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Trust Beyond Interpersonal Relationships: Unpacking Organizational Trust

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Abstract

Trust has often been understood as an interpersonal leap of faith between individuals. But increasingly, that leap is directed toward organizations and enacted by organizations. As enterprise algorithms, marketplace platforms, and distributed work arrangements replace face-to-face interactions, vulnerability sits less in individual people and more in collective systems. This makes organizational trust a practically important but conceptually underspecified construct. In this review, we conceptualize organizational trust as a collective phenomenon in which the trustor, the trustee, or both are organizations. To structure our review, we use a trustor–trustee matrix that distinguishes between three constellations of organizational trust: individual → organization, organization → individual, and organization → organization. We then introduce a sixfold typology that explains what element (i.e., metaphor, agent substitution, composition, identity, network, or actorhood) carries trust at the organizational level. We also offer a decision tree that links research questions, mechanisms, and operationalizations with the appropriate carrier. Finally, we close by identifying research priorities for future work on organizational trust.

INTRODUCTION

Organizational trust[1]—trust by and in organizations—is highly consequential for how organizations engage with key stakeholder groups, such as employees, customers, investors, suppliers, and the general public. Technological change is increasingly placing decisions on trust outside of individuals (Kellogg et al. 2020) and more within the organizational system, such that the locus of trust is shifting from interpersonal relationships to organizational systems (Lewis & Weigert 1985, Lumineau et al. 2023). Yet, the majority of research in organizational psychology and organizational behavior still focuses on trust primarily as a psychological state within interpersonal dyads, sometimes assuming, without much reflection, that the same logic readily extrapolates to trust at the organizational level (Fulmer & Gelfand 2012, Rousseau et al. 1998). This practice creates two persistent barriers that hinder cumulative knowledge generation. First, it increases the risk of level slippage: Scholars define trust at the organizational level but measure individual trust, which may not represent the organization (Klein et al. 1994). Second, it creates carrier obscurity: Organizational trust is used as a broad label without specifying what exactly makes that trust organizational (Blois 1999). When organizational trust scholars leave these foundations implicit, they risk studying different phenomena and using ill-matched measures, which could lead to giving managerial advice that targets the wrong levers of trust (Gillespie & Dietz 2009, Lumineau et al. 2023). The result is an organizational trust construct plagued by substantial ambiguity and analytic underspecification (Schilke & Lumineau 2025). This issue is not merely semantic because it shapes what we measure, which related constructs we pay attention to, and what managerial implications we draw about fostering organizational trust. For work on organizational trust to move forward, greater precision is needed in specifying the mechanisms that constitute this form of trust and in explaining how movement from the individual to the collective level may fundamentally change the construct (Bachmann & Inkpen 2011, Rousseau 2005, Zaheer et al. 1998).

The purpose of this review is to help clarify organizational trust by explicitly conceptualizing it as a collective phenomenon in which at least one party—that is, the trustor and/or the trustee—is an organization. We ask how organizations can plausibly function as sources and/or targets of trust and through which distinct theoretical mechanisms trust can be carried at the organizational level. We also examine which domain of vulnerability is at stake in organizational trust. Using a 2 × 2 trustor–trustee matrix (**Figure 1**), we organize our review to differentiate individual → organization, organization → individual, and organization → organization trust.[2] We then build a typology of organizational trust carriers that highlights distinct theoretical approaches to explaining organizational trust. Next, we apply these frameworks to synthesize relevant empirical studies, and we end with priorities for future research on organizational trust. The result is a review that offers five analytical resources: (*a*) a trustor–trustee mapping that clarifies organizational trust relations, (*b*) a typology of six approaches to theorizing organizational trust from both the trustor's and trustee's perspectives, (*c*) a decision tree for choosing among these approaches, (*d*) a structured synthesis of empirical findings placed within these frameworks, and (*e*) an agenda of

[1]In this review, we use "organizational trust" as an umbrella term for trust placed by and/or in an organization. Outside the scope of this term (and our review) are trust relationships between individuals within an organization, such as employees trusting their managers or coworkers.

[2]We treat individual → individual trust only as a reference point and consider trust in technology only insofar as digital platforms, automation, and artificial intelligence (AI) contribute to scaling up the relevant unit of trust from individuals to organizations.

TRUSTEE (target of trust) \ TRUSTOR (origin of trust)	INDIVIDUAL	ORGANIZATION
ORGANIZATION	**Individual → organization trust** EXAMPLES: An employee trusts an employer to pay their salary on time A customer trusts a company to provide high-quality products An investor trusts a firm to to provide accurate financial statements A local resident trusts a factory to avoid polluting the environment	**Organization → organization trust** EXAMPLES: One joint-venture partner trusts the other to protect intellectual property A manufacturer trusts a supplier to meet agreed-upon deadlines A bank trusts a corporate borrower to comply with loan covenants One competitor trusts the other to refrain from deceptive practices
INDIVIDUAL	**Individual → individual trust** EXAMPLES: A manager trusts a subordinate to work hard without supervision One teammate trusts the other to complete their part of a deliverable A mentor trusts a mentee to maintain confidentiality A doctor trusts a nurse to administer medications accurately	**Organization → individual trust** EXAMPLES: A firm trusts its CEO to perform their duties competently An organization trusts a freelance consultant to provide useful advice An insurance company trusts a policyholder to avoid filing fraudulent claims A funding agency trusts a principal investigator to manage grant funds properly

Figure 1

A 2 × 2 matrix of trust relationships by trustor and trustee level. The trustor is the origin of trust, and the trustee is the target of trust; each may be either an individual or an organization. The four resulting relationship types are individual-to-individual trust, individual-to-organization trust, organization-to-individual trust, and organization-to-organization trust.

future research priorities to advance scholarship on trust at the organizational level. For ease of reference, **Table 1** gives a glossary of key terms.

WHO TRUSTS WHOM?

Trust is often defined as a willingness to accept vulnerability to another party based on positive expectations about that party's intentions or behavior (Dirks & de Jong 2022, Mayer et al. 1995, Rousseau et al. 1998, Schilke et al. 2021). The trustor is the party that accepts vulnerability, whereas the trustee is the target whose actions can affect the trustor's outcomes. Trust is domain specific, so the same trustor may trust a trustee in one respect but not in another (Cook et al. 2005). We call that respect the domain of vulnerability: the particular exposure or risk at stake, such as, for instance, sharing sensitive information, delegating meaningful discretion, relying on another's fair treatment, or entrusting one's safety (Hamm et al. 2024).

These definitional elements (summarized in **Table 1**) travel across levels (Schoorman et al. 2007), but their carriers and mechanisms often do not. A further complication is the common tendency to shift referents (organizations versus individuals), thereby obscuring what trust relationship is actually being theorized when discussing organizational trust. To avoid this ambiguity,

Table 1 Glossary

Term	Meaning
Trust	An actor's willingness to accept vulnerability to another party based on positive expectations about that party's intentions or behavior
Trustworthiness	An actor's commitment to honor, rather than exploit, another's trust
Trustor	The actor that accepts vulnerability (to various degrees)
Trustee	The target whose actions can affect the trustor's outcomes
Trust domain (domain of vulnerability)	The particular respect in which the trustor is exposed to the trustee (often resource allocation, information sharing, or control relaxation in organizational contexts)
Organizational trust	Trust by or in organizations, in which at least one party—the trustor and/or the trustee—is an organization
Organizational trust carrier	What, exactly, is theorized to give or receive trust at the organizational level

understanding organizational versus individual trust requires specifying what, exactly, is doing the trusting or being trusted, rather than simply assuming isomorphism (Rousseau 2005, Schilke & Cook 2013). **Figure 1** decomposes this basic problem by cross-tabulating the level of the trustor (individual versus organization) and the level of the trustee (individual versus organization), thereby distinguishing four elementary trust relations: individual → individual, individual → organization, organization → individual, and organization → organization (also see Currall & Inkpen 2002, Schilke & Cook 2013).[3] In light of both the complexity and the significance of understanding trust at the organizational level, our focus here is on the latter three relations, and we refer readers interested in individual → individual relations to relevant prior reviews with a primary focus on interpersonal trust (e.g., Dirks & de Jong 2022, Kong et al. 2014, Kramer 1999).

APPROACHES TO THEORIZING ORGANIZATION-LEVEL TRUST

Organizational trust scholarship exhibits substantial variety in how it theorizes the concrete ways in which the organization can be thought of as a trustor or trustee. Extending an intuitively individual-level construct to the collective level of organizations has created conceptual disagreements about what the construct is, where it ultimately resides, and how it should be studied (Morgeson & Hofmann 1999), not unlike debates surrounding other collective constructs, such as organizational identity (Pratt 2003), greed (Takacs-Haynes et al. 2026), or learning (Crossan et al. 1999). The typology shown in **Table 2** is intended to impose systematic order on this pluralism by clarifying six ideal-typical approaches, enabling researchers to explicitly weigh the relative strengths and limitations associated with each and select the one that best fits their theoretical aims and substantive context. Each approach can be applied to organizations as either trustors or trustees, although the carrier may operate differently in the two roles. On the trustor side, the account must explain how the carrier shapes the organization's trust-related expectations and its willingness to accept vulnerability. On the trustee side, the account must explain how the carrier shapes another actor's trust-related expectations about the organization and that actor's

[3]To keep the discussion manageable, our review zooms in on two analytical levels: individuals and organizations. Although it is possible to add an intermediate level [i.e., subunits inside organizations, such as departments or teams (de Jong et al. 2021)], a large body of research on trust treats either individuals or organizations as the parties doing the trusting and being trusted. We also largely bracket institutions (see Long & Sitkin 2026) unless their custodian is an organization (e.g., a police department or the Financial Industry Regulatory Authority).

Table 2 Typology of approaches to theorizing organizational trust

Approach	Organizational trust carrier	Key claim	Diagnostic indicator(s)	Separation of organization from individuals
Organization as trustor				
Organization as metaphor	Figurative "as-if" language (carrier unspecified)	Uses organization's trust as a figure of speech, asking, "What if we viewed organizations as if they could trust?" (a form of anthropomorphism) to surface conjectures implied by the analogy, without claiming a literal organizational-trust state	"As-if"/metaphorical framing; use of organizational terminology without committing to where trust resides	Not specified (carrier left unstated, so separation is not theorized)
Agent substitution	Trust of salient representatives (e.g., leaders, boundary spanners) treated as organizational	The organization trusts because its key representatives trust and can commit the organization	Organizational trust inferred from individual trust; "the organization" is used interchangeably with a focal individual actor treated as a representative	Very low (organization is essentially equated to one or more individual representatives)
Composition	Shared member trust judgments (within-organization convergence)	The organization trusts because members' trust judgments converge into a widely held trusting state	Emphasis on shared trust; aggregation logic, mostly additive; unit characterized by high/low average trust	Low to medium (organization is treated as convergent member judgments)
Identity	Institutionalized internal representations of "who we are" and "how we relate under uncertainty"	The organization trusts when a collectively understood identity frame renders trusting appropriate, expected, and self-consistent	Identity-laden accounts ("we are a partnership firm"); trust-related expectations and governance choices described as consistent with "who we are"	High [trust is located in institutionalized meaning structures (identity frames) that can outlast any one member's beliefs]
Network	Organization's relational embedding (tie histories, third parties, network position)	The organization trusts because its ties provide information and/or credible enforcement that calibrate trust-related expectations and willingness to accept vulnerability	Trust-related expectations explained via repeated ties, closure, third-party connections, status, and network constraints	High (trust is grounded in the organization's relational structure, not in individual members' agency)
Actorhood	Organizational decision systems and routines that enact trust	The organization trusts when its routines/governance commit it to reliance on a trustee	Emphasis on trust grounded in decision rights, policies, routines, and organizational commitments (not just in beliefs)	Very high (trust is carried by entity-level routines/governance and organizational commitments that operate independently of individuals)

(*Continued*)

Table 2 ***(Continued)***

Approach	Organizational trust carrier	Key claim	Diagnostic indicator(s)	Separation of organization from individuals
Organization as trustee				
Organization as metaphor	Figurative as-if language (carrier unspecified)	Uses organization's trustworthiness as a figure of speech: asks, "What if we viewed organizations as if they could be trusted?" (a form of anthropomorphism) to surface conjectures implied by the analogy, without claiming a literal organizational-trustworthiness trait	Organizational trustworthiness language without committing to mechanisms that explain it	Not specified (carrier left unstated, so separation is not theorized)
Agent substitution	Trust in salient organizational representatives stands in for trust in the organization	The target organization is trusted because trustors (are assumed to) treat key representatives as the organization	Focus on CEO, leader, or boundary-spanner trustworthiness; trust in organization is inferred from trust in an individual member	Very low (trustworthiness is inferred from individual representatives treated as the organization)
Composition	Trust judgments anchored in perceived organizational coherence (entitativity)	The target organization is trusted because it is seen as a unified collective likely to act consistently across members and time	Emphasis on shared member characteristics that act as trust bases	Low to medium (trustworthiness is anchored in perceived coherence of individual members)
Identity	External representations of "who they are" as an organization (often experienced as reputation)	The target organization is trusted because stakeholders perceive it as having a reputation for trustworthiness	Emphasis on reputation, category cues, and narratives circulating in the field	High (trustworthiness is anchored in stable external representations of the organization that transcend particular members)
Network	Organization's network position/embedding (endorsements, sanctionability)	The target organization is trusted because its network embedding provides credible signals and makes opportunism costly	Embeddedness arguments; endorsement by reputable ties; closure/third parties; centrality-/status-based trust	High (trustworthiness is inferred from network endorsement/sanctionability tied to organization's position)
Actorhood	Organizational systems and routines that reliably produce trustworthy behavior	The target organization is trusted because its institutionalized processes generate predictable outcomes	Focus on organizational processes and defenses; trustworthiness grounded in systems	Very high (trustworthiness is anchored in institutionalized systems and supraindividual routines that produce reliable outcomes)

willingness to accept vulnerability to it. The typology is ordered by increasing theoretical separation between organizations and their individual members. Whereas those discussed first tend to prioritize bottom-up emergence (i.e., organizational trust arising from constituent individuals), those discussed later tend to emphasize top-down contextual effects (i.e., organizational structures exerting effects on relatively passive individual recipients).[4]

Organization as Metaphor

In the organization-as-metaphor approach, scholars write about organizational trust in metaphorical language, a figure of speech that invites readers to understand the organization as if it possessed the agentic capacities typically attributed to individuals (King et al. 2010, Pratt 2003). This is a form of anthropomorphism (Ashforth et al. 2020). It does not claim that an organization literally possesses a psychological trust state or trustworthiness traits.

Although the metaphor can be generative (Corley et al. 2006), its ontological commitments differ from a claim that the organization actually experiences trust or is trustworthy. More specifically, the main intellectual payoff of the metaphor approach lies in treating trust language as a theory-building device rather than a literal description (Luhmann 1988). Cornelissen's (2002) analysis of metaphors' conjectural logic is instructive here. He explains that metaphors work through implied analogy, nothing more. Their scientific value depends on making the entailments of that analogy explicit, which helps turn intuitive resemblances into explicit conjectures that scholars can later scrutinize and decide to either accept or reject.

On the trustor side, applying a metaphor approach simply describes the focal organization as "forming trust," "taking a leap," or "accepting vulnerability."[5] In this way, metaphorical theorizing sidesteps the carrier question. Where trust actually resides is left open. On the trustee side, the metaphor frames the organization as possessing trustworthiness (Schoorman et al. 2007). The organization is essentially treated as though it has a personality-like character outsiders could assess. In this regard, the metaphor may draw attention to familiar trustworthiness dimensions [namely, ability, benevolence, and integrity (Mayer et al. 1995)]. But where those trait inferences originate, it doesn't say.

The metaphor approach proves most useful in the early stages of a research program. When the goal is conceptual exploration and generation of new research questions, not precision, a loose analogy can be a real asset. It lets scholars gesture toward organization-level patterns without yet doing the harder work of actual multilevel theorizing (Morgeson & Hofmann 1999). It works best paired with metaphor work (Cornelissen 2002), which clarifies questions such as what the metaphor foregrounds, what it brackets, and what would count as evidence of organizational trust if someone tried to operationalize it later. This approach struggles, though, with three other goals: (*a*) measuring organizational trust as a bounded construct; (*b*) testing causal mechanisms that require specifying trust's carrier; and (*c*) distinguishing it cleanly from neighboring constructs such as hope, risk-taking, and assurance. Reification poses a key threat. Metaphorical trust language can drift into claims that assume a real organizational trust state, but one with no specified carrier and no specified process (Grothe-Hammer 2019). A further concern relates to level slippage. The

[4]We do not treat social construction (Berger & Luckmann 1966, Garfinkel 1967, Searle 1995) as a seventh carrier in our typology but view it as an emergence process that is especially salient to collective frames underlying identity and one that can also provide one possible route through which the convergence required by composition arises.

[5]Throughout this section, we primarily speak in terms of high magnitudes of organizational trust for linguistic simplicity. This is stylistic shorthand: All six approaches can explain variation in trust-related expectations and willingness to accept vulnerability, including low trust (Schilke & Lumineau 2025).

metaphor can smuggle in individual-level processes such as feelings and motives and attribute them to an organization with no justification for the jump.[6]

Agent Substitution

In the agent-substitution approach, organizational trust is located in a person. Often, a senior leader's cognitions, affect, or behavior stand in for the collective. Assuming that a representative speaks and acts for the collective, this approach treats the organization as trusting or trusted when that person trusts or is trusted. This substitution is often motivated by the observation that certain individuals tend to play a key role in enacting organizational relationships (Currall & Judge 1995).

On the trustor side, when a representative forms positive expectations about a trustee and accepts vulnerability on the organization's behalf, the organization is said to trust. In this rendering, organizational trusting is essentially the representative's willingness to commit the organization to reliance. The approach therefore aligns well with perspectives that foreground the role of powerful individuals in making organizational choices [e.g., upper-echelons theory (Hambrick & Mason 1984)]. It also connects with research in which exchange governance is shaped by key decision makers (Gulati 1995). Its distinctive feature is the straightforward organization-level inference: If the representative trusts, the organization trusts. On the trustee side, when evaluators see a focal representative as trustworthy and, presumably, extend that trust to the organization as a whole, the organization is trusted (Schilke & Cook 2013). Here, trustworthiness is inferred mainly from personal cues that become observable during encounters with individual organizational members. This logic is particularly salient in research traditions where interorganizational buyer–seller trust is viewed as substantially shaped by interactions with salespeople or account managers, such that personal trustworthiness becomes a primary basis for trusting the supplying organization (Doney & Cannon 1997).

A key feature is that agent substitution collapses the individual and organizational levels (Fulmer & Gelfand 2012). Is this equivalence (organizational trust = representative trust) or transfer (representative trust spills over to the collective)? The two assumptions carry different theoretical and empirical baggage, and the approach rarely specifies which one it means. The approach is also tightly coupled to common methodological practices, especially key-informant designs, in which a single respondent reports on the organization's trust or perceived trustworthiness. Key-informant methods are not inherently flawed. But representativeness and knowledgeability must be argued for, not assumed (Homburg et al. 2012). In the present typology, agent substitution is best understood as the conceptual counterpart of an unstated single-informant leap: The organization-level construct is treated as adequately captured by the reports or actions of one or a few focal individuals.

The agent approach fits well in two situations. The first is when organizational action is genuinely concentrated in a few people—e.g., an account executive who dominates the relationship. The second is when the research question is inherently about people-level mechanisms, such as how a project lead's daily coordination processes or emotional states enable or erode trust in an interorganizational partnership. Conversely, the approach is less appropriate in three other situations. The first is when trusting and being trusted are substantially distributed across multiple organizational members. The second is when decision authority is fragmented. The third is when reliability and vulnerability acceptance are driven by impersonal systems rather than any

[6]Likely because of concerns like these, the Academy of Management's style guide instructs authors to avoid anthropomorphism in submissions to its journals, noting, "Do not describe inanimate entities (models, theories, firms, and so forth) as acting in ways only humans can act" (Academy of Management 2021).

one person. The agent-substitution approach is frequently associated with three interrelated types of slippages. (*a*) Agent trust gets equated with organizational trust without providing a direct argument for why the levels should align. (*b*) The trust of idiosyncratic representatives (often those that researchers have empirical access to) gets overgeneralized. (*c*) Measurement error is underappreciated when a single informant's view gets equated with organizational reality, rather than treated as a vantage point in a more complex collective.

Composition

In the composition approach, organizational trust is treated as a collective construct that emerges through within-organization convergence. From this view, the organization trusts or is trusted when its members hold similar trust judgments or when outsiders perceive it as coherent enough for trustworthiness judgments to be directed stably toward it as a single entity (Jiang & Probst 2015). As such, rather than locating trust in a metaphor or a representative, this approach views organization-level trust as a reflection of the distribution of member-level trust judgments.

Conceptually, this approach draws on multilevel theorizing regarding composition models, where a higher-level construct is a function of lower-level phenomena and becomes meaningful at the collective level through aggregation (Chan 1998, Kozlowski & Klein 2000). In Chan's (1998) typology, the most common form is a direct-consensus or referent-shift consensus logic, which characterizes the focal collective by its mean level of trust and, importantly, by evidence that members' trust judgments have sufficient agreement to justify aggregation (de Jong et al. 2021). Empirically, the approach aligns closely with the methodological grammar of climate (Fainshmidt & Frazier 2017) and shared-perception constructs (Schneider et al. 2013) in organizational research. When within-unit agreement supports that inference, trust researchers deduce a collective state from individual reports, often by computing simple averages.

Two implications follow from this. First, the composition approach treats organizational trust as real but still separates it only minimally from individuals. Essentially, its meaning is a summary description of members' trust judgments. Second, the main analytic challenge becomes specifying the relevant membership set (that is, deciding who is included: all organizational members, members of a specific unit, or members in key roles) and justifying why its convergence should be taken as organizational trust rather than merely a collection of individual characteristics that happen to be similar.

On the organization-as-trustor side, composition frames organizational trusting as a collective trusting orientation constituted by members' convergent judgments. In this view, the organization trusts when relevant members come to share a sufficiently similar assessment that the partner is trustworthy, and this shared assessment is then used to characterize the organization's stance (Fulmer & Ostroff 2021). The composition approach is largely agnostic about the generative process: Convergence may reflect independent responses to common evidence or result from interactional processes through which members align their interpretations (Berger & Luckmann 1966, Garfinkel 1967, Searle 1995). In the latter case, social construction may explain how similar individual judgments arise, but the organization-level construct remains their aggregation. On the organization-as-trustee side, the same idea is applied from the opposite direction: The organization is trusted when trustors' judgments can be meaningfully directed at the organization as a collection of similar individuals. Here, composition emphasizes the role of perceived coherence, often discussed in social psychology as entitativity, or the extent to which a set of individuals is perceived as one entity (Campbell 1958). When an organization is viewed as high in entitativity, trustors are more likely to form perceptions of what the organization is like, enabling categorical trust toward the collective target. As such, trust judgments become organization directed to the extent that the organization is seen as internally consistent across members (Schilke & Lumineau 2025).

Composition is particularly useful when the research objective is to capture organizational trust as a shared psychological state that plausibly shapes coordination and interpretation, especially in contexts where (*a*) many members interact with the partner or are interdependent in delivering on commitments, (*b*) trust-relevant information diffuses broadly inside the organization, and (*c*) sharedness itself is theoretically meaningful (e.g., as a climate-like property). The approach is comparatively less appropriate when the organization's trusting or trusted role is not meaningfully shared (e.g., when trust is concentrated in a narrow interface, when different subunits hold sharply divergent trust assessments, or when the key outcomes hinge on dispersion or fault lines in trust rather than on consensus). Under those conditions, treating within-organization variability as mere error (a typical assumption in consensus aggregation) can erase theoretically consequential differences (de Jong et al. 2021). Another potential problem is membership misspecification, whereby the organization is treated as the unit but, for feasibility reasons, what gets measured is effectively the shared trust of a small, nonrepresentative subset (Costa et al. 2018).

Identity

In the identity approach, organizational trust and trustworthiness are anchored in collective meaning structures that define "who we are" (internally) and "who they are" (externally). The identity approach emphasizes that trust is also an interpretive and normative accomplishment (Lewis & Weigert 1985, Möllering 2006). Identity stabilizes expectations by embedding understandings of how the organization conducts relationships under uncertainty in recognizable categories and narratives that can travel across time and encounters (McEvily et al. 2003), implying relatively high separation from any one member's beliefs.

On the organization-as-trustor side, the core claim is that an internalized understanding of "who we are" shapes how the organization manages relationships involving uncertainty and interdependence. We foreground an institutionalized identity as the organizational carrier that orients how the organization and its audiences interpret social relations under uncertainty (Bachmann & Inkpen 2011, Kroeger 2011, Schilke 2018).[7] Trust-relevant identity can concern, for example, whether the organization understands its relational posture as collaborative rather than arm's length and its governance philosophy as favoring discretion and delegation rather than monitoring and verification (Brickson 2005, Heide et al. 2023). Such identity frames operate through two mechanisms. Epistemically, they direct attention to particular cues and shape how ambiguous partner behavior is interpreted, thereby calibrating expectations (Gioia & Thomas 1996, Möllering 2006). Normatively, they make some vulnerability stances—such as sharing information, continuing reliance, increasing monitoring, or withholding access—more legitimate inside the organization than others (Dutton & Dukerich 1991, Suchman 1995). A stance is appropriate when it fits organizational values, expected when internal audiences regard it as normal for an organization of this kind, and self-consistent when it coheres with established

[7] Although we foreground institutionalized identity, we recognize that identity can emerge from the bottom up as members negotiate collective understandings of "who we are" and "how we relate" through interaction (Pratt 2003); once sufficiently stabilized, those understandings can exert top-down influence on organizational trust and distrust (Besharov & Brickson 2016, Gioia & Hamilton 2016). Social construction is especially salient to the identity approach because the carrier is itself a collectively produced meaning structure, consistent with sociological accounts of trust as an intersubjective social reality rather than merely an individual attitude (Lewis & Weigert 1985). We foreground the institutionalized form because it provides the clearest ideal-typical account of an organizational carrier shaping collective trust and trustworthiness.

identity claims and prior conduct (Albert & Whetten 1985, March 1994, Whetten 2006). For example, an organization that defines itself as a collaborative innovator may interpret a partner's temporary shortfall as remediable and continue sharing prototypes, whereas one that defines itself as control oriented may treat the same event as grounds for tighter verification. Identity is more likely to carry trust at the organizational level when it is salient in the focal domain, broadly recognized, institutionalized in enduring narratives or governance principles, and regularly invoked by authorized decision makers (Bundy et al. 2013, Whetten 2006).

On the organization-as-trustee side, the approach shifts from internal identity to external representations, often experienced as organizational reputation (Brown et al. 2006). Here the core claim is that organizations are trusted because stakeholders hold a relatively stable representation that the organization is trustworthy, especially when direct, granular experience is limited or costly (Schilke & Cook 2015). This logic is consistent with sociological accounts of institution-based or impersonal trust, which argue that trust can be produced by social institutions that stabilize expectations beyond face-to-face relationships (Schilke & McEvily in press, Zucker 1986). In market settings, reputation and legitimacy often function as such expectation stabilizers (Bitektine et al. 2026). The trustee-side variant also incorporates category cues: Audiences often judge a firm based on what type of organization it appears to be (e.g., a bank, a hospital, or a consulting firm) (Schilke et al. 2021). Category membership shapes expectations about trustworthiness and can generate evaluative discounts when organizations span categories in ways that confuse or alarm audiences (Zuckerman 1999). An implication is the possibility of decoupling, whereby a reputation that elicits trust can diverge from the organization's actual practices. Institutional theory's classic argument that formal structures can become myth and ceremony is directly relevant here (Meyer & Rowan 1977), as audiences may trust the representation while the actual underlying behavior varies. This phenomenon does not make the representation unreal; rather, it specifies a distinctive vulnerability of reputation-based trust that is powerful but potentially brittle when contradicting evidence accumulates (Slovic 1993).

The identity approach is especially useful when (*a*) uncertainty is high and actors must rely on interpretive frames, (*b*) direct evidence about the other party is limited or ambiguous, or (*c*) trust hinges on categorical judgments (Hosmer 1995, Schilke et al. 2017). Common pitfalls include (*a*) circularity (trustworthy because reputable; reputable because trusted); (*b*) treating identity and reputation as overly unitary when they are contested across subgroups or audiences; and (*c*) treating either representation as the organization itself, without explaining how organizational practices align with it.

Network

In the network approach, organizational trust and organizational trustworthiness are treated as direct results of the organization's embeddedness in social structures (e.g., alliances, supply chains, consortia, platform ecosystems) that channel information, confer standing, and enable collective sanctioning. At the core of this approach is a shift from dyad-in-isolation accounts to the proposition that organizations routinely take or elicit trust-based risk on the strength of network-positioned evidence, including cases where the focal actors have little or no direct prior experience with each other (Granovetter 1985, McEvily et al. in press, Newell & Swan 2000, Powell 1990, Sydow 1998). Importantly, this logic necessarily hinges on organizational rather than individual ties—that is, on formalized organizational arrangements and announcements and durable organizational positions that may outlast particular boundary spanners. These features make the network approach irreducibly organizational; the unit that is evaluated, endorsed, sanctioned, ranked, admitted, or expelled is not a person but the organization as a whole. Accordingly, network trust is produced by the structure in which the organization is embedded and by the information, enforcement, and status that this structure mobilizes, thus allowing organizations to trust and be trusted on the basis of network-backed signals rather than direct interpersonal experience (McEvily & Zaheer 2006, McEvily et al. 2021, Schilke et al. in press).

From the trustor perspective, the network approach explains how network-structured information and constraints calibrate an organization's expectations and vulnerability stance toward another actor. Under the secondhand (or third-party) principle, endorsements, referrals, warnings, and intermediation allow trust to travel through an open triad even when the focal organization has little direct experience with the prospective partner (McEvily et al. 2021, in press; Stewart 2003). Strong ties, short network distance, and local closure can improve the speed and credibility of such information while raising the reputational costs of opportunism, thereby shaping whether and under what conditions the organization is willing to accept vulnerability (Burt & Knez 1995, Buskens & Weesie 2000, Coleman 1988b). In addition, the principle of prototrust suggests that shared membership in a governed affiliation structure, with curated entry and enforceable rules, provides baseline expectations that can support or constrain vulnerability acceptance (Klijn et al. 2010, McEvily & Zaheer 2004).

From the trustee perspective, an organization is more likely to be seen as trustworthy when third-party actors transmit favorable information about it or attach their own standing to it. Trustors infer that if credible others rely on this organization, it is safe for them to do so as well, especially when the endorsers' own reputations would be damaged by a bad referral (Burt & Knez 1995, Soda et al. 2025). Trustworthiness attributions can also be grounded in credible governance of the network itself; if the network reliably screens entrants, enforces codes of conduct, and expels violators, then member organizations in good standing can be treated as presumptively trustworthy (McEvily et al. 2021).

The network approach is most useful when trust is plausibly shaped by (*a*) third-party information flows (i.e., who can credibly vouch for whom), (*b*) field-visible endorsements and affiliations (i.e., who is tied to whom), and (*c*) collective sanctioning capacity (i.e., what it would cost an actor to defect within that bounded system). An intrinsic challenge to the network approach to organizational trust is coevolution (i.e., trust shapes tie formation, and tie patterns shape trust), so the network approach is strongest when it explicitly theorizes temporal ordering, feedback loops, and boundary conditions (Gulati & Gargiulo 1999, McEvily et al. in press).

Actorhood

In the actorhood approach, organizational trust and trustworthiness are treated as properties of the organization as a corporate actor (Coleman 1990)—that is, an entity with enduring decision systems, formal authority, legal standing, and routinized capacities that persist beyond any particular member. In this view, organizations can trust and can be trusted insofar as they have entity-level commitments, obligations, and action patterns that make them trusting or trustworthy in ways that are not reducible to any single person (Coleman 1988a, Schilke & Lumineau 2025).

From the trustor perspective, the actorhood approach interprets acceptance of vulnerability at the organizational level as an organizationally authorized act, which is encoded in collective routines and resource allocations that bind the organization over time and remain in force even when personnel rotate (Verburg et al. 2018). This is why the approach is high in separation: It treats organizations as capable of trust-relevant action through their decision architectures (Puranam 2018) and their routines (Nelson & Winter 1982). Such action may include investments that lock the organization into hard-to-reverse dependencies, policies that reduce monitoring, and decision rules about when monitoring is unnecessary (Das & Teng 2001, Poppo & Zenger 2002). The key theoretical claim is that the ultimate carrier of organizational trust is the organization's authorized decision system. Individuals may initiate proposals, but organizational trust is enacted when the organization binds itself through these authorized commitments. In extreme cases, the strong separation can make trust look paradoxical across levels—that is, the organization may trust while individual members do not, or vice versa.

From the trustee perspective, actorhood treats organizational trustworthiness as anchored in organizational systems, routines, and infrastructures that produce dependable behavior and render the organization predictably trustworthy over time (Hurley 2023). For instance, ability is evidenced by organizational capabilities (e.g., training systems, quality assurance), benevolence by stakeholder-protection routines (e.g., guarantees), and integrity by rule-following infrastructures (e.g., compliance systems, transparency) (Aguiar et al. 2026). A distinctive implication is that organizational trustworthiness can be shaped through structural and procedural reforms, even when the individuals involved remain the same, precisely because the locus of trustworthiness is the organization's system of action (Bachmann et al. 2015, Gillespie & Dietz 2009, Hurley et al. 2013).

This approach is especially useful when (*a*) organizational action is highly routinized; (*b*) personnel turnover is high enough that person-centered accounts are fragile; and/or (*c*) trust hinges on demonstrable systems, which can be common in regulated industries, complex supply chains, and large firms. However, actorhood earns its analytic leverage only when the theorizing can credibly specify which organizational routines and decision rights carry trust or generate trustworthiness, as well as how those processes operate.

Summary

The six approaches described above represent distinct perspectives on where organizational trust lives, which is why choosing among them matters. The key task for scholars, then, is not to select the best approach in the abstract but to match a given study's objectives to the most appropriate approach. **Figure 2** is designed as an aid for such matching.

EMPIRICAL RESEARCH ON ORGANIZATIONAL TRUST

The preceding section emphasizes the theoretical diversity in conceptualizing organizational trust. While this diversity can be fruitful, it also makes the empirical literature difficult to cumulate because studies of organizational trust using different conceptualizations rely on different assumptions about what it means for an organization to trust or be trusted, examine different trust relationships (e.g., individuals trusting organizations versus organizations trusting individuals), and focus on different domains of vulnerability (e.g., information sharing versus control relaxation) to clarify what each trust claim covers.

Our reading of the literature revealed that empirical research on organizational trust has studied both intraorganizational relationships (e.g., the trust of an employee in their own organization, or vice versa) and boundary-crossing trust (e.g., between an organization and an external stakeholder, or vice versa). The body of empirical research on organizational trust also spans a wide range of scholarly disciplines (e.g., management, marketing, and operations management; public policy; finance and accounting; and the behavioral and social sciences, such as psychology and sociology), each of which brings distinct assumptions, methods, and focal outcomes to the table. **Supplemental Table 1** sketches how adjacent disciplines (including information systems research, marketing, and psychology) map onto the six organizational trust carriers to give a sense of where each discipline's typical explanations tend to correspond or diverge across organizations' trustor and trustee roles.

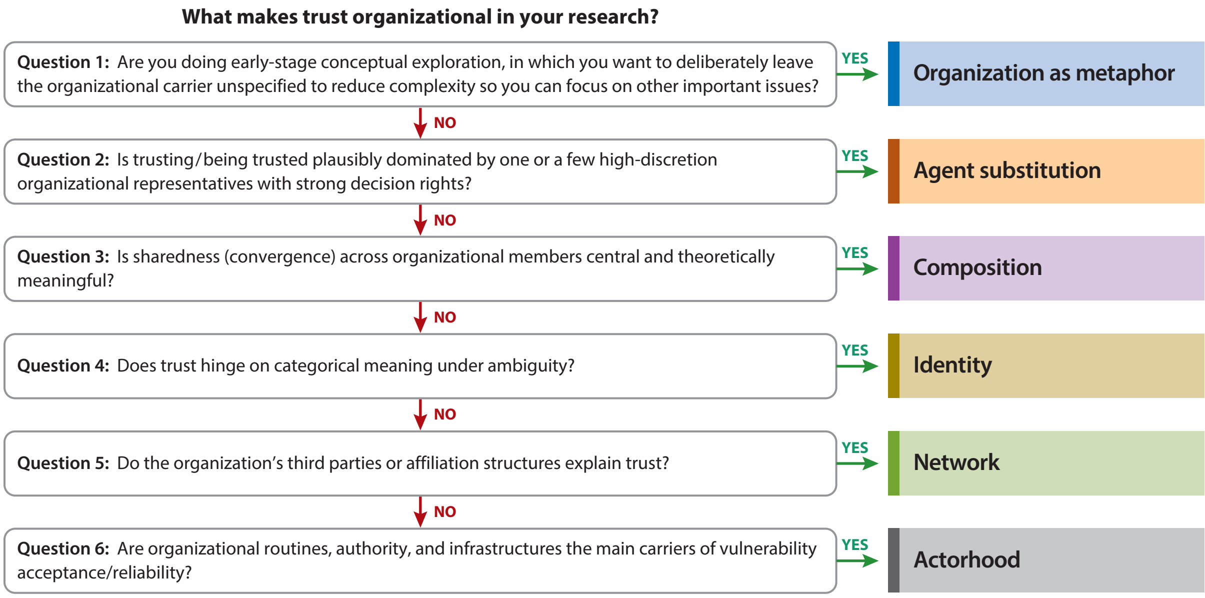

Figure 2

A decision tree for theorizing organizational trust. Answer the questions from top to bottom. If "Yes," prioritize the lens on the right; if "No," move further down. If all are "No," revisit the focal uncertainty and reconsider the intended trust carrier (person, group, organization, or field). Note that the layout of this flowchart is not intended to imply a hierarchical order of the different carriers.

To examine common practices in extant research more systematically, we applied our trustor–trustee matrix (**Figure 1**) and our typology of organizational trust carriers (**Table 2**) to analyze a set of empirical articles (see the **Supplemental Text** for our coding approach and **Supplemental Table 2** for a detailed overview of our findings). These articles are not meant to be representative of the full literature; rather, the main value of this analysis is to illustrate how empirical work clusters around distinct carrier assumptions and where blind spots remain that future work can help to address.

Individual → Organization: Organizations as Trustees

In the individual → organization trust studies that we examined, trustors include a variety of actors such as employees, customers, and investors. With that, the vulnerability content also varies rather widely (e.g., procedural fairness and promised obligations, privacy and transaction security, product/service reliability, disclosure credibility). Many of these studies implicitly or explicitly treat organizational trustworthiness as actorhood based (e.g., Tan et al. 2024), anchoring trust in organizational systems and routines (e.g., fairness practices or process reliability). Another group of studies invokes identity (e.g., Erdem & Swait 2004), with trust hinging on category-based cues that stabilize expectations about "who the organization is." A further subset of studies infers organizational trustworthiness via agent substitution (e.g., Elliott et al. 2018), effectively treating trust in salient organizational agents (leaders, top management, boundary roles) as standing in for trust in the organization. Finally, some studies employ metaphorical organizational trust language without fully specifying a carrier (e.g., Robinson 1996), and relatively few invoke network logics (e.g., Stewart 2003). In our illustrative set, we identified no clear composition-based example in this quadrant. Empirically, much of this quadrant operationalizes trust through stakeholder surveys directed at an organizational referent (e.g., Pirson & Malhotra 2011), which makes the carrier assumption (systems versus representations versus agents) especially consequential for interpretation.

Organization → Individual: Organizations as Trustors

Despite our best attempts, we found it challenging to identify a substantial body of empirical organization → individual trust research, suggesting that this quadrant remains comparatively underexamined from an evidentiary standpoint. In the articles we did find, the focus often shifts from trust perceptions to organizational trusting acts. Most of these articles align naturally with an actorhood lens (e.g., Beckmann et al. 2017), whereby organizations trust certain individuals by granting discretion, relaxing monitoring, relying on self-reporting, or designing governance arrangements that accept exposure to employee opportunism or error (e.g., unmonitored time, compliance behavior, or fraud risk). A smaller subset of studies views organizational trust through a composition lens (e.g., Deutsch Salamon & Robinson 2008), capturing trust as a collectively shared orientation. Designs in this quadrant sometimes include experimental elements (e.g., Martuza et al. 2022), which is consistent with the idea that organizational trust (as a trustor-side phenomenon) may be enacted through behavioral choices rather than reported as a psychological state.

Organization → Organization: Organizations as Trustors and Trustees

In organization → organization trust studies, the dominant trust domain is opportunism-related vulnerability in interorganizational exchange (e.g., holdup, knowledge leakage, fair dealing, or cooperative compliance). Within this quadrant, many studies rely on agent substitution in practice (e.g., Doney & Cannon 1997), often through key-informant reports about "our firm's" trust in a partner organization or through the judgments and actions of authorized representatives. A secondary stream uses a composition lens (e.g., Huff & Kelley 2003), emphasizing convergence among individual members. Smaller streams draw on actorhood (e.g., Schilke & Cook 2015) or network (e.g., Uzzi 1997) approaches, while explicit empirical applications of identity on the organization-as-trustor side have remained rare [even though it has been productively applied to the adjacent issue of stakeholder relationship management (Brickson 2005)].

Summary

Overall, this body of studies underscores that empirical claims about organizational trust often provide evidence about different trust relationships built on different organizational carriers rather than directly comparable investigations of a single phenomenon. As such, comparisons across antecedents, effects, or degrees of organizational trust are meaningful only when the trust relationship, vulnerability domain, and carrier assumption are treated as part of the empirical claim rather than left as implicit background. This observation offers the starting point for the proposed research priorities that follow.

PRIORITIES FOR FUTURE RESEARCH ON ORGANIZATIONAL TRUST

To advance the field, we organize the research priorities summarized in **Table 3** into three groups. We begin with questions that follow directly from the approaches to organizational trust introduced above, including how to specify, compare, and further develop those approaches. We then turn to the comparatively underdeveloped organization → individual trust relation. We conclude with a compact set of broader questions about organizational trust as a collective phenomenon. The text develops the rationale and central theoretical opportunity in each area, while **Table 3** provides a catalog of illustrative research questions.

Table 3 Key directions for future research on organizational trust

Topic	Illustrative research questions
Advance the organizational trust approaches	
Make your theoretical approach explicit	Who is trusting whom and at what level? Which organizational trust carrier is being assumed, and what would count as evidence for that carrier? What is the specific domain of vulnerability?
Design research to isolate what is uniquely organizational about trust	When is the organizational (versus individual) level actually the right locus for explaining trust? What contextual features push the focal trust up or down levels? How does organizational trust differ qualitatively from individual trust (e.g., mechanisms, meaning, nomological network)? When do organizational systems suppress (or amplify) interpersonal trusting behavior? What can be learned by juxtaposing organizational trust emergence with other collective constructs (e.g., identity, learning)?
Develop contingent theory on organizational trust carriers	Under what conditions should the dominant carrier be agent substitution versus composition versus identity versus network versus actorhood? Which carriers do actors spontaneously invoke when forming trust judgments, and why? When do multiple carriers coexist as a configuration, and when do distinct carriers substitute for or complement one another? How do carriers emerge, change, and give way to one another over time?
Improve aggregation and move beyond it	In composition work, what kind of sharedness is being claimed (direct-consensus “I trust” versus referent-shift “we trust”)? When is using the mean the wrong aggregation logic even under high agreement? What theory-grounded weighting rules should replace equal-weight aggregation? In consensus work, when is trust dispersion the focal phenomenon (not noise)? What conditions reveal versus suppress dissensus, and when is dissensus destructive versus adaptive? When do actual and perceived consensus diverge, and with what consequences? In compilation work, what patterned trust configurations have distinct consequences even when controlling for means/variances? How should differences across ability, benevolence, and integrity be represented at the organizational level?
Sharpen levels of analysis in network accounts	Are network ties and positions truly owned by organizations, or are they carried by individual boundary spanners? How do network-derived signals move from individual boundary spanners into shared information systems and authorized organizational decisions? Can turnover, redeployment, and organizational dissolution serve as acid tests of where network-based trust resides? How can designs identify conditions that shift network ownership from individuals to organizations (or vice versa)?
Deepen the actorhood approach	Which decision rights, routines, and resource allocations constitute organizational trusting acts (trustor side)? Which infrastructures and processes generate organizational trustworthiness (trustee side)? What is a systematic repertoire of actorhood mechanisms, and how do these mechanisms vary across trust formation, maintenance, and repair?

(*Continued*)

Table 3 (*Continued*)

Topic	Illustrative research questions
Develop research on organization → individual trust	
Clarify the nature, carriers, and consequences of organization	What does it mean for organizations to trust specific individuals? Which carrier makes an organization's trust in a specific individual genuinely organizational? When is such trust person-bound, role-bound, or anchored in the individual's organizational affiliation? When does organizational trust in individuals improve decision quality versus create overtrust hazards that erode oversight?
Broader questions about organizational trust as a collective phenomenon	
Illuminate trust repair and distrust at the organizational level	What makes organization-level trust repair qualitatively distinct from individual-level repair? How do diffuse responsibility and conflicting audience standards shape breach attribution and repair? How should multi-audience repair be theorized when expectations and coordination matter? How does organizational distrust manifest, and how does it spread via reputational contagion? When do organizational trust and distrust coexist across functions, vulnerability domains, or time horizons?
Connect organizational trust to macrolevel phenomena	How do sector-level trust infrastructures shape what cues are treated as diagnostic and legitimate? How do geographic and cultural differences in generalized trust and in-group/out-group norms alter organizations' baseline trust and which carriers they rely on? What are the bidirectional dynamics linking organizational trust and institutional trust? When can transnational trust infrastructures compensate for weak local institutions?
Disentangle outcomes, including downsides, and examine organizational trust accuracy	Which outcomes beyond performance are central? When are returns nonmonotonic, and when does high trust become hazardous? How does shifting trust to the organizational level affect trust accuracy? Which organizational carriers sharpen versus blunt calibration?
Approach organizational trust relations as a portfolio	What does an organization's trust portfolio look like across counterparts, vulnerability domains, and degrees of trust/distrust? What trade-offs/spillovers arise when trust-building for one constituency erodes trust with another? Does diversification across organizational carriers reduce fragility to shocks?
Study organizational trust as a process rather than a state	How does trust become organizational, and why can it lose its collective character over time? For each organizational carrier, what are the unique process questions? What are typical transitions among carriers? How do microtrust episodes and organizational trust carriers coevolve over time? Which longitudinal and event-based designs best reveal carrier transitions and cross-level feedback?

Advance the Organizational Trust Approaches

The most immediate priorities follow directly from our typology. They concern how scholars specify the organizational level and carrier, compare rival carriers, and deepen approaches that remain conceptually or empirically underdeveloped.

Make your theoretical approach explicit. As we reviewed the empirical literature, we found the underlying theoretical choices were often not stated explicitly enough to be easily identifiable to the reader. To avoid conceptual confusion, we recommend that researchers clearly state a small set of theoretical assumptions up front whenever they attribute trust to organizations. At minimum, studies should answer the following three kinds of questions. First, who is the trustor and who is the trustee and at what level (see **Figure 1**)? Addressing this question prevents the common equivocation between trust by and trust in an organization. Second, what is the domain of vulnerability (i.e., what exactly is at stake for the trusting party; e.g., opportunism, information exposure, quality or safety risk)? Third, what is the focal approach to theorizing organizational trust (see **Table 2**)? These three choices should be mutually aligned with one another and with the assumptions they jointly imply about ontology (i.e., what organizational trust is and where it resides), epistemology (i.e., what counts as warranted knowledge of it), and methodology (i.e., how that warrant is generated empirically) (Guba & Lincoln 1994).

Design research specifically to explicate what is uniquely organizational about trust. Beyond research that applies the idea of organizational trust, more work should specifically aim to interrogate it in greater depth. We need better-grounded answers to the core questions of "How do organizations trust?" and "What does it mean if an organization is trusted?" **Table 2** gives an overview of existing approaches to answering these questions, but many open issues remain.

For one, we should not assume the organizational level is always relevant for trust; instead, we should develop theory on when it is. This perspective shifts the agenda from debating whether organizations can trust and be trusted to specifying the contextual features that make trust decisions and trustworthiness inferences attributable to the organizational collective versus conditions under which trust remains anchored in specific individuals (Schilke & Lumineau 2025). To this end, scholars may find it useful to treat the organizationality of trust as a matter of degree (varying independently on the trustor and trustee sides) rather than a binary choice between individual trust and organizational trust. Treating organizationality as a variable to be explained opens a cohesive research program that can generate new knowledge about when trust persists despite turnover and is best repaired via system redesign rather than interpersonal interventions.

Another fruitful avenue for future studies, pioneered by Zaheer et al. (1998), is to directly compare organizational to individual trust (also see Fulmer & Dirks 2018). Beyond scrutinizing discriminant validity (and thus bolstering the claim that these constructs can be meaningfully distinguished), such studies should aim to explore qualitative differences in meanings and underlying mechanisms. We also need greater clarity on differences (and similarities) in the two constructs' respective nomological networks, including which predictors operate uniquely at the organizational level and which consequences emerge only when trust is conceptualized at the organizational level. At the same time, this type of research can offer an important window into cross-level effects, examining whether and when interpersonal trust predicts or fails to predict organizational trusting acts and whether organizational processes dampen (or amplify) individual trust (Lumineau & Schilke 2018). Particularly insightful would be the study of cases in which organizations suppress individual trusting behavior—for example, by defining which risks employees are supposed to take on the organization's behalf and which must be avoided even when interpersonal trust is high. Another interesting research extension would be to explicitly theorize level misfit as a source of trust failure. When actors assume trust resides at the wrong level of analysis (e.g., trusting a charismatic boundary spanner when trust is actually driven by organizational routines, or trusting an organizational reputation when accountability is individualized), trust may become systematically miscalibrated.

Finally, it would be valuable to juxtapose organizational trust with other collective constructs, such as identity, greed, and learning, to sharpen our general understanding of emergence (Morgeson & Hofmann 1999). A more integrative lens across concepts can separate mechanisms that plausibly generalize across constructs from trust-specific ones. It can also reveal whether the same contextual levers that make identity, greed, or learning organizational similarly shift trust away from particular individuals and toward the collective and, if not, where trust follows a distinctive emergence logic that requires its own theorizing.

Develop contingent theory on organizational trust carriers. Just as we need better knowledge of the conditions that elevate the relevance of the organizational level, we also need more fine-grained insights into the contextual factors that determine when one organizational trust carrier becomes more relevant than another. That is, we need to stop regarding any single organizational trust carrier as presumptively applicable. Instead, scholars can treat agent substitution, composition, identity, network, and actorhood as rival explanations and theorize the conditions under which each should carry the most weight. The decision tree in **Figure 2** may offer a useful starting point for further development, testing, and revision. Beyond this kind of deductive work, where the researcher selects and justifies a particular logic of organizational trust, we also need complementary inductive empirical insight into how collective trust is naturally formed and how trustors organically make sense of collective trustees. In other words, which approaches do actors spontaneously gravitate toward when forming trust perceptions within organizations and about organizations, and what drives them toward one approach rather than another? For example, under what conditions do trustors zoom in on a particular organizational representative, try to take a broader read across members, or anchor their judgments in what they know about the organization's identity or routines?

Relatedly, further theorizing should confront the possibility of plurality. For example, organizational trust may simultaneously be guided by identity and by routines, so it would be insightful to adopt a configurational approach to identify which constellations of carriers co-occur. This could be the starting point for examining interactions that illuminate how distinct carriers may either reinforce one another or come into tension. For example, network endorsement may substitute for organizational identity perceptions in swift trust assessments during partner selection but complement actorhood-based defenses when stakes rise.

Carrier-specific research should also take a temporally contingent view: When does trust in a representative generalize to the organization? How do consensus and polarization develop? How do identity narratives shift? How do endorsements and network governance transmit trust or distrust? And how do routines institutionalize vulnerability acceptance? Research should also examine transitions among carriers, such as when trust moves from identity-based to actorhood-based foundations.

Improve aggregation and move beyond it. Beyond the need to further develop the typology as a whole, each individual approach to organizational trust calls for additional theoretical elaboration, refinement, and extension. For example, composition-based work on organizational trust has often used interrater agreement among members as evidence of sharedness, which is then taken to justify aggregation, often by computing simple averages. However, agreement is only one piece of a multilevel construct-validation argument; it speaks to within-unit similarity but not necessarily to which summary statistic best represents the emergent collective construct. Agreement does not settle either what kind of sharedness is being asserted—members' own trust states ("I trust," a direct-consensus logic) versus members' perceptions of organizational trust ("we trust," a referent-shift logic)—or whether the mean is the right representation of the collective (Fulmer & Ostroff 2021). These questions echo debates in collective-identity research about what it means for a construct to be shared (Pratt 2003).

To refine aggregation approaches, researchers could develop and evaluate theory-grounded weighting rules that relax equal-weight assumptions (Chan 1998). For example, weights might reflect interaction frequency, task criticality, formal authority, or network centrality, provided that the weighting rule is defended as part of the construct's conceptual definition rather than a post hoc optimization. In the same spirit, scholars could compare mean-based indices to alternative representations (e.g., medians, trimmed means, or theoretically motivated minimum-member functions) and test which form is most diagnostic for particular outcomes (Chan 1998, Kozlowski & Klein 2000).

Moving beyond the aggregation of organizational trust into a composite score, it is time for organizational trust scholars to embrace dissensus as a theoretically meaningful phenomenon and not just a statistical nuisance. An agenda that takes levels of analysis seriously implies that collective trust can be conceptualized not only compositionally (via a mean) but also dispersionally (via variance) and compilationally (via patterned configurations), with each form carrying a distinct theoretical meaning. Here, organizational trust scholars can draw more directly on scholarship on team trust and on legitimacy. Team-level trust research has demonstrated that trust consensus has an independent positive impact on team performance, above and beyond composite trust magnitude, and that dispersion can be pervasive and persistent rather than a transient aggregation problem (de Jong et al. 2021). Legitimacy research offers a parallel insight: High legitimacy can persist even when agreement is low, especially when taken-for-granted assumptions mask heterogeneous private evaluations (Haack et al. 2021). When that lens is applied to organizational trust, it suggests that breakdowns may be driven less by gradual mean-level declines than by moments of revelation that correct misperceptions about how widely trust is shared. This perspective motivates research on the interactional and structural conditions that reveal versus suppress trust dissensus (e.g., tie density), alongside work clarifying when dissensus is destructive (e.g., coordination failures) versus potentially adaptive (e.g., earlier problem surfacing). A further extension involves measuring members' meta-perceptions of sharedness and testing whether gaps between actual and perceived consensus predict outcomes such as instability, voice, and exit.

Finally, dispersion is only a starting point. Researchers can move beyond "how much variance" to model patterned organizational trust configurations (e.g., bimodal/bifurcated trust, minority pockets, min/max or minimum member domination patterns, or centralized trust in one or a few actors) because different patterns may have different implications even when means and variances match (Fulmer & Ostroff 2021). For example, two organizations can show the same mean and similar dispersion yet embody qualitatively different trust architectures (e.g., a two-coalition pattern in which half the organization is high trust and half is low trust versus moderate trust shared relatively evenly across members). Scholars could specify mechanisms that generate particular configurations and test whether those configurations have distinct consequences.

Adding further theoretical leverage and predictive power, future research could also separate organizational trust into its underlying dimensions (e.g., ability, benevolence, and integrity) and then use an attribute-alignment metric to examine the extent to which these dimensions co-occur versus differ among organizational members (Emich et al. 2022). This separation can be insightful because high organizational trust on average can mask variation in dimension profiles (e.g., high ability but low integrity versus low ability but high integrity), which can lead to the same composite trust score translating into very different expectations, behaviors, and relationship dynamics. Taken together, this discussion highlights the value of seeking to explain why trust varies across members and which patterns should matter for outcomes, rather than treating within-organization heterogeneity as mere residual error around a mean.

Sharpen levels of analysis in networks. Network explanations often treat organizations as unitary nodes whose structural ties or position mechanically generate organizational trust. But are these ties truly owned (i.e., controlled and value captured) by the organizations, or are they carried by individual boundary spanners (Sorenson & Rogan 2014)? This question is central to whether trust can legitimately be theorized at the organizational level within this approach, yet it has seldom been confronted directly. Future work could therefore treat tie ownership as a variable, distinguishing relationships anchored through multiple points of contact, shared information systems, and formal alliance governance from relationships that remain portable with a single boundary spanner. Designs that leverage boundary-spanner turnover, reassignment, or organizational dissolution as strong tests can help adjudicate where network-based trust resides. Doing so would clarify when network structures truly underpin organizational trust versus when organizations merely serve as hosts for individuals' social capital.

Another underexplored issue is how exactly network-derived signals get converted into organization-level trust rather than remaining private impressions held by boundary spanners. Future work could open this black box by tracing which boundary roles notice and interpret network signals, as well as how those assessments travel across individuals and units to reach an authorized organizational decision (Ancona & Caldwell 1992, Puranam 2018). A particularly productive angle would be to examine the organizational processes underlying an organizational network capability, thereby making network-based trust durable and transferable within the organization (Ritter & Gemünden 2003, Schilke & Goerzen 2010).

Deepen the actorhood approach. While our review showed that referring to actorhood-related ideas is popular in research on organizational trust, such reference often remains shallow and hand-waving. This is problematic if the actorhood lens is to provide more theoretical leverage than a generic "structure matters" claim (Voronov & Weber 2020). We need to better understand how organizational trust can be conceptualized as an organizationally authorized act, encoded in decision rights and routines that bind the organization and persist even when personnel rotate. In other words, actorhood theory gains explanatory leverage to the extent that it specifies which specific formalized structures and routines carry trusting (on the trustor side) and generate trustworthiness (on the trustee side), rather than treating formalization as an undifferentiated background condition. We need to develop a systematic repertoire of concrete actorhood processes, including, but not limited to, information architectures that direct attention to particular trust cues, threshold and authorization rules that specify when trust is warranted, and commitment devices that operationalize vulnerability acceptance. To move toward more contextualized theory, future work could treat these actorhood processes as sets of mechanisms that operate at different moments of the trust process (e.g., formation, maintenance, repair) and that relate to distinct facets of organization-level trustworthiness (e.g., ability, benevolence, integrity).

Develop Research on Organization → Individual Trust

Our search for empirical studies on organizations placing trust in specific individuals suggested that research in this area is relatively sparse. Several considerations illustrate why this issue deserves greater attention across different types of stakeholders. First, organizations need to be able to rely on executive judgment (Priem 1994), but such trust can also erode oversight, suggesting an overtrust hazard in corporate governance (Bae et al. 2024). Second, organizations trust specific employees when they loosen control and expand discretion (e.g., in remote work settings), which can increase employee effort (Beckmann et al. 2017) but can also bring the risk of opportunistic behavior (Nagin et al. 2002). Third, organizations (especially start-ups) must trust key financiers: Ventures often rely on individual investors' discretion, confidentiality, and advice, and procedural justice and timely feedback are central to sustaining healthy start-up–investor relationships (Sapienza & Korsgaard 1996). Future work should further clarify the organizational carriers of trust in a person and, in interorganizational settings, study under what conditions the organization's trust is person-bound versus anchored in a partner organization as a whole (Schilke & Cook 2013).

Carrier-specific comparisons are especially promising in this quadrant. Future studies can examine when organizational trust in an individual is carried by an authorized representative, convergent member judgments, identity-based understandings of how we relate to people in that role, network-based endorsements, or organizational routines that grant discretion and reduce monitoring. Such comparisons would keep organization → individual trust from becoming synonymous with actorhood-based proxies and would provide a demanding test of the typology.

Broader Questions About Organizational Trust as a Collective Phenomenon

Beyond these framework-driven priorities, several broader questions apply across trust relations and carriers. We treat these more compactly and conclude with the collective-level dynamics through which organizational trust and distrust emerge, change, and are repaired.

Illuminate trust repair and distrust at the organizational level. Although research on trust repair has flourished (Lewicki & Brinsfield 2017), most of it concerns individuals, and organizational trust repair is not simply interpersonal repair writ large (Dirks et al. 2009, Gillespie & Dietz 2009). More generally, interpersonal challenges such as breach attribution, apology and forgiveness, and the management of distrust can look quite different once the trustor or trustee becomes an organization because organizational intentions and accountability are shaped by collective processes rather than located in a single person.

Responsibility for organizational breaches is often diffuse and contested, so identifying the reason for a violation can be complicated. Further, organizational breaches often require multi-audience repair (e.g., among customers, employees, and investors), whose standards can conflict, making coordination central. Finally, organizational breaches and repairs may spill across units and ecosystems; thus, success hinges on managing reputational contagion.

Another open question that requires further investigation at the organizational level pertains to the polarity of trust and distrust (two ends of a continuum versus two separate, coexisting constructs) (Lewicki et al. 1998, Lumineau 2017, Reimann et al. 2017). For example, organizational arrangements may enable trust and distrust toward the same partner to coexist in compartmentalized fashion (across functions, issues, or time horizons), suggesting that trust ambivalence may be an endemic organizational state rather than an anomaly.

Connect organizational trust to more macrolevel phenomena. The vast majority of our discussion in this review has centered around the individual–organization interface, but organizational trust is also embedded in the industry and geographic region in which the organization operates. Sectoral fields provide trust infrastructures (e.g., standards, accreditation, professional norms) that allow stakeholders to rely on institution-based trust when direct experience is scarce (Bachmann & Inkpen 2011). These institutional supports also shape which cues organizations see as diagnostic of trustworthiness and what counts as a legitimate basis for trusting (Bitektine et al. 2026). Further, geographic regions vary in generalized trust and in cultural norms governing in-group versus out-group trust, which can shift stakeholders' baseline willingness to accept vulnerability to organizational actors (Huff & Kelley 2003). In this vein, recent research shows that macrolevel generalized trust systematically affects stakeholders' baseline willingness to accept organizational vulnerability, influencing firms' governance choices and performance beyond what dyadic experience alone can explain (Vanneste & Gulati 2022).

However, the interface between organizational trust and more macrolevel forms of trust remains undertheorized, especially in its bidirectionality. Macro institutions provide an important basis for trust in organizations (Schilke et al. 2026, Zucker 1986), but organizations can also reshape field-level legitimacy and public trust in institutions. As trust in major institutions has declined in many societies (Edelman 2023), organizations may need to compensate for weakening institutional support. This is not an easy task, as institutional skepticism may spill over onto organizations (Long & Sitkin 2026). From the bottom up, high-profile organizational trust violations can spill over beyond the offending firm, prompting audiences to generalize their judgments and downgrade trust not only in similar organizations but also in the institutions that (presumably) enabled, certified, or failed to restrain the misconduct. Conversely, organizations' credible and sustained trustworthiness may contribute to rebuilding institutional trust. To capture these reciprocal dynamics, future research should develop explicit multilevel models linking organizational trust and institutional trust, specifying simultaneously how top-down institutional cues shape evaluations of organizations and how organizational conduct accumulates into broader shifts in institutional trust. These reciprocal dynamics may also vary across national and cultural contexts (Fulmer et al. 2024, Yamagishi et al. 1998) and with organizations' access to transnational trust infrastructures, as reflected in **Table 3**.

Disentangle outcomes, including downsides, of organizational trust and examine organizational trust accuracy. Organizational trust is often simply assumed to be a uniformly beneficial asset, but in reality, its consequences are multidimensional and contingent. Beyond financial performance, trust can reshape governance (how much is delegated, monitored, and verified), coordination speed, and adaptation under uncertainty (McEvily & Zaheer 2006). Prior work links trust to lower transaction costs and greater information sharing in interorganizational relationships, as well as to innovation and resilience inside organizations (Dyer & Chu 2003, Godart et al. 2017, Gustafsson et al. 2021). Yet the returns to organizational trust may not be monotonic (Neal et al. 2015). Trust becomes hazardous when it relaxes verification and concentrates discretion, raising exposure to opportunism, error, and compliance failures (Lumineau 2017). High-trust ties may lock organizations in and amplify contagion when conditions shift (Uzzi 1997). Consistent with these mechanisms, the effects of interorganizational trust have been suggested to follow an inverted-U-shaped pattern: Beyond a certain threshold, more trust can worsen performance (Villena et al. 2019).

A related promising direction for future research is to examine whether trust placed by and in organizations, as opposed to individuals, varies in accuracy, understood as the ability to allocate trust when it is warranted but withhold it when it would be breached (Schilke & Huang 2018). Organizational (versus individual) trust may increase trust accuracy by pooling dispersed experiences and professionalizing screening and updating routines. However, the shift to the organization may also reduce accuracy when shared expectations become rigid or amplify collective biases (Schilke & Lumineau 2025). Because organizational trust can be carried by individual representatives, shared member beliefs, identity cues, networks, or formal routines, a key next step is to theorize which carriers may sharpen versus blunt appropriate calibration.

Approach organizational trust relations as a portfolio. A portfolio perspective starts from the premise that organizational trust is rarely a single, unitary quantity. Instead, organizations are enmeshed in multiple trust relations that vary by counterpart, domain of vulnerability, and amount and dimension of trust. Treating these relations as a portfolio (Wassmer 2010) is valuable because it redirects theorizing from asking whether an organization is trusted (on average) to asking which trust positions exist, how concentrated they are, and how they covary.

A portfolio lens also spotlights trade-offs and spillovers. Organizations often invest in trust with one constituency through actions that unintentionally erode trust with others. Stakeholders differ systematically in what they treat as diagnostic of trustworthiness, so a given trust-building effort may not generalize across audiences (Pirson & Malhotra 2011). Similarly, organizational failures rarely damage trust in general; rather, they impair specific positions (e.g., integrity with regulators, benevolence with employees), so effective repair should target the affected carrier(s) and audience(s) rather than aiming for broad gestures that will eventually prove ineffective (Aguiar et al. 2026). Overall, these observations imply that portfolio diversification can be beneficial, such that spreading reliance across multiple trust carriers (e.g., identity and routines) may reduce fragility when one pillar is shocked.

Study organizational trust as a process rather than a state. Our review of empirical research shows that organizational trust is most commonly studied as a state: Scholars capture a snapshot of stakeholders' willingness to accept vulnerability to an organization (or vice versa), typically using cross-sectional designs and variance models. This mode of inquiry has generated important insights, but it can obscure how trust emerges and wanes at the organizational level. A process perspective (e.g., Gillespie & Dirks 2026, Vlaar et al. 2007) treats organizational trust as evolving over time and across relationship stages (e.g., partner selection, collaboration, disruption, and repair) and can shed light on sequences, inflection points, and feedback loops that are difficult to detect with static designs.

First, process studies can offer more clarity on the mechanisms by which the focal trustor and trustee can shift in levels of analysis from the individual to the organization or vice versa (Schilke & Cook 2013). The central questions are how does trust become organizational, and why can it lose its collective character? Process inquiry should also examine how distinct carriers emerge:

- Agent substitution: When does trust in a representative generalize to (or decouple from) the organization? What events reverse that generalization?
- Composition: How do trust distributions (consensus versus polarization) form and change, and how do different trajectories shape subsequent organizational outcomes?
- Identity: How do narratives and category cues shift the baseline of appropriate organizational trust, and how can scandals reframe "who the organization is"?
- Network: When do endorsements, ecosystem governance, or third parties accelerate organizational trust formation or the spread of distrust?
- Actorhood: Which infrastructures and subprocesses are involved in the institutionalization of organizational trust and trustworthiness over time, and how quickly can institutionalized trust adapt when disruptions occur?

Importantly, future work should also endeavor to reveal transitions among carriers. For example, what sequences of symbolic versus structural actions shift trust from identity-based to actorhood-based foundations (or vice versa) and with what time lags across stakeholder audiences?

Second, further process research should make explicit the cross-level feedback through which micro episodes accumulate into organizational trust carriers that then shape later vulnerability-taking (see Takacs-Haynes et al. 2026). This framing also highlights the path dependency of organizational trust, whereby outcomes from previous interactions feed back into subsequent trust at the organizational and/or individual level.

PRACTICAL IMPLICATIONS

Managers and policy makers should treat organizational trust as a design problem that requires continuous attention. The first step is diagnostic; it involves specifying who is trusting whom (individual → organization, organization → individual, or organization → organization) and what domain of vulnerability is at stake (e.g., data sharing, discretion, safety, or fair dealing). This review's carrier typology and decision tree offer a guide to help identify which trust issue matters most. These include investing in credible spokespeople when organizational trust is substantially agent based; building internally consistent experiences when trust is compositional; managing identity cues (e.g., brands, narratives) when trust is identity grounded; cultivating third-party rules and endorsements when trust is network supported; and prioritizing routines and due process that are transparent and auditable when trust hinges on actorhood.

CONCLUSION

Organizational trust matters because vulnerability in modern societies is increasingly routed through organizational systems rather than face-to-face relationships between individuals. By disentangling who trusts whom and specifying what exactly carries trust at the organizational level, this review helps to turn a rather ambiguous term into a more precise construct. We offer scholars a common grammar for cumulative evidence and sharper prescriptions for building and repairing organizational trust through concrete mechanisms. With clear attention to levels, carriers, and mechanisms, the outlook for the science of organizational trust is promising.

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