion and cooperation. Rather than being the paragons of wisdom we would like to think, humans have been shaped by evolution to be social beings first, rather than rational seekers of truth. Trust decisions are intrinsically difficult to make, involving future projections based on often unreliable visceral reactions (see also Krueger, this volume). A general visceral tendency to trust, and to create situations where consensus an d agreement prevail, with a preference for actively open-minded thinking in ambiguous situations was presumably more adaptive in our ancestral environment than a sceptical, distrustful attitude (see also Krueger; Stanovich & Toplak; Lin & Gelfand, this volume).

The neuropsychology of trust

Trust is so fundamental that some neuroscientists (see Goel, this volume) suggest that trust functions almost like a deep-seated evolutionary instinct, based on

our automatic habit of ingroup/outgroup classification (Tajfel & Forgas, 2000). Even very young infants already show an automatic ingroup preference preferring and trusting puppets that are like them (Hamlin et al., 2013). Adults also spontaneously prefer familiar to unfamiliar people, even when they have no memory of ever having seen them before (Zajonc, 2000). Trust seems to regulate our behaviour at every level of association, in small groups as well as large ones (Forgas & Dunbar, in press).

In recent decades neuroimaging helped us to develop a better understanding of how trust functions. The neocortex accounts for about 80% of our total brain volume that allows us to represent how others are likely to behave, including simultaneous processing in the prefrontal cortex, the temporal-parietal junction and the temporal lobe. Numerous neuroimaging studies over the last decade have shown that people's mentalising competence correlates directly with the size of their mentalising neural network, and also the number of trusted friends they have. Ultimately it is the brain's volumetric capacity that limits it processing capacity, defining the number of meaningful trusting personal relationships we can have.

But subcortical brain structures also play a critical role in trust. Goel (this volume) identified four distinct evolved response systems that jointly drive such reactions: (a) the *autonomic* system that maintains the safety and equilibrium of the organism, located in the brainstem; (b) the *instinctive* response system featuring pre-determined fixed action patterns and reflexes, located in the diencephalon; (c) the *associative* system, storing learned associations located in the subcortical cortex; and, lastly and most recent, (d) the rational *reasoning* system that deal with propositional knowledge, located in the cerebral cortex and the prefrontal cortex (Figure 8.2).

These four systems *jointly* determine our reactions, including trust judgments, creating inchoate feelings that in turn regulate responses, sometimes in defiance of

reason. Many fears, phobias, compulsions and anxieties originate in ancient brain structures, and are not easily controlled by reason. Sub-rational autonomic reactions like feelings, fears and biases invade and dominate what should be careful rational decisions, making trust judgments rather fragile in real life.

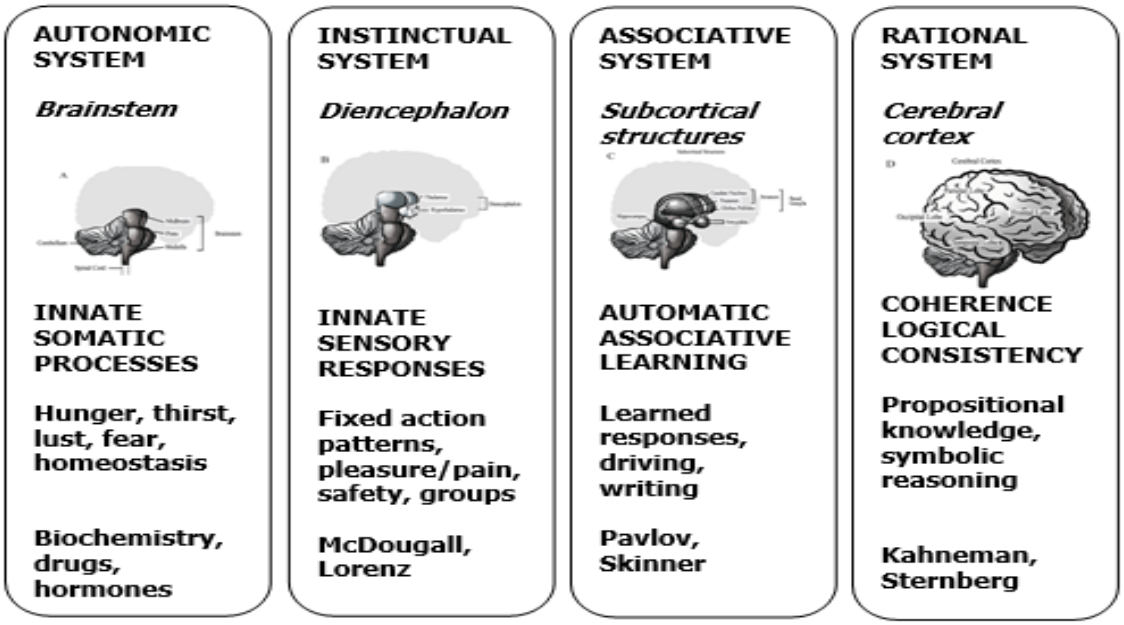

Figure 8.2. Our reactions to the world are the joint product of four different, and largely independent response systems, located in different parts of the brain: (1) the autonomic system, (2) the instinctual system, (3) the associative system, and (4) the rational system (After Goel, 2022).

Extensive experimental evidence (Forgas, 2022a,b) confirms that subconscious feelings play a critical role in influencing trust. Positive affect works like a subtle signal indicating that cognitive vigilance can be relaxed, increasing presumptive trust. In contrast, negative affect triggers more cautious, sceptical and distrustful thinking. As a consequence people in a negative affective state are less trusting of both verbal and nonverbal communication, are better at detecting ambiguous information and are also betterer at *manipulating* trust in others and presenting themselves in a desirable light (strategic ingratiation; see Forgas, this volume).

5. Trust, solidarity and social integration in mass societies

The spectacular recent development of successful Western mass societies required new forms of solidarity and trust to emerge from the ancestral habits of our archaic face-to-face groups where trust was the natural consequence of intimate interactions. By the 19th century sociologists like Ferdinand Toennies (19??) were among the first to describe how a completely new form of trust and social organisation has emerged in the wake of the Enlightenment. They distinguished between solidarity and trust based on *community* (Gemeinschaft), and *association* (Gesellschaft) based on impersonal interdependence. The French sociologist Émile Durkheim (1933), considered the founder of empirical sociology, introduced the concepts of *mechanical solidarity* and *organic solidarity* to distinguish these two different forms of solidarity, built on two different versions of trust. Mechanical solidarity is based on direct personal experience and trust, but organic solidarity in modern, industrial societies is based on impersonal trust generated by interdependence, division of labour and specialization. The impersonal nature of organic solidarity and bureaucratic coordination creates a potential vulnerability as individuals may come to feel confused and alienated as described by Max Weber (1947), a process that is now a major factor in corroding social trust.

Trust and group identity

Humans are also marked by a remarkable tendency to spontaneously trust and follow others, often automatically without any deliberation (see Krueger; Dunning & Schlosser; Fetchenhauer, this volume). Already in the 1890s French sociologists like Gustave Le Bon and Tarde (1899) noticed how spontaneous collective crowd behaviour based on imitation and modelling can produce extreme trust and tribal displays. Later research by Philip Zimbardo on deindividuation and

Irving Janis's (1972) experiments on 'groupthink' largely confirmed Le Bon's predictions of how easily group-based trust can emerge.

Our trust is guided by the universal human tendency to classify people into us and them, ingroup and outgroups. This tendency has its roots in our evolutionary past where trusted in- groups were the secret of our survival (Dunbar, 2019; see also Goel, this volume). The fundamental distinction between trusted ingroups and distrusted outgroups remains the basis of how we make sense of the social world, a skill built deep inside our cognitive apparatus at an automatic and instinctual level (Brewer, this volume). Experiments by Henri Tajfel (Tajfel & Forgas, 2000) confirm that people are automatically motivated to trust and prefer their 'ingroup'. Even completely meaningless and arbitrary 'groups' elicited this tendency, indicating a powerful evolutionary preference to trust and prefer ingroups to outsiders. The more uncertain, insecure and confused we feel, the stronger the tendency to seek identity and place our trust in groups we belong to (Hogg & Gaffney, 2023).

In real life, people use in-group markers such as language, slang words, dress, or consumer displays to instantly classify others. In times of religious or social conflict, trust in the ingroups automatically increases, and it is the same process that autocratic political leaders routinely exploit (Forgas & Lantos, 2021). The 'trust instinct' was dramatically confirmed in the 1930s by Muzafer Sherif (1936) who found that people will automatically trust judgments made by strangers in an ambiguous situation, a display of implicit and spontaneous trust, or *informational conformity.* Further, as Jacobs and Campbell (1961) showed, once such a norm is established, however arbitrary, it tends to become permanent. People will continue to trust and follow what others do, even if they have no idea why they do it. Similar in-group dependence was established in Solomon Asch's (1951) experiments, when participants made obviously wrong judgments just because others have already done so. Lack of private agreement was insufficient to overcome the implicit pressure to trust and follow wrong judgments made by a bunch of strangers, confirming that

humans are profoundly social and indeed tribal creatures (Forgas & Dunbar, in press), with a deep inclination to trust and follow others.

The instinctive tendency to trust and follow others was also illustrated by Milgram's (1974) classic obedience experiments where a majority of participants trusted the experimenter sufficiently to administer what appeared to be lethal electric shocks to another person, just because they were told to do so. We are largely in denial about this aspect of our human nature - psychologists and psychiatrists Milgram consulted before the study unanimously predicted that all participants would refuse to obey. Horrific acts and violence can be committed by people who place their trust in leaders and carry out unconscionable acts of bloodshed, a recurring feature throughout human history (Berkowitz, 2022).

Trust and collective beliefs

People also have a remarkable tendency to trust and share collective beliefs simply because others do so. Down through the ages, shamans, chiefs, religious leaders and patriarchs manipulated people's trust by claiming divine revelation, superhuman abilities and miracles. More recently the Franciscan Padre Pio (died in 1968) claimed miraculous cures, "reading" souls at a distance, and having had physical fights with Satan. Trust in such collective beliefs has been a defining feature of most of human history and served to unite and define groups. Scepticism and distrust were supressed and rational, scientific thinking only made a very late appearance in the last few hundred years and then mostly in Western civilisations. Trusting 'true believers' continue to flourish at both ends of the political spectrum. Delusional left-wing political ideologies such as woke neo-marxism flourish in our universities and shrill populist narratives on the political right are on the rise. Trusting followers accept outright lies from populist leaders like Donald Trump or Viktor Orban, and the wise thoughts of Mao, Stalin or Hsi Xi Ping have guided the lives of millions. Cult leaders are masters of abusing followers' trust (eg. Bhagwan Shree Rajneesh, David Koresh, Joseph Smith of Mormon fame, etc.).

Many highly educated academics still blindly follow Marxist ideology, described as 'the opium of the intellectuals' by Raymond Aron (2011; Popper, 1945). There seems to be a powerful evolutionary human propensity to trust leaders and ideologies that bind a group together, overwhelm our rational faculties. For humans, shared beliefs are a highly salient indicator of who can be trusted, and such narratives function as markers of tribal identity. There is even some fascinating evidence that small communities are more likely maintain trust and survive if they have a shared tribal narrative (Dunbar, 2019). '*True believers*' may lead the way, but '*fellow travelers*' make up the bulk of followers, and '*useful idiots*' form the rear-guard of trusters, a term attributed to Lenin to describe clueless progressive Western intellectuals who trusted the bloody bolshevik cause despite readily available evidence to the contrary. For example, George Bernard Shaw in the 1930s was an avid admirer of Stalin, and his house near London run by the National Trust displays mementoes of his jolly meetings with Stalin and Dzerzinsky. More recently, Tucker Carson was labelled 'Putin's useful idiot' by several media commentators like Darren Grimes, Paul Barry as well as Hilary Clinton after his fawning and uncritical interviews with Putin, as well Viktor Orban in Hungary.

Religions have long served as the core narrative to mould people together in trusting relationships, and various tribal ideologies today still serve the same purpose. Shared tribal delusions have been the basis of trust in many ethnographic societies, and cults as well as political movements often rely on similar markers of tribal identity. Professional groups often invent specialised displays (eg. jargon terms) to generate trust and identify ingroup members. The power of such 'tribal truths' was demonstrated by Bernstein et al. (2023) who found that exactly the same policies were trusted and evaluated more positively when attributed to an ingroup leader (Obama for Democrats and Trump for Republicans) (Figure 3). This is what we may call trust in '*tribal truth*' – the blind tendency to see the world through the distorting perspective of 'our' own tribe.

Such unbridled in-group trust may produce a dangerous tendency to ignore reality, as Janis's (1972) studies of "*groupthink*" show, leading even highly intelligent and competent people to trusting their 'tribal truth' over reality (see also Jussim et al.; Brewer; Fetchenhauer, this volume). Scientists are no exception, often trusting wrong paradigms well beyond their use-by date, maintaining trust by censoring disagreement. Self-censorship in US academia is now four time as high as during the height of the McCarthy era (48% vs 14%; Gibson & Sutherland, 2023).

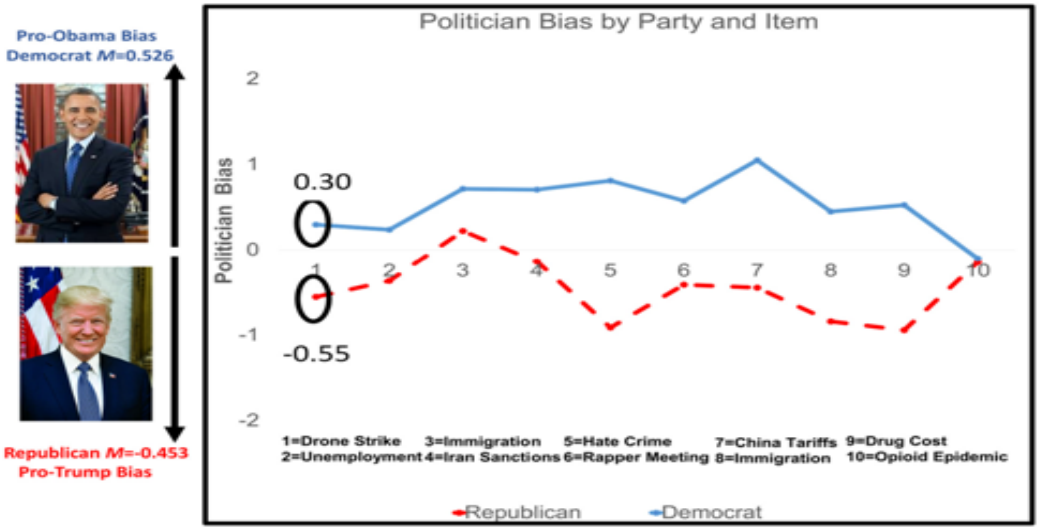

Figure 2. Trusting our own: the same policies are evaluated significantly more favourably when coming from the ingroup rather than the outgroup (Based on Bernstein et al., 2023, Tribalism in American politics, *Journal of Open inquiry in the Behavioural Sciences*).

6. The manipulation of trust

In politics. Politicians have long been in the business of exploiting our propensity for trust. Successful autocrats have long been able to exploit their power and media monopoly to manipulate their followers trust. As an example, Viktor Orban in Hungary has become Europe's self-professed champion of populism and Putin's closest friend and ally by manipulating his followers trust through employing Scare campaigns against foreigners, the EU and jewish financiers described as 'vermin' in a recent speech. Orban has successfully destroyed Hungary's fledgling

democratic institutions, and turned Hungary into the most corrupt state in Europe, by shamelessly manipulating the trust of his followers.

Tribal trust can make people blind to the obvious reality around them. Orban's followers accept that his family and friends have become billionaires from corrupt government contracts, turning Hungary into a 'post-communist mafia state' (Magyar, 2016). The same scare campaigns and totalitarian methods were used by Mussolini, Goebbels, and Hitler in the 1930s to engineer trust and blind loyalty. In addition to fear of foreigners, the trust by Orban's followers is also driven by a sense of grievance, resentment and need for positive tribal identity.

Figure 3. Manipulating trust for political purposes: Hungarian government propaganda appealing to tribal resentment: Top left: 'Message to Brussels: Respect for Hungarians!' Top right: 'Soros (a Jewish financier) can't have the last laugh!' Below left: 'Resist (EU) blackmail: Defend Hungary'. Below right: 'Hungary will not give in!' (Photos by Joseph Forgas).

Numerous empirical studies (Forgas & Lantos, 2021; Kelemen, 2023; Laszlo, 2013) confirm a close connection between a deep sense of insecurity, fear and lack of self-confidence by Orban's followers, and their unconditional trust in the political system. When governance is no longer about performance, blind trust takes over, shaping people's world views, a real danger when the fragile edifice of liberal democracy is corroded (Albright, 2018; Biro-Nagy, 2022). The same psychological mechanisms of fear, insecurity, grievance and resentment can also be detected behind other tribal political movements focusing on unconditional trust (Golec de Zavala, 2024). Once such an unconditional sense ofl trust is established, people become remarkably resistant to alternative views as research by the Yale group showed (Hovland et al., 1953; see also Jussim et al.; Crano, this volume). Only information that is quite close to the current position of the ingroup is considered, defining a tight '*region of acceptance*' – all other information is rejected or re - reinterpreted to fit with the existing convictions (eg. Bernstein et al., 2023; see also Figure 7.3).

Manipulation of trust: Consumerism

Trust also plays an important role in commercial life, and consumerism in particular. Economist since the 18th century like Adam Smith, David Ricardo and John Stuart Mill shared one Enlightenment assumption that consumers *are* rational, and spend money based on cost, utility and self-interest that ultimately drives market efficiency, prices and progress. This is no longer the case in our consumer society when our propensity for trust and need for positive identity can be exploited by marketers and advertisers. Much of our economic progress now depends on manipulating consumer trust to buy ever-more superfluous items often at exorbitant prices. Consider the puzzling fact simple and that almost identical small kitchen appliances can cost twenty times as much in a specialist store than K-Mart (eg. toaster $17 vs $249; microwave oven $48 vs $398; hot water kettle $15 vs $249).

How could consumers be persuaded by advertisers to trust them to spend up to twenty times as much for an almost identical branded product?

Thornstein Veblen in his book *The Theory of the Leisure Class* (1899) coined the concept of *conspicuous consumption* and *conspicuous leisure* to highlight our vulnerability to commercial manipulation, and Vance Packard (1959) in the '*Status seeekers*' and John Kenneth Galbraith (1958) in *The Affluent Society* argued that our natural propensity for gullibility and trust is easily exploited by commercial manipulation. By the 1970s, researchers like Diener and Seligman (2002, 2004) started to ask the same question within the framwork of *positive psychology,* suggesting that consumerism does not deliver the satisfaction it promises (Figure 1.2), and may *impair people's ability to savour everyday positive emotions and experiences*.

Figure 2.2: The consumer's dilemma (Photos by Joseph Forgas).

What are people *really* getting for their money? What drives this apparently irrational tendency to trust advertising and buy overpriced consumer products at exorbitant prices? Vance Packard (1957) in *The Hidden Persuaders* suggested that we our propensity to trust others makes us especially vulnerable to messages offering status and identity that are otherwise difficult to communicate in our anonymous mass societies. Branded products command exorbitant prices because consumers trust and seek the status and image they convey rather than the function and utility

of the product. This is how a small Chanel handbag can cost $10 000, and Burberry, a 19th century London raincoat company can now successfully sell watches and perfumes under its logo at exorbitant prices, while Hugo Boss, a German taylor who once designed those stylish SS uniforms now also markets watches, perfumes and other trinkets.

This kind of industrial scale trust manipulation of trust through misleading advertising is further exemplified by the amazing success of marketing still water - a freely available, common, generic and undistinguishably colourless, tasteless, odourless liquid. Water marketing involves the intense promotion of a strong brand identity, celebrity endorsements, suggestive status symbols, memorable packaging, and often spurious claims about health, filtration and exotic origin, as well as misleading claims by advertisers about the alleged health risks of drinking tap water. It is our paleolithic desire to trust such messages and willingness to signal our desired status and identity that makes us so vulnerable to conspicuous consumption.

The marketing of identity products is only possible because our built-in tendency for gullibility and trust. The human vulnerability to such appeals has already been recognised buy Plato in *The Republic*, and he feared that given such frailties of human nature, democracy is an inherently unstable system. What is of greater concern is that trust in such consumer advertising is ultimately in vain. There is now good evidence from researchers in positive psychology showing that despite an almost fourfols increase in per capita GDP since the 1950s, and a huge increase in consumer spending, happiness and life satisfaction have remained stagnant (Figure 3). In other words, our trust in advertising claims and marketing has been misplaced, as we are no happier today than we were decades ago.

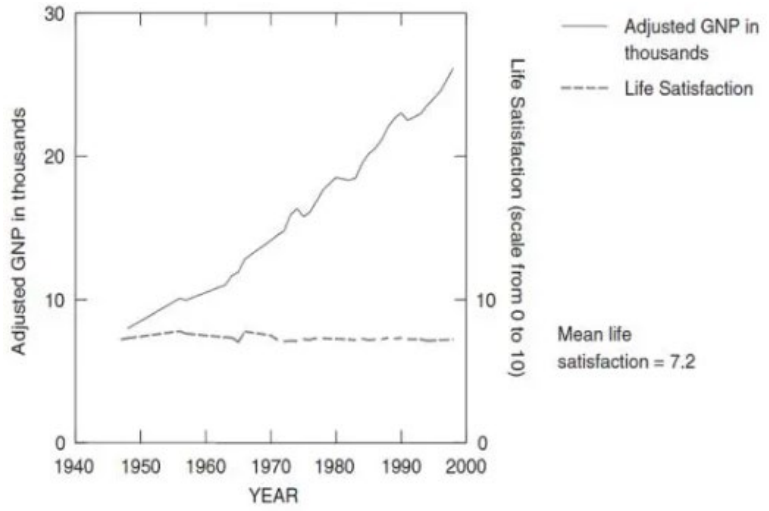

Figure 2.3. Increased wealth and consumption failed to produce increased happiness and life satisfaction over the past 60 years. *(From: Diener, E. & Seligman, M. (2004). Beyond money: An economy of well-being. Psychological Science in the Public Interest, Vol 5, Nr. 1, 1-31*.

7. Trust in intimate relationships

Trust is a crucial element in successful intimate relationships, yet it has not been particularly well defined and explained to date (see Campbell; and Rempel, this volume). Trust in intimate relationships is especially important in cultures that focus on monogamy. Monogamy has not always been a core feature in all human cultures, and the human capacity for trust presumably first evolved in the context of intimate small group relationships before it became the focus of intimate romantic relationships. Trust now undoubtedly plays a crucial role in maintaining our close intimate relationships, and develops in a slow and gradual manner, involving a step-by-step filtering progress as more and more intimate details about the potential partner are uncovered (Levinger & Snoek, 1988; see also Campbell; and Rempel, this volume). At every level of progression towards greater trust and intimacy, the relationship might either progress or break down, and with growing involvement more and more delicate features of a potential partner are explored, from physical

characteristics, social status and background, attitudes, values, down to intimate personal features such as religion, family background, finances and sexuality. At every stage of building relationship trust more and more diagnostic features are uncovered, based on reciprocal disclosure managed by one or the other of the partners (Dunbar, 2010 *Science of Love and Betrayal*).

Trusting relationships are not simply based on cold calculation but also involve a deep emotional element – an experience of bonding and interconnectedness. The breakdown in relationship trust usually represents serious crisis, and re-building trust is a major challenge (Rempel, this volume). Our potential to forms deep and trusting relationships also depends on early childhood experiences according to attachment theory (Bowlby, 2018; Shaver & Mikulincer,2002; Mikulincer & Shaver, this volume). Depending on those early experiences, life-long habits to form *secure*, *insecure* or *avoidant* relationships are formed. Trust in intimate relationships then develops as a result of a complex web of cognitive and emotional processes (see Crano; Campbell; Rempel, this volume). At the emotional level, interpersonal bonding inevitably requires close, intimate and regular interaction over time that also activates the brain's endorphin system, creating the 'raw feeling' of being emotionally connected. Ultimately the strength of a relationship over time is directly related to how much time is spent together (Dunbar, 2010).

Shared activities reinforce trust partly through activating the endorphin system. In every known societies such communal activities play a crucial role in maintaining trust and solidarity. It is the joint effects of sub-cortical feelings, and mentalising that allows interpersonal trust to emerge (Goel, this volume). The kind of deep and personal trust that intimate relationships require is difficult to form, but is easily destroyed when the delicate web of implicit and explicit expectations is violated. As George Herbert Mead (1934) argued, every encounter we have is a crucible within which our shared representation and trust in our partner and the existing social order is tested, affirmed, or challenged. Numerous studies showed (Forgas, 1979, 1982) that relationship intimacy and group cohesion are dependent on shared trust

about a consensually defined set of interactions or social episodes. Interpersonal communication plays a crucial role in developing and maintaining trust both at the individual, and at the social level (see Crano, this volume).

8. Overview of the volume

he book is organised into four parts, discussing (1) the nature and development of trust, (2) cognitive and affective influences on trust, (3) trust in personal relationships, and (4) trust in society and culture.

Part 1. The nature and development of trust

Chapter 1 surveyed historical and philosophical approaches to trust, and evolutionary theories that explain the development of trust as an important adaptive resource that supports sophisticated group cooperation.

Chapter 2 by Vinod Goel discusses how trust facilitates interactions between people characterized by the *expectation* of fairness that can be formed cognitively, or it can be formed viscerally. Trust is strongly shaped by ingroup / outgroup membership and by familiar/unfamiliar attributes and worldviews. Trust is is analysed in terms of the *tethered model of mind* predicting that humans are less likely to trust outgroup members, and are more likely to overinterpret violations of fairness to conclude that outgroup members are not to be trusted.

Chapter 3 by Fetchenhauer suggests that interpersonal trust is about the transfer of resources to another person not knowing whether the other person will act in a trustworthy manner. The chapter reviews research showing that humans are often overly cynical on a cognitive level (underestimating trustworthiness) but fail to signal their distrust. The explanation for these findings is considered, and the chapter suggests that in well-functioning societies humans are better off when they trust others despite their reservations.

In chapter 4, Dunning and Schlosser discuss how trust is essential for beneficial conduct of human life, yet it is inherently irrational because it contradicts the rational actor model. So how can the existence of trust in human society be

explained? Many theorists define trust as an optimistic expectation that others will reward one's trust, but we find evidence that people trust others even when they have negative expectations because they are reluctant to openly signal distrust. The chapter discusses how respect for others supports trust, its boundaries, and its applications, and how humans react to societal norms that dictate behavior that is irrational at the individual level but adaptive at the collective level.

Part 2. Cognitive and affective influences on trust

Chapter 5 by Krueger suggests that trust requires decisions under uncertainty and therefore, it is difficult, if not impossible, to optimize these decisions in rigorous and coherent ways. The use of social heuristics remains the trustor's best available means to come to a satisfactory decision. The chapter identifies the social heuristics people use (or should use) when deciding whether to trust, also investigating decisions in experimental trust games when uncertainty is greatest.

Chapter 6 by Stanovich and Toplak discuss how trust and skepticism are related. While skeptical attitudes can undermine trust in knowledge institutions, the same distrusting and skeptical attitudes can protect people from false government propaganda. Empirical results that suggest that *actively open-minded thinking* (AOT) as studied in the reasoning literature can avoid the paradoxical effects of negotiating the effects of trust and scepticism on our decisions.

Chapter 7 by Fiedler examines if the psychology of trust be reduced to a set of objective experimental findings? The chapter argues that a game-theoretical approach can actually "enrich" our understanding of the conditions within which trust can unfold in reality. A range of experimental studies will be reviewed offering convergent support for these insights.

Chapter 8 by Forgas adopts an evolutionary-functional approach to explore how affective states impact on trust. It is argued that affective reactions can arise from a variety of subcortical systems, and positive affect generally leads to a more superficial processing and greater trust, while negative affect promotes more detailed

processing and a reduction of trust. A number of experiments confirming these predictions are reviewed.

Part 3. Trust in personal relationships

Campbell in Chapter 9 suggests that trust is a core concept of romantic relationships, and discuss leading models of romantic trust. Recent research by the author on measuring romantic trust and work on how trust may develop will be discussed. The chapter proposes rigorous tests for assessing key assumptions and consequences of the psychology of trust as a central feature of romantic relationships.

Chapter 10 by Mikulincer and Shaver suggests that security dynamics plays a crucial role in shaping a person's sense of trust. Feeling secure with close relationship partners, experts or leaders in particular domains (e.g., teachers, managers, therapists), social groups or organizations (e.g., teamwork, workplace), or even supernatural figures (e.g., God) contributes to the development of trust in the benevolence, reliability, dependability, and credibility of our social world.

Chapter 11 by Rempel review research on trust in close relationships, focusing on the centrality of trust in human experience. The distinction between cognitive and emotional aspects of trust will be considered, and the breakdown of trust in relationships is discussed., reviewing recent evidence on the process of rebuilding trust and commitment in the forgiveness process.

Chapter 12 by Crano discusses the psychology of trust from a communication perspective focusing how the internet has paved the way for the propagation and acceptance of patently absurd beliefs about the fundamental nature of reality. Two likely outcomes of these democracy-threatening actions are discussed, and means of reestablishing trust, through its causal genesis, trustworthiness, are proposed.

Part 4. Trust in society and culture

In Chapter 13, Jussim, Finkelstein and Yanovsky discuss how social media may disrupt trust in civic life by undermining democratic norms and institutions. They find

that increased media use is related to 'civic disalignment' when people profess to support democratic ideals yet endorse anti-civic behaviors, including the legitimation of violence in social media, for example when murdering an executive is justified in on-line media. The results confirm that distrust is generated when social media is used as a primary news source.

Chapter 14 by Lin and Gelfand define trust as a cornerstone of a well-functioning society. The chapter introduces an expanded framework of trust as an evolutionary response to ecological and cultural conditions. Using game theoretical modeling they analyse both modern and pre-industrial datasets, showing that *intrinsic trust* is the default expectation of trustworthiness in societies with low threats and loose norms. In contrast *assurance-based trust* relies on external control and predominates in cultures shaped by threats and tight norms, suggesting distinct evolutionary pathways of trust development.

Chapter 15 by Thielman discuss how worldviews emphasizing an us-versus-them mentality provide growing support for populism and conspiracy theories. Deep-seated distrust towards elites suggests a psychological link between populism and conspiracy theories, potentially also linked to personality traits. The chapter explores the evidence for the dispositional roots of populism and conspiracy mentality, focusing on distrust and corresponding personality traits, suggesting that enhancing trust could be a strategy to counteract the rise of populist ideologies.

Chapter 16 by Brewer distinguishes between group-based trust (based on shared social identity), interpersonal trust, and institution-based trust. Group-based trust is depersonalized in that it does not depend on personal knowledge. The chapter reviews research on the nature of group-based trust and its role in interpersonal and collective cooperation. Finally, it discusses the implications for social cohesion when trust in institutions is undermined and populations rely on parochial group-based trust to govern their social lives.

Conclusions

Our capacity for trust is a defining feature of human nature, and an essential requirement for forming stable and reliable social relationships, and maintaining solidarity in society. Right now we live in uncertain times. The trust that forms the absis of the fragile edifice of liberal democracy that gave our generation the best eighty years perhaps in our entire human history is now under sustained attack both from totalitarian dictatorships on the outside, and from a loss of trust, solidarity and confidence from the inside.

Partly as a result of the unprecedented success of individualistic liberal democracies in providing us with undreamt-of material security, people in our mass societies have now also become more lonely, isolated, detached, confused and alienated, and recent events seriously undermined public trust in our system. Our optimistic Enlightenment ideology of humans as rational actors may now need to be revised to take due account of the reality of human nature based on an intense need for trust and sociality. Democracy cannot survive unless the feeling of trust and solidarity is reinvigorated.

Trust is an intrinsically fragile quality, necessarily involving uncertainty and influenced by a variety of cognitive and visceral systems. Although in many situations trust can be studied as the outcome of more or less rational, predictable processes (as in economic games), there is also persuasive evidence that in an evolutionary sense, humans are inclined to trust each other, follow information received from others, and seek to build predictable, conformist social systems. The risks of undeserved distrust can be just as serious as the risks of trusting untrustworthy others. Navigating this paradox remains a complex psychological challenge for all of us, and an important future task for psychological science. This book hopes to contribute to this enterprise by surveying some of the most exciting recent research on this important topic.

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