



ELSEVIER

Trust promotes unethical behavior: excessive trust, opportunistic exploitation, and strategic exploitation

Jeremy A Yip and Maurice E Schweitzer

Trust is critical for our cooperation and effective working relationships, but *trust also enables exploitation and unethical behavior*. Prior trust research has disproportionately focused on the benefits of trust, even though some of the most egregious unethical behaviors occur because of misplaced trust. Targets of exploitation misplace their trust, because they rely on the wrong cues and are exploited by people who either opportunistically or strategically take advantage of their trust. We call for future work to explore the critical link between trust and unethical behavior.

Address

The Wharton School, University of Pennsylvania, 3730 Walnut Street, Philadelphia, PA 19104, USA

Corresponding author: Schweitzer, Maurice E
(schweitz@wharton.upenn.edu)

Current Opinion in Psychology 2015, 6:216–220

This review comes from a themed issue on **Morality and Ethics**

Edited by **Francesca Gino** and **Shaul Shalvi**

<http://dx.doi.org/10.1016/j.copsyc.2015.09.017>

2352-250/© 2015 Elsevier Ltd. All rights reserved.

For over a decade, Brian Williams held the coveted position of anchor and managing editor of ‘NBC Nightly News’. In his nightly news broadcast, he drew an average of 9.3 million viewers, winning the top Nielsen ratings for 282 consecutive weeks. The President of NBC News publicly announced that Brian Williams was one of ‘the most trusted journalists of our time.’ The network even launched a promotional campaign showing photos of Brian Williams talking to soldiers and children in war zones over the past decade with the narration, ‘And what you build, if you work hard enough, if you respect it, is a powerful thing called trust.’

In early 2015, however, a military newspaper ignited a media firestorm by accusing Brian Williams of misleading the public when he told a fabricated story about coming under enemy fire in a helicopter in Iraq. When it became clear that he had misrepresented his experience, NBC suspended him without pay for six months and launched

an internal investigation of the veracity of his reporting during the Iraq War and Hurricane Katrina.

Trust is essential for stable working relationships and economic transactions [1]. Trust enables many positive outcomes including cooperation [2], effective leadership [3], negotiated agreements [4,5], and coordinated organizational behavior [6–8]. A substantial literature has not only documented the benefits of trust [9], but has also conceptualized trust as a constructive interpersonal force in almost every aspect of our lives [3]. However, just as trust can promote collaboration and coordination, trust can enable exploitation and predation. In fact, many forms of exploitation, such as Ponzi schemes, consumer fraud, and internet scams, involve a critical initial step: *building trust*. The academic literature has largely neglected the link between trust and exploitive, unethical behavior. In this article, we review some of the extant trust research, describe how trust enables unethical behavior, and call for a new stream of research to address the relationship between trust and unethical behavior.

Trust: ability, benevolence, and integrity

Across disciplines, trust has been defined as the willingness to be vulnerable to exploitation based upon positive expectations [10,11]. Although the potential for exploitation is a critical element of the definition of trust [12], we know surprisingly little about the relationship between trust and exploitation. This is a serious oversight.

The dominant trust paradigm presumes that people place greater trust in those they assess to have high ability, benevolence, and integrity [10]; according to this framework, individuals are more likely to trust those who have the ability to perform an important task, exhibit benevolence, and have demonstrated integrity. Building on early research, recent trust scholars have distinguished between two primary forms of trust: cognitive trust and affective trust [13,14]. Cognitive trust captures the beliefs and expectations that a trustee will be competent and reliable [14]. Cognitive trust is largely influenced by perceptions of the trustee’s ability and integrity. Affective trust reflects beliefs about the trustees’ care and concern for the trusted party [14]. Affective trust is largely influenced by perceptions of the trustee’s benevolence.

Ironically, in some cases, demonstrations of high ability may harm trust and promote unethical behavior. If high performers are salient peers, demonstrations of high

performance may actually induce envy, lower trust, and promote unethical behavior [15,16].

The link between trust and perceptions of ability, benevolence, and integrity is further complicated by the fact that the same action can send conflicting signals about these constructs. For example, prosocial lies, lies that are told to benefit others (e.g., ‘I find your research interesting.’), can signal high benevolence but low integrity [17]. Although philosophers and scholars have long argued that deception is unethical and harms trust, prosocial lies can *promote* trust [18^{**},19]. Similarly, accusations of unethical behavior leveled against a third party send mixed signals with respect to benevolence and integrity. By accusing someone of unethical behavior, accusers convey that they have high integrity, but low benevolence. Kennedy and Schweitzer [20] find that when people accuse a target of engaging in unethical behavior, observers deem the accuser to have higher levels of cognitive trust and the accused to have lower levels of cognitive trust. Kennedy and Schweitzer [20] conjecture that people may make *strategic* accusations to manage impressions and build trust.

How trust enables unethical behavior

Trust is a critical antecedent for unethical behavior (See Table 1). When individuals misplace their trust in others, they become vulnerable and are more likely to be exploited. Scholars have identified a number of psychological factors that influence unethical behavior such as perceptions of inequity [21], self-control [22,23], emotions [24–26], goal-setting [27,28], wearing counterfeit products [29], moral intuition [30], and mindfulness [31].

Misplaced trust poses a particularly important problem in negotiations. Negotiations are characterized by information dependence [24] and both cooperative and competitive motives [32^{**}] that make negotiators vulnerable to exploitation. Recent studies have explored the dynamics of trust and exploitation using economic bargaining

games. This work has found that people often capitalize on misplaced trust by acting selfishly [33,34] and deceptively [35^{*},36,37]. Though the negotiation and bargaining literatures have considered trust and exploitation, the broader trust literature has largely neglected this relationship, and a surprising gap exists in our understanding of how trust promotes exploitation.

Excessive trust

In many cases, people are vulnerable to exploitation because they are simply too trusting. Both individual differences and environmental triggers influence how trusting people are, and both can make people vulnerable to exploitation. With respect to individual differences, we consider trust propensity and naiveté. Trust propensity is a stable individual difference in the willingness to rely on others. Trust propensity has been linked to both trust behavior and risk-taking [38,39]. The greater one’s trust propensity, the greater the risk of misplacing trust in someone who might exploit it.

A related personality trait is naiveté. Naiveté reflects the failure to consider the strategic and self-interested motives of others [40,41]. Naïve individuals are especially likely to be exploited for two reasons. First, naïve individuals trust others too readily. Second, naïve individuals make it easier for exploiters to justify their behavior. Justification is a key antecedent to engaging in unethical behavior [42], and people find it easier to justify their exploitive behavior if they believe that their targets are naïve [43].

In addition to individual differences that place some people at particular risk of exploitation, there are environmental cues that place everyone at risk of exploitation. Often, we often rely on the wrong cues to inform our trust beliefs. Superficial cues, such as physical appearance, profoundly influence how much people trust others. For example, individuals are more likely to trust men with wider faces than men with slimmer faces [44]. And

Table 1

Trust and exploitation.

How trust is exploited	Definition	Examples
Excessively trusting targets	Targets misplace their trust by relying on the wrong cues	Targets rely on <ul style="list-style-type: none"> • Superficial cues (e.g., facial features, clothing) • Incidental emotions (e.g., gratitude)
Opportunistic exploitation	Exploiters opportunistically take advantage of trusting targets	Exploiters target vulnerable individuals or demographics <ul style="list-style-type: none"> • Elderly (e.g., ‘grandparent scam’) • Tourists
Strategic exploitation	Exploiters build trust in order to exploit it later	Exploiters employ influence tactics <ul style="list-style-type: none"> • Manipulating superficial cues (e.g., creating logos, websites) • Questioning the trustworthiness of the target • Leveraging membership in affinity groups (e.g., ‘Madoff Ponzi scheme’)

even the clothes people wear influence how much we trust others. Patients in a medical clinic reported higher levels of trust in doctors who wore ‘white coats’ than doctors who did not [45]. In this case, people were more willing to share social, psychological, and sexual problems with physicians who were professionally dressed. That is, outward appearance changes both attitudinal and behavioral trust.

People also trust strangers differently as a result of environmental triggers. For example, superfluous apologies, apologies for things for which the apologizer was clearly not responsible, boost trust [46*]. In one study, commuters in a train station were more likely to hand over their cell phone to a complete stranger who asked to borrow it after the confederated stated, ‘I’m sorry about the rain.’ Similarly, incidental emotions, emotions triggered by unrelated situations, influence trust [47,48]. When people feel grateful or happy, they may misattribute their positive feelings to their current interactions and, consequently, become more trusting of others.

Exploiting trust

Highly strategic individuals build trust with the goal of exploiting trusting targets. In some cases, people are adept at recognizing opportunities to exploit existing trust relationships. In other cases, exploiters manufacture trust relationships that they then exploit. Often, these exploiters seek out vulnerable targets.

One demographic that is particularly vulnerable to exploitation is the elderly. The American Association of Retired People found that senior citizens are more likely to become fraud victims than younger people, and a survey involving the Better Business Bureau revealed that officials perceived a link between a greater willingness to trust and a higher likelihood to become a victim of a scam. For example, in the ‘grandparent scam,’ a senior citizen receives a phone call from someone who identifies himself as his/her grandson. The caller claims to have been arrested while traveling in a foreign country. The con artist explains that, ‘I need your help. I need money to pay for bail. But, please don’t tell mom and dad because they will get upset.’ The grandparents who misplace their trust in the caller send money to the con artists.

The link between trust and exploitation is particularly clear in cases in which con artists invest time and energy to *build* trust. For example, con artists frequently manipulate their appearance to gain trust. Related to appearance research and the authority principle of influence [49], con artists who dress professionally and present official looking documents often gain trust that they subsequently exploit. In one scam, con artists wearing a company uniform drive a van with a matching company logo into a busy parking lot. The con artist approaches shoppers, claiming that s/he has extra speakers available at a discounted price. Gullible shoppers may purchase speakers that do not even work.

In some cases, con artists appeal to their victims’ self-interest with promises of easy money, but request that the target send money in advance. To disarm the target and build trust, exploiters question the trustworthiness *of the target* [32*]. When the exploiter expresses doubt about the target’s trustworthiness, the target focuses attention on proving his/her credibility. This happened to John Worley, a psychotherapist, who was swindled by Nigerian con artists. As part of the scam, the Nigerians conducted a background check on Worley, before they ‘allowed’ him to participate. In the end, Worley wired \$80 000 out of the country to people he never met.

Con artists also exploit social networks to gain trust. Often, this takes the form of affinity groups. For example, Bernard Madoff founded a brokerage firm that purported to deliver a consistent annual return of at least 10%. Madoff, as a member of the Jewish community, worked closely with prominent Jewish executives and organizations such as the Elie Wiesel Foundation and Steven Spielberg’s Wunderkinder Foundation. These reputable foundations lent credibility to Madoff and invoked the social proof principle that enabled him to gain the trust of both individual and institutional investors. Though many red flags existed, investors badly misplaced their trust in Madoff. In 2008, the federal authorities discovered that Madoff’s brokerage firm was a Ponzi scheme that had lost \$65 billion! What made this fraud possible? Trust.

Conclusion

In this article, we conceptualize trust as not only a foundation for creating joint gains through effective leadership and cooperation, but also as a critical antecedent for unethical behavior. Some of the most egregious unethical behaviors occur because individuals exploit trust. Individuals often misplace trust, because they are overly trusting or overweigh cues, such as appearance or their current emotional state. And many people hijack the trust of others — either by recognizing opportunities to exploit misplaced trust or by building trust that they strategically exploit. Trust is critical for our social and economic systems, but it also enables exploitation and unethical behavior.

Conflict of interest statement

Nothing declared.

References and recommended reading

Papers of particular interest, published within the period of review, have been highlighted as:

- of special interest
- of outstanding interest

1. Hosmer LT: **Trust: the connecting link between organizational theory and philosophical ethics.** *Acad Manage Rev* 1995, **20**:379-403.
2. Pillutla MM, Malhotra D, Murnighan JK: **Attributions of trust and the calculus of reciprocity.** *J Exp Soc Psychol* 2003, **39**:448-455.

3. Dirks KT, Ferrin DL: **Trust in leadership: meta-analytic findings and implications for research and practice.** *J Appl Psychol* 2002, **87**:611.
 4. Kong DT, Dirks KT, Ferrin DL: **Interpersonal trust within negotiations: meta-analytic evidence, critical contingencies, and directions for future research.** *Acad Manage J* 2014, **57**:1235-1255.
- A meta-analysis of 38 empirical studies examines the processes through which trust influence negotiation behaviors and outcomes.
5. Mislin AA, Campagna RL, Bottom WP: **After the deal: talk, trust building and the implementation of negotiated agreements.** *Organ Behav Hum Decis Process* 2011, **115**:55-68.
 6. Zaheer A, McEvily B, Perrone V: **Does trust matter? Exploring the effects of interorganizational and interpersonal trust on performance.** *Org Sci* 1998, **9**:141-159.
 7. Pirson M, Malhotra D: **Foundations of organizational trust: what matters to different stakeholders?** *Org Sci* 2011, **22**:1087-1104.
 8. Crossley CD, Cooper CD, Wernsing TS: **Making things happen through challenging goals: leader proactivity, trust, and business-unit performance.** *J Appl Psychol* 2013, **98**:540.
 9. Hurley RF: *The Decision to Trust: How Leaders Create High-trust Organizations.* John Wiley & Sons; 2011.
 10. Mayer RC, Davis JH, Schoorman FD: **An integrative model of organizational trust.** *Acad Manage Rev* 1995, **20**:709-734.
 11. Rousseau DM *et al.*: **Not so different after all: a cross-discipline view of trust.** *Acad Manage Rev* 1998, **23**:393-404.
 12. Kim PH *et al.*: **Removing the shadow of suspicion: the effects of apology versus denial for repairing competence-versus integrity-based trust violations.** *J Appl Psychol* 2004, **89**:104.
 13. Lewicki RJ, Bunker BB: **Trust in relationships: a model of development and decline.** In *Conflict, Cooperation, and Justice: Essays Inspired by the work of Morton Deutsch.* Edited by Bunker BB, Rubin JZ. San Francisco: Jossey-Bass; 1995.
 14. McAllister DJ: **Affect and cognition-based trust as foundations for interpersonal cooperation in organizations.** *Acad Manage J* 1995, **38**:24-59.
 15. Dunn J, Ruedy NE, Schweitzer ME: **It hurts both ways: how social comparisons harm affective and cognitive trust.** *Organ Behav Hum Decis Process* 2012, **117**:2-14.
 16. Moran S, Schweitzer ME: **When better is worse: envy and the use of deception.** *Negot Conflict Manage Res* 2008, **1**:3-29.
 17. Levine EE, Schweitzer ME: **Are liars ethical? On the tension between benevolence and honesty.** *J Exp Soc Psychol* 2014, **53**:107-117.
 18. Levine EE, Schweitzer ME: **Prosocial lies: When deception breeds trust.** *Organ Behav Hum Decis Process* 2015, **126**:88-106.
- This empirical paper demonstrates that prosocial deception promotes benevolence-based trust
19. Willemuth SS, Newman DT, Raj M: **The consequences of dishonesty.** *Curr Opin Psychol* 2015, **6**:20-24.
 20. Kennedy J, Schweitzer ME: *Holding People Responsible for Ethical Violations: The Surprising Benefits of Accusing Others, in Working Paper.* University of Pennsylvania; 2015.
 21. Gino F, Pierce L: **Dishonesty in the name of equity.** *Psychol Sci* 2009, **20**:1153-1160.
 22. Gino F *et al.*: **Unable to resist temptation: how self-control depletion promotes unethical behavior.** *Organ Behav Hum Decis Process* 2011, **115**:191-203.
 23. Mead NL *et al.*: **Too tired to tell the truth: self-control resource depletion and dishonesty.** *J Exp Soc Psychol* 2009, **45**:594-597.
 24. Gaspar JP, Schweitzer ME: **The emotion deception model: a review of deception in negotiation and the role of emotion in deception.** *Negot Conflict Manage Res* 2013, **6**:160-179.
 25. Cohen TR *et al.*: **Introducing the GASP scale: a new measure of guilt and shame proneness.** *J Pers Soc Psychol* 2011, **100**:947.
 26. Yip JA, Schweitzer ME: *Mad and Misleading: Incidental Anger Promotes Deception, in Working Paper.* University of Pennsylvania; 2015.
 27. Schweitzer ME, Ordóñez L, Douma B: **Goal setting as a motivator of unethical behavior.** *Acad Manage J* 2004, **47**:422-432.
 28. Ordóñez LD *et al.*: **Goals gone wild: the systematic side effects of overprescribing goal setting.** *Acad Manage Perspect* 2009, **23**:6-16.
 29. Gino F, Norton MI, Ariely D: **The counterfeit self the deceptive costs of faking it.** *Psychol Sci* 2010, **21**:712-720.
 30. Leavitt K, Zhu L, Aquino K: **Good without knowing it: subtle contextual cues can activate moral identity and reshape moral intuition.** *J Bus Ethics* 2015:1-16.
 31. Ruedy NE, Schweitzer ME: **In the moment: the effect of mindfulness on ethical decision making.** *J Bus Ethics* 2010, **95**:73-87.
 32. Galinsky A, Schweitzer ME: *Friend & Foe.* New York: Crown Publications; 2015.
- This book explores how every human relationship is characterized by both cooperation and competition
33. Berg J, Dickhaut J, McCabe K: **Trust, reciprocity, and social history.** *Games Econ Behav* 1995, **10**:122-142.
 34. Malhotra D: **Trust and reciprocity decisions: the differing perspectives of trustors and trusted parties.** *Organ Behav Hum Decis Process* 2004, **94**:61-73.
 35. Kray LJ, Kennedy JA, Van Zant AB: **Not competent enough to know the difference? Gender stereotypes about women's ease of being misled predict negotiator deception.** *Organ Behav Hum Decis Process* 2014, **125**:61-72.
- This empirical paper demonstrates that negotiators are more likely to deceive women than men because of the stereotype that women are easier to mislead.
36. Boles TL, Croson RT, Murnighan JK: **Deception and retribution in repeated ultimatum bargaining.** *Organ Behav Hum Decis Process* 2000, **83**:235-259.
 37. Olekalns M, Horan CJ, Smith PL: **Maybe it's right, maybe it's wrong: structural and social determinants of deception in negotiation.** *J Bus Ethics* 2014, **122**:89-102.
 38. Colquitt JA, Scott BA, LePine JA: **Trust, trustworthiness, and trust propensity: a meta-analytic test of their unique relationships with risk taking and job performance.** *J Appl Psychol* 2007, **92**:909.
 39. Mayer RC, Davis JH: **The effect of the performance appraisal system on trust for management: a field quasi-experiment.** *J Appl Psychol* 1999, **84**:123.
 40. Tsay C-J, Shu LL, Bazerman MH: **Naivete and cynicism in negotiations and other competitive contexts.** *Acad Manag Ann* 2011, **5**:495-518.
 41. Barasch A *et al.*: **Selfish or selfless? On the signal value of emotion in altruistic behavior.** *J Pers Soc Psychol* 2014, **107**:393.
 42. Schweitzer ME, Hsee CK: **Stretching the truth: elastic justification and motivated communication of uncertain information.** *J Risk Uncertain* 2002, **25**:185-201.
 43. Murnighan JK *et al.*: **The information dilemma in negotiations: Effects of experience, incentives, and integrative potential.** *Int J Conflict Manage* 1999, **10**:313-339.
 44. Stirrat M, Perrett DI: **Valid facial cues to cooperation and trust male facial width and trustworthiness.** *Psychol Sci* 2010, **21**:349-354.
 45. Rehman SU *et al.*: **What to wear today? Effect of doctor's attire on the trust and confidence of patients.** *Am J Med* 2005, **118**:1279-1286.
 46. Brooks AW, Dai H, Schweitzer ME: **I'm sorry about the rain! Superfluous apologies demonstrate empathic concern and increase trust.** *Soc Psychol Personal Sci* 2014, **5**:467-474.

This empirical article demonstrates that superfluous apologies, apologies that express regret about uncontrollable situations, increase trust.

47. Dunn JR, Schweitzer ME: **Feeling and believing: the influence of emotion on trust.** *J Pers Soc Psychol* 2005, **88**:736.
48. Lount RB: **The impact of positive mood on trust in interpersonal and intergroup interactions.** *J Pers Soc Psychol* 2010, **98**:420.
49. Cialdini R: *The Psychology of Influence*. New York: William Morrow & Company; 1985.