

The Intricacies of Trust in Technology: A Study of the Clash Between Apple and the FBI

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ABSTRACT

The aim of this paper is to demonstrate the intricacies of trust in an institutional setting with the help of a case entailing a clash between Apple and the FBI in a situation that was both politically and emotionally complex. The review of literature covers an extensive amount of academic papers to encapsulate each and every aspect of trust ranging from simple characterization of the concept to the deep-seated complexities of the matter like the effect of ethnicity on trust or the neurological effects during a breach of trust. Finally, it identifies serious gaps in research that are needed to be worked upon by other researchers to further our understanding of the matter.

KEYWORDS

Business, Donald Trump, Facebook, Google, Hong Kong, Institutional, Interpersonal, iPhone, Politics, San Bernardino Shooting, Sundar Pichai, Technology, Tim Cook, US

INTRODUCTION

In a way, everything in our society depends on trust (Gibbs & Coleman, 1990). Every currency in the world holds value because people believe that their central bank will back it up (Varian, 2019). Democracies work because citizens believe that they have individual rights and that their country's justice system treats everyone fairly (Castillo, Huang & Silver, 2019). The financial markets depend upon stakeholders' trust in various institutions; if investors lose faith in a company, no matter how strong the fundamentals, the company stock will start plummeting (Pevzner, Xie & Xin, 2012).

Trust is the deep-rooted adhesive that holds our economies together and prevents them from falling apart (Knack & Keefer, 1997). As our literature review suggests, trust is known to be the foundation of all relationships (Simmel et al., 1978). Moreover, when we talk about relationships, we not only mean interpersonal relations that we have with our friends and family but a wide range of relationships. As explained by Kong (2012), trust is bifurcated into two categories based on the parties involved in interactions. First, interpersonal or social trust and second, institutional trust. Interpersonal trust as the definition implies usually involves trust between individuals (Helliwell, 2003). Various factors affect the level of trust between these individuals, which has been talked about in our literature review. Institutional Trust, on the other hand, may usually involve trust between an institution and an individual or another institution. Banks, governments, organizations, companies and similar establishments may be categorized as institutions when talking about institutional trust.

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Even though the two categories are different in nature, that does not imply they are independent of each other (Nooteboom, 2006). Peoples' trust in a person or an institution can very well be affected by each other. A person may vote for a particular candidate in an election because they identify with his/her party rather than evaluating the policies and ideas of the candidate himself (Krosnick, 2017). Trust between individuals and institutions is inherently linked to each other (Helliwell, 2003). Moreover, various factors determine our trust in one another. These factors range from, the extent of relationships itself to cultural factors like race, country of residence etc., all of which have been discussed in detail later in the paper.

Our case study mainly explores a recent incident involving the American tech-giant Apple Inc. and its face-off with the US Government's domestic law enforcement agency, FBI or the Federal Bureau of Investigation. The face-off was a result of Apple's unwillingness to abide by a court order delivered by a US federal judge. The order urged Apple to assist the FBI in developing a new operating system, that would let the FBI retrieve data from the iPhone of an identified shooter. The later sections of this paper talk in-depth on how the whole situation played out and what exactly were the arguments of both sides. The incident stirred an international conversation about privacy and trust while asking the crucial question of whether the government should have such kind of power. This particular case was chosen because it gave several critical contributions to the conversation of trust in an institutional setting. Apple's argument is especially intriguing, because even in such a complicated situation, it tries to fight for the trust it has cultivated over the years in its customers, and tries to establish why it was right in its refusal to develop a technology that it claims would have put every iPhone user at risk and damaged people's trust in the company because of the same. Various notable individuals like Edward Snowden and Sundar Pichai weighed in on the incident defending Apple's stance. The paper also talks about how Apple was different from other tech-based companies and why it was especially essential for them to fight for what they did. Later on, in the findings section, the paper presents the two main findings of this study and provides directions for future research that could give us insight on previously uncharted territory.

Background

The literature review of this paper covers a variety of subjects on trust spanning from the fundamental characterization of trust to its implication in business, social settings and much more. To quote an excerpt from a paper by Simmel et al. (1978), "Without the general trust that people have in each other, society itself would disintegrate, for very few relationships are based entirely upon what is known with certainty about another person, and very few relationships would endure if trust were not as strong as, or stronger than, rational proof or personal observation". Trust is universally identified as an essential element in the efficient workings of our societies (Gibbs & Coleman, 1990; Macy & Cook, 2002; Hardin, 2002; Lehman & Sztompka, 2001). As talked about in the works of Barbalet (2009), due to its importance in social relations, and the captivating essence of its complexity, the term often draws recurrent and varying use. There are sixteen different meanings of trust, according to the Oxford Dictionary. Even within the academic literature, there is much conceptual disparity on the matter. In several ways trust is defined in terms of the merit it presents (political unity, mutual support, dependability, societal orderliness, etc.), or the inherent qualities of the people or institutions who lend it (virtuous, efficient, etc.), or the nature of relationship between the two parties (reliant, contractual, deceitful, mutual, etc.).

Trust holds significance in all social interaction and relationships, which is why it has such a broad appeal. Every individual has a varied experience when it comes to trust. Therefore not only in day-to-day usage but also in distinctive literature, it will have numerous meanings. Nooteboom (2006) elaborates on the kind of value it holds; he argues that trust has an extrinsic value which helps in minimizing the transactional costs and risks of relationships. This is especially significant when the risks are troublesome or costly to manage in a formal or bureaucratic manner, such as legal agreements, government oversight and social hierarchy. Formal methods of supervision cannot completely eliminate

social risk, and therefore some level of trust is usually required. Trust also holds an inherent, intrinsic value (Bierstedt & Blau, 1965; Arrow, 1975; Jarillo, 1988; Bradach & Eccles, 1989; Casson, 2001; Sako, 1992; Helper, 1990; Gulati, 1995; Chiles & McMackin, 1996; Nooteboom, 1996).

An important distinction made by Schneider & Fukuyama (1995) in their paper in the *Journal of Marketing* establishes trust level and trust radius as two separate but equally substantial constituents of trust. Trust level is defined as the intensity with which individuals trust one another. Peoples' level of trust is important as it defines their readiness to work together with others, while the radius of trust dictates the breadth of the circle of individuals within which a particular level of trust exists (Van Hoorn, 2014). This concept will be especially useful when we talk about our case study.

The factors affecting trust have been talked about in great detail in various research articles. Compared to everything else, the intrinsic qualities of the trustee (i.e., morality, honesty, kindness etc.) most commonly affects an individual's intention to trust (Gill, Boies, Finegan & McNally, 2005). Determinants of trust are mainly cultural or experiential in nature (Uslaner, 2008). It is mentioned time and again that trust is a cultural characteristic passed on from one generation to another (Uslaner, 2008). The most visible example of the cultural implication of trust is race. Race is found to be one of the most vital factors in the determination of trust (Smith, 2010; Uslaner, 2002). The ethnic-racial disparity in trust has mostly been due to a history of discrimination against these individuals in society (Dinesen, 2012). People of ethnic and racial minority groups are usually trusted less due to the deprived status they occupy and socio-economic order resulting from an unfortunate pattern of institutional discrimination (Brehm & Rahn, 1997; Demaris & Yang, 1994; Alesina & La Ferrara, 2002; Claibourn & Martin, 2000).

In contrast to the cultural argument, the experiential perspective argues that trust is formed by experiences in the environment in which one lives, and hence is subject to change with experiences throughout life (Dinesen, 2012), and regardless of what actually determines our willingness to trust, it yields a great deal of benefits to society as a whole. Trust encourages cooperative behaviour (Collard & Gambetta, 1989), and produces socially efficient outcomes in economies (Stern & Putnam, 1993). It also makes social institutions perform better by bringing down transaction costs (Schneider & Fukuyama, 1996); promotes flexible organizational structures, like network relations (Miles & Snow, 1992). In addition, trust reduces the degree of corruption in economies; making governments more productive and competent (Porta et al., 1997), leading to higher economic growth among nations (Knack and Keefer, 1997; Zac and Knack, 2001). At last, trust is said to be positively correlated with business development (Gusio et al., 2004), and superior educational institutions (Alesina et al., 1999). Helliwell (2003) establishes that on an interpersonal level, it is found that trustful individuals tend to be both healthier and happier, and societies with widespread trust are blessed with higher economic and governmental performance. Given these positive consequences, the causes of trust have received increasing attention in the past decade.

Putting aside the social, interpersonal outlook; trust also plays a considerable role in institutional settings. Institutional trust has two classifications: first, based on goodwill, i.e. if an institution is primarily functioning in the overall interest of society and the second, trust that is based on competence, i.e. how well an institution can tackle the issue at hand (Kong, 2012). Flores & Soloman (1998) argue that in business, for example, when talking about an employee, the most important quality is trustworthiness. It is evident that if an employee is trustworthy, the sincerity will automatically rise upwards. Higher productivity is achieved when employees consider their employer to be more trustworthy as well, i.e. they perceive higher levels of goodwill-based trust (Flores & Solomon, 1998; Kong, 2012). To illustrate, Nissan, a Japanese automobile manufacturer, had cultivated a high level of trust among its suppliers due to its relational approach towards them. However, in the 1990s, after its association with Renault, the company switched from relational to a more transaction-based approach. It did not straight away harm the company's relationship with its suppliers since it had built that trust over a long period of time (Stevens, Holweg & Pil, 2012). MacDuffie (2010) asserts that suppliers only started taking a more resentful outlook and lost faith in Nissan after it emerged

from the financial crisis and returned to profitability yet kept pressuring suppliers for further price cuts. In any relationship, the level of trust goes up and down multiple times over a period of time, in a way that does not seriously threaten its survival. However, if the survival is threatened, it may be damaged to such an extent that it is resistant to any repair or recovery whatsoever, this is precisely what happened with Nissan and its suppliers.

An article published by the *National Academy of Sciences* used cognitive neuroscience to establish a vital attribute that influences the recovery of trust after a breach - the degree of a relationship prior to the breach of trust. The experiments establish that the more significant a relationship is before a breach of trust, the better chance it has in the recovery of the same (Schilke, Reimann & Cook, 2013). Institutional trust is also capable of maintaining social order (Streufert, 1968). Kong (2012) explains that a high level of institutional trust in government is positively correlated to the satisfaction in people's lives. This indirectly leads to higher civic engagement, pro-social conduct, and productivity at work. People living in cultures with lesser social trust, *i.e.* with more corrupt and less transparent governments tend to have lower freedom and equality. The flow of information is not free or open, and individuals are sceptical of each other's motivations. Due to this, people living in these low trust societies try to look for or employ intercultural experience to gather information. They are more likely to discover institutional differences if they have more intercultural experience. To illustrate, a study published in *Review of Social Economy* observing the levels of trust among five different nations - Colombia, Chile, Mexico, India and Sweden; revealed that India had the lowest levels of trust out of all other nations while Sweden had the highest, confirming the belief that highly developed Scandinavian nations (which are believed to have some of the most transparent governments in the world) tend to have a very high level of trust among its citizens in contrast to lesser transparent nations like India (Ahmed & Salas, 2009; Kong, 2012).

Dinsen (2012) explains that when looking at more extreme circumstances, economic and social performance is a major driver of political trust. While the effect of government performance on political trust has largely been assumed to be similar in extreme and normal conditions, it is plausible that economic or social performance matters more during bad than during good times. Because during economic downturns, citizens are more attentive to economic conditions and hence, more distrusting of the government. The government faces additional scrutiny during weaker economic conditions because during these times the public pays close attention to the government's functioning, granting economic concerns considerable significance when people try to assess the government (Hetherington & Rudolph, 2015). Besides, even though an economic outlook towards trust, is in good intention and looking at the right path; it is also alarmingly inadequate and deceptive (Flores & Solomon, 1998). In business, trust is not the only instrument for efficient performance, notwithstanding the fact that it does have significant advantages for dealing with complications and consequently, efficiency (Streufert, 1968). Flores and Soloman (1998) argue that it would be misleading to say that a higher level of trust will, in turn, make businesses more competent. Trust tends to have this effect. However, there is not exactly a proven link between efficiency and trust, and it was never known to be the objective or the intention of trust.

Regardless of its prominence in sociological research, the study of trust still faces some issues at hand. Most importantly, there is a severe lack of consistency in researchers' approach in measuring and conceptualizing the concept of trust (Dirks & Ferrin, 2002; Bigley & Pearce, 1998). There is little consensus when trying to establish the composition or the structure of trust, and more specifically, the researchers fail to differentiate between the precursors and the framework of trust itself (Mayer, Davis & Schoorman, 1995; Bhattacharya, Devinney & Pillutla, 1998;). Flores and Soloman (1998) wrote that even though there are problems in the study of trust, the framework of trust itself has proved to be an indispensable pillar of society. Trust is more so than anything an emotion or an emotional phenomenon. Saying that trust is an emotional phenomenon does not mean that it is something to be felt or that it is, like various (but not all) emotions, short-lived in nature. Trust, similar to resentment and love, has its noteworthiness in the bonds that it builds (or, more fittingly, in the bonds we build

by the means of emotions), and trust, like love (but opposed to anger), is by nature enduring. Even though it may be abused, heckled and sometimes even be short-lived, usually because the individuals have acted foolishly. Nevertheless, similar to other emotions, trust is vital. It is the backbone of all our relationships and interaction in this world.

MAIN FOCUS OF THE ARTICLE

Methodology

The paper uses secondary sources and takes a case-based approach to delve into the underlying intricacies of trust and its footprint on our society. Papers covering a wide range of themes regarding trust have been reviewed to get a holistic outlook on the matter. The literature talks about the determinants of trust, its cultural influences, different types of classifications and much more. Some papers talk about specific subjects like what are the neurological impacts or in simple terms, what happens in our brains during a breach of trust and what factors affect its recovery (Schilke, Reimann & Cook, 2013). Others talk about its working in an institutional setting and how narrow and broad scope of trust affects consumers' outlook towards an establishment (Helliwell, 2003).

The secondary information was collected over a period of two years, which helped the author identify foundational research like that of Nootbloom (2006), Kong (2012), Flores & Soloman (1998); these studies highlighted fundamental concepts related to trust as well as laid the groundwork to look at our case with a more informed lens. Then, those fundamental concepts were applied to real-world developments to understand how trust factors into interactions between various institutions like Apple, Facebook, FBI etc. For our case study, the information was obtained from reputed news outlets like the Wall Street Journal, New York Times, Forbes etc. To assess the legitimacy of the information regarding the case, every fact was cross-verified from at least two other sources. Anything that failed this benchmark was excluded from the study. To maintain an objective and unbiased point of view towards both Apple and the FBI, official statements from both parties have been incorporated in the paper.

After putting up an objective picture of the whole situation, analysis has been presented based on our review of literature. Concepts from our fundamental studies like the radius of trust, broad-scope trust etc. have been applied to the situation to see them from a more educated point of view.

Finally, the two main findings based on this study have been presented in the end, along with direction for future research on the topic.

Case Study

As reported by Pressman (2018), Tabrez (2018), Tibken (2018), Trenholm (2018) for their respective publications, on a December morning in 2015, Tashfeen Malik and Syed Rizwan Farook equipped with semi-automatic pistols and multiple rifles, started firing at the Inland Regional Center in San Bernardino, California. Fourteen people died in the attack, and twenty-two others suffered severe injuries. Later, the FBI directed its Evidence Response Team to investigate the residence of the duo responsible for the attack. Three phones were found during the investigation. Two were destroyed by the couple, which left the data on those devices unrecoverable. However, one was left untouched — an iPhone 5c, which belonged to Farook. Apple helped the FBI recover data from Farook's personal iCloud account. However, the data available on the iCloud account was only backed-up to a month prior to the attack. The agency believed that Farook had stopped the back-up deliberately to avoid getting caught. The only other way was to retrieve data directly from his iPhone. However, the FBI was unable to break into the phone as it did not have the required passcode to un-encrypt and start the device. Furthermore, as per Apple's security protocol, after ten incorrect attempts at the passcode, the iPhone wipes off all the data on the device. In February of 2016, the FBI requested a court to compel Apple into developing a software that could override the protocol on the phone

which deleted the data after ten failed attempts at the passcode. Apple refused to do so. Tim Cook, the CEO of Apple, stated that “the order went too far and would threaten the security of all iPhone users. Bypassing the iPhone’s password meant creating a backdoor in its iOS mobile software that could then be used to access every other iPhone”. In a later court hearing, the company revealed that the Justice Department, the law enforcement division of the US Government had asked Apple’s help in unlocking nine other iPhones on separate cases. The F.B.I., on the other hand, claims that Apple is over-inflating the matter as the bureau is asking for it to assist in unlocking only one iPhone, and not every iPhone in the world.

In an open letter, Apple backed up its objections by highlighting two important implications in the matter. They were as follows- “First, the passcode lock and requirement for manual entry of the passcode are at the heart of the safeguards we have built into iOS. It would be wrong to intentionally weaken our products with a government-ordered backdoor. If we lose control of our data, we put both our privacy and our safety at risk. Second, the order would set a legal precedent that would expand the powers of the government, and we simply don’t know where that would lead us. Should the government be allowed to order us to create other capabilities for surveillance purposes, such as recording conversations or location tracking? This would set a very dangerous precedent.” Trenholm (2018) reported that even though the non-compliance of Apple has the US Government frustrated, it has received support from the United Nations and other tech giants like Google, Facebook and Microsoft. Sundar Pichai, the CEO of Google, wrote on Twitter asserting, “We build secure products to keep your information safe, and we give law enforcement access to data based on valid legal orders. However, that is wholly different from requiring companies to enable hacking of customer devices & data. It could set a troubling precedent.” Encryption creates much agitation between tech-based companies and law enforcement agencies. Companies like Google, WhatsApp and Apple defend the privacy of their users by encrypting their data, sometimes in ways that even they are unable to decipher themselves. Even though that empowers unethical users like terrorists and criminals to communicate with each other without the government being able to keep track of them, tech companies justify these security systems by emphasizing that it is not possible to let law enforcement decipher encryption without enabling criminals to do the same. As the legal efforts dragged, a day before the slated court hearing, the FBI finally unlocked the iPhone without Apple’s help by using a technique devised by third-party experts (Tibken, 2018). Although the conflict may have concluded without a court order and proper judgment, the case started an international dialogue and has put this matter front and centre (Lichtblau, 2018).

Analysis and Discussion

Apple’s defiance on the matter is understandable. As pointed out by Hixon (2014), the majority of Apple’s customer base consists of high-worth individuals like professionals, business people, and high-ranking government officials; all of whom have phones that contain confidential and sensitive information. Others who do not fall under these categories are usually young adults who place a high value on their smartphones and prefer individual privacy. Apple prides itself on making sure that all its products factor that in (Graham, 2018). From making the data on its devices encrypted, to making it harder for advertisers to track Apple users while browsing the web (Castillo, 2018), the company works very hard to build and maintain the trust they have accumulated over the years. As we have discussed in our literature review, the radius of trust that Apple has cultivated has attained a global reach and developed a high-intensity broad-scope trust among its users. This was very evident in the way the customer base reciprocated this trust in the form of unflinching loyalty. However, the company has started to lose that trust due to various missteps it made along the way. The most infamous one as reported by Geier, Kottasová & Toh (2018), revealed that the company was intentionally slowing down iPhones and hiding the fact that the issue could be solved with a simple battery replacement in order to force customers to buy newer models. Going back to our literature review; Schilke, Reimann & Cook (2013) talked about how the recovery of trust in the event of a breach is related to

the degree of relationship before the breach and how the actors involved react further in the situation. The company responded by apologising and lowering the battery replacement costs significantly. It is apparent that the concept of privacy and trust are fundamental to Apple's identity in the world. Hence, it is not all that surprising why Apple fought the court order with such conviction. Apple knew what was at stake, among tech giants, it is possibly the only company that has been able to keep its customers' trust intact.

In contrast, it was reported in a New York Times report by Rosenberg, Confessore & Cadwalladr (2018) that Facebook was involved in a scandal where it was revealed that a firm named Cambridge Analytica obtained data of millions of Facebook users and exploited it to influence the 2016 US Presidential Election. Even though Facebook knew, it chose to hide this information from the general public. Consequently, the reaction was pure outrage from the media and the public (Wong, 2018). It ingrained the idea that Facebook cannot be trusted in peoples' minds. As explained in our literature review, a breach of trust on a scale as big as this one is hard to recover from, because it damages the very core of a company's reputation (MacDuffie, 2010). Moreover, Facebook and Google's business model inherently involves storing an immense amount of user data, so people nevertheless have little trust to begin with, when it comes to these companies (Curran, 2018). Apple, on the other hand, has avoided these kinds of practices from its early days (Graham, 2018).

FBI's position is not to be dismissed either. It had legitimate concerns over national security that needed to be dealt with. Access to the terrorist's phone is crucial for preventing future attacks. However, Apple had already provided the Bureau with all the help they needed. In fact, as stated in their official statement, the company provides law enforcement agencies with a dedicated team of engineers 24/7 to help them solve these problems. Recalling the basic foundations of institutional trust - goodwill and competence, we can see why Apple has garnered such a high degree of trust and loyalty among its users. Firstly, the company has accumulated goodwill over the years by keeping the needs of its customers above everything else. Secondly, it has time and again showed competence in delivering some of the most innovative products of our time. As Tim Cook highlighted in his open letter to the FBI "This is and always has been about our customers. We feel strongly that if we were to do what the government has asked of us — to create a backdoor to our products — not only is it unlawful, but it puts the vast majority of good and law-abiding citizens, who rely on iPhone to protect their most personal and important data, at risk."

FINDINGS

Over the course of this study, two main findings have emerged that are of paramount importance. First has to do with the real-world managerial and practical implications of trust while the other has to do with institutional and individual interdependencies.

Real-World Implications

Apple has received widespread criticism for its lack of innovation (Petro, 2019). However, due to sustained loyalty from its customers, they have remained competitive when it comes to actual sales (Mickle, 2019). The company has been able to do this because they have maintained the trust of its customers by fighting to protect user privacy (Cook, 2019). Regardless, the San Bernardino case is not the only instance where other companies and institutions can learn from Apple when it comes to building and fostering trust. To illustrate, we can look at how Apple CEO Tim Cook has handled his relationship with the Trump Administration. As illustrated by Jeakle (2019), while several tech leaders like Amazon CEO Jeff Bezos have voiced their disdain for Donald Trump, Tim Cook has managed to build a thriving and fruitful relationship with the 45th President of the US. Cook himself is personally opposed to several policies of the Trump Administration. Nevertheless, he has managed to put aside his personal beliefs and establish a friendly and harmonious relationship with Trump. It has translated to real-world benefits for the company. The tax-bill introduced by the administration

in 2017, helped Apple save \$43 billion. Amidst a heated tariff war between China and the US, while other companies have been sweating, Apple investors have fared much better, being aware of the special relationship Tim Cook enjoys with Trump, that might protect Apple from the brunt of a tariff war.

On the other hand, Facebook paid a five billion dollar fine for its privacy violations. Moreover, even years after its Cambridge Analytica scandal, the company has failed to regain the trust of the public (Nuñez, 2019).

Hence, the first main finding of our study - *For institutions, building and fostering trust translates into real-world benefits, while undermining and misusing the same leads to long-term and possibly even irreparable damage to an institution.*

Institutional and Individual Interdependencies

We have looked at cases of private enterprise in relation to trust. To highlight this finding, we will briefly look into a situation where the government of a nation took the public's trust for granted. As explained by Victor (2019), protests erupted against the Chinese government in Hong Kong, where people fought back against an extradition bill that would give China the ability to extradite people from Hong Kong. The nation's history of quashing individual freedom has led to a fear of losing rights as well as a concern for losing the high autonomy that Hong Kong enjoys. This was a case where a severe lack of trust in the government led to a state of unprecedented defiance. While papers like that of Kong (2012) talk about institutional trust in a government, there are very few studies that have delved into the real-world interactions between institutions and individuals.

This leads to the second finding of the study - *Despite being a central theme in our society, there is a severe lack of research on the subject of institutional and individual interdependency in relation to trust. Research on the matter could be of significant importance in helping us understand global politics and controversial business decisions.*

Comparative studies that look into the various aspects of trust between:

- The government of a country and its citizens;
- Governments of two or more different countries;
- Private enterprise and its stakeholders (customers, investors, government etc.);
- Other institutions domestic or international, can be of immense help to policymakers and business people around the world.

Direction for Future Research

During our review of literature, it was discovered that even though there was a lot of research on interpersonal trust (Gill, Boies, Finegan & McNally, 2005; Uslaner, 2008; Smith, 2010; Uslaner, 2002); there was limited research on the relevance of trust in businesses, governments and other institutional bodies. What was especially lacking was a comparative study across institutions outlining how trust differs between similar type of institutions like the governments of different nations or how it is different across different types of institutions like a business and a government. Comparative studies like these could help us understand what factors affect trust in institutions and why people might have faith in one institution but not another. Further research, especially on a larger scale with a bigger and varied sample size could significantly help in uncovering some key insights relevant to the fields of psychology, economics, business, politics and more.

CONCLUSION

From everything that has been covered in this paper, it is evident how important the role of trust is in our society, especially in our institutions. The entire global economy is able to function because individuals and institutions maintain faith in one another (Kong, 2012; Stern & Putnam, 1993;

Dinsen, 2012). We have witnessed time and again, what happens when this trust is handled poorly, especially in an institutional setting. An absence of trust, either due to a breach or simply because of its non-existence in the first place, leads to high social and economic costs. In our study, we have seen why Apple pushed so hard to keep its stance and how the tech community came forward in its support because they believed that what Apple did, was to protect people's privacy and prevent the government from setting a dangerous precedent. In comparison, we have also seen how Facebook was slammed for its breach of trust for leaking private data of its users. Hence, it is vital to handle trust properly because, in the event of abuse or a breach of trust, the parties involved, are affected to their very core due to the emotional nature of trust and recovery can be difficult.

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