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## REVIEW ARTICLE OPEN ACCESS

# Advancing Theoretical Integration of Distrust: A Multilevel Examination of Its Theoretical Foundations, Dynamics, and Mechanisms

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## ABSTRACT

This paper addresses persistent gaps in distrust scholarship by systematically reviewing studies published from 1998 to 2024. We refine distrust as a construct distinct from trust, mistrust, and suspicion, shaped by unique cognitive, emotional, and behavioral mechanisms. Substantial evidence supports that distrust is not merely the absence of trust but an independent phenomenon. Our review synthesizes research on how distrust emerges, escalates, and spills over across market settings. We develop a comprehensive model illustrating key themes and propositions at individual, dyadic, organizational, and systemic levels. This analysis reveals the complex antecedents of distrust, its varied influences on decision-making and market interactions, and the measurement challenges arising from conflating distrust with low trust. By offering a unified framework, this review promotes the theoretical integration of distrust and offers practical guidance for mitigating its impact.

## 1 | Introduction

Corporate crises show how quickly distrust destroys value. Facebook's share price fell US\$120 billion in a single day after the 2018 Cambridge-Analytica data-privacy revelations (FT 2018), while Boeing's 737-MAX grounding erased an estimated US\$5 billion in supplier contracts in 2019 (CNN 2020). Once stakeholders perceive malevolent intent or gross incompetence, disengagement often spreads across regulators, markets, and civil society. Institutional trust may be withdrawn (Gillespie and Dietz 2009), consumer responses may turn defensive (Darke and Ritchie 2007), and broader societal legitimacy may erode (Rousseau et al. 1998). Distrust is therefore a systemic risk that firms and scholars can no longer ignore.

Despite such stakes, distrust scholarship remains fragmented across disciplines. In organizational behavior, distrust is examined as a response to perceived unfairness, breached

expectations, and ambiguous intent, often manifesting in suspicion, withdrawal, or resistance (Kim et al. 2004; Saunders and Thornhill 2003). Information-systems research examines how distrust toward online vendors inhibits system use, particularly when structural assurances and integrity signals are weak (McKnight et al. 2002). In consumer psychology, distrust emerges from deceptive advertising and is shown to activate defensive cognitive strategies and punitive intentions (Darke and Ritchie 2007). Public-policy research conceptualizes institutional distrust as a distinct, relational construct shaped by unmet normative expectations, declining legitimacy, and perceptions of elite betrayal (Levi and Stoker 2000; Warren 1999).

Scholars remain divided on whether distrust is the bipolar opposite of trust (Rousseau et al. 1998) or an independent evaluative lens that can coexist with it (Lewicki et al. 1998). The well-documented "trust-distrust paradox" (Bell and Main 2011)

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underscores that these are not opposing ends of a single continuum: individuals may withhold trust without actively distrusting, or distrust while retaining some trust. As such, different psychological mechanisms and management strategies are required for fostering trust versus mitigating distrust.

Distrust is intensified by spillover effects, where skepticism toward one entity contaminates perceptions of affiliated actors, platforms, or categories (Darke and Ritchie 2007). This is particularly relevant in high-risk or opaque environments, where consumers may adopt a distrust presumption to guard against uncertainty (Ullmann-Margalit 2004). Due to cognitive tendencies such as negativity bias and loss aversion, distrust can exert a more powerful influence on consumer behavior than low trust (Baumeister et al. 2001).

Despite its growing relevance, research on distrust remains fragmented. Varying definitions and measurement practices—some of which conflate distrust with the mere absence of trust—have led to conflicting conclusions (Ki et al. 2023; Schul et al. 2004). Some studies suggest that consumer knowledge may reduce distrust, while others argue that it reinforces skepticism (Bell and Main 2011). These inconsistencies underscore the need to examine distrust on its own theoretical terms rather than as a mirror image of trust.

We address this fragmentation by advancing an integrative multilevel model of distrust. The model links antecedents to belief-, intention-, and behavior-level outcomes, embeds moderators such as switching cost and public visibility, and supplies 12 falsifiable propositions. Given these challenges, this paper conducts a systematic review of consumer-focused distrust research. Consequently, we:

- (1) synthesize fragmented insights into a coherent integrative model,
- (2) expose conceptual and measurement gaps, and
- (3) distil actionable guidance for scholars and managers facing consumer distrust.

The paper proceeds as follows: Section 2 clarifies key constructs and theoretical debates; Section 3 outlines the review protocol; Section 4 presents findings, critiques current measures, proposes a new five-facet scale, and introduces a multilevel framework; Section 5 and Section 6 discuss implications and future research, respectively.

## 2 | Theoretical Background

Trust and distrust play distinct yet interconnected roles in social and market interactions. Trust, characterized by positive expectations and cognitive ease, fosters cooperation and simplifies decision-making, reducing the need for constant vigilance (Luhmann 1979). In contrast, distrust functions as a protective mechanism by heightening awareness of potential risks, promoting scrutiny and defensive behaviors, and ensuring careful evaluation in uncertain environments.

Classic continuum models view distrust as the negative pole of trust (Mayer et al. 1995; Rousseau et al. 1998). Dual-domain accounts allow simultaneous trust and distrust toward different attributes of the same target (Dimoka 2010; Lewicki et al. 1998). Empirical findings confirm that trust and distrust are not simply opposing endpoints. Convergent psychometric work consistently shows that they form orthogonal latent factors, rather than poles of a single dimension. Six CFA studies now demonstrate this pattern across diverse contexts: Rusk (2018, interpersonal and institutional), Min and Zickar (2023, interpersonal), Scharowski et al. (2024, human-AI), Yamani et al. (2025), Wildman et al. (2025, workplace), and Simon (2016, consumer data-theft contexts). The latter's multi-experiment SEM analyses show that trust and distrust load on separate latent variables and predict distinct behavioral responses, such as openness versus avoidances, supporting a dual-factor framework. Further support comes from organizational and consumer domains. In consumer settings these defensive reactions are commonly sparked by deceptive advertising, opaque data practices, or perceived moral misalignment—triggers that differ from employee–employer and interfirm contexts. Saunders et al. (2014) demonstrate that distrust emerges from distinct appraisals—notably perceived malevolence, injustice, and threat—rather than the mere absence of ability or benevolence. Their findings show that trust and distrust can coexist in parallel and are triggered by different cues, reinforcing the case for conceptual separation. Complementing this, Moody et al. (2017) apply polynomial regression and response surface analysis in a consumer setting and find that trust and distrust are independent but interacting belief structures, producing nonlinear and ambivalent attitudinal outcomes that unidimensional models cannot account for (see Web Appendix A). Neurobiological studies further validate this distinction: trust activates reward and social cognition regions, as evidenced by fMRI showing vmPFC/TPJ activation for trust versus amygdala/insula activation for distrust (Dimoka 2010; Haas 2021; Harris et al. 2008). These distinct neural pathways align with broader neuropsychoeconomic models that posit separate motivational, affective, and cognitive systems for trust and distrust (Krueger and Meyer-Lindenberg 2019; see Web Appendix A). Twin-study data further reinforce the divergence: trust is moderately heritable, while distrust is shaped almost entirely by environmental factors. Using an ACE model, Reimann et al. (2017) found that genetic factors explain ~30% of individual variation in trust, whereas distrust showed no heritable component. Together, these findings highlight that trust and distrust arise from different underlying sources, and their separation holds across interpersonal, organizational, technological, and consumer contexts. Psychometric, behavioral, neurological, and genetic evidence converge on the conclusion that trust and distrust should be modeled as orthogonal—not bipolar—constructs.

Trust typically involves a willingness to accept vulnerability based on positive expectations (Rousseau et al. 1998). It facilitates cooperation and confidence but relies on repeated confirmation of reliability and benevolence. In contrast, distrust is a more vigilant and defensive posture, marked by suspicion and a readiness to detect harm or deception (Lewicki et al. 1998). It can emerge abruptly, resist correction, and elicit behaviors like secrecy, disengagement, and reputational

damage (Kramer 1998). In consumer settings, these outcomes manifest in reduced brand engagement, lower satisfaction, and greater likelihood of spreading negative word-of-mouth (Darke and Ritchie 2007; Dimoka 2010). Throughout the remainder, we adopt Lewicki et al.'s (1998, 439) definition of distrust—"confident negative expectations about another's conduct"—as it captures both the distinctiveness of distrust and its potential coexistence with trust across different attributes, a theme we develop further in the next section.

Before comparing structural models, it is useful to recall that trust and distrust unfold across three linked forms—belief, intention, and behavior (Mayer et al. 1995). Mayer et al. (1995) frame trust as a three-link chain: (i) cognitive beliefs about a partner's ability, benevolence and integrity; (ii) the resulting willingness to accept vulnerability; and (iii) the risk-taking acts that follow when that willingness outweighs perceived hazards such as unguarded cooperation or information sharing. Mal et al.'s (2018) interviews show that these belief-level appraisals can be split: informants praised a fast-fashion brand's ability ("stylish, good-quality clothes at the right price") yet condemned its integrity ("bad labor practices"), displaying coexisting trust and distrust toward the same target. Saunders et al. (2014) add the missing expression layer. Using card-sorts and interviews, they found that trust is voiced through positive lexemes—"hope", "faith", "confidence"—and enacted by "assurance" and "taking the initiative", whereas distrust is articulated via "fear", "scepticism", "cynicism" and protective behaviors such as "wariness", "watchfulness", and "vigilance". In their data, the two sets of expressions seldom co-occurred, reinforcing that trust and distrust are distinct constructs, each with its emotional vocabulary and behavioral manifestations.

Guo et al. (2017) describe three main models—polar continuum, nonoverlapping spectrum, and dual-dimensional—to account for how trust and distrust may relate. The first treats them as simple opposites, while the second posits suspicion as an intermediate state; however, the dual-dimensional model, most pertinent to marketing, maintains that trust and distrust can coexist. For example, qualitative work shows that shoppers praised a fast-fashion retailer's product quality yet simultaneously condemned its labor practices—demonstrating coexisting trust (in competence) and distrust (in integrity) toward the same brand (Mal et al. 2018). This highlights that distrust, often driven by emotions (McKnight and Choudhury 2006; Zhao et al. 2020), requires improved evaluation tools, as conflating distrust with low trust understates its unique cognitive and emotional mechanisms. Trust fosters decision simplicity and risk-taking under favorable expectations (Mayo 2015; Schul and Peri 2015), whereas distrust promotes deeper scrutiny, risk assessment, and analytical thinking (Mayo 2015; Schul et al. 2008). These dynamics intensify in ambiguous states, such as suspicion, mistrust, and skepticism, where conclusive expectations remain unformed (Six and Latusek 2023). Suspicion can arise from incomplete information (Luhmann 1979) and blend automatic with deliberate evaluations of potential deception (Main et al. 2007). Mistrust emphasizes sustained doubt rather than outright negativity (Obermiller and Spangenberg 1998), while skepticism involves disbelief without assuming malicious intent. Kermani et al. (2022) differentiate suspicion, an immediate response to possible deceit, from

distrust, an entrenched stance shaped by repeated negative experiences.

Trust and distrust, therefore, function as separate yet inter-related constructs, shaping consumer decisions by either facilitating cooperation or enhancing vigilance. Recognizing their distinct roles is crucial for understanding how consumers navigate risk and uncertainty. The next section outlines our methodological approach, adhering to PRISMA standards for a comprehensive and rigorous analysis.

### 3 | Methods

#### 3.1 | Eligibility Criteria, Information Sources, Search Strategy, and Selection Process

Our review followed PRISMA guidance (Page et al. 2021) and applied a PICO heuristic in which the population comprises consumers or business customers engaged in commercial exchange, the intervention or trigger is any theorizing, measurement, or experimental manipulation of negative-valence relational constructs—distrust, mistrust, scepticism, suspicion, deception, brand betrayal, trust violation, and, in keeping with Kramer (1998) conceptualization of extreme distrust, paranoia—the context is an unequivocally marketplace setting such as marketing, branding, retail, e-commerce, digital platforms, social media, or influencer activity, and the outcomes are attitudinal or behavioral repercussions salient to practice, including negative word-of-mouth, complaints, avoidance, switching, boycott, loyalty or purchase declines, and heightened risk perceptions. All empirical, conceptual, qualitative, quantitative, or mixed-methods designs were eligible, and no study was removed on methodological quality grounds. To retain influential cross-disciplinary work, we adopted a forward-citation rule: papers first published outside marketing were kept when they had accumulated at least 40 citations in marketing or consumer outlets and when their mechanisms had subsequently been operationalized in that literature.

The Boolean expression reproduced verbatim in Web Appendix B translates each PICO element into search terms. We executed this string across six full-text, discipline-focused collections (Emerald, JSTOR, ScienceDirect, Taylor & Francis, PsycINFO, and EBSCO Business Source Complete), complementing it with Google Scholar and ProQuest Dissertations & Theses Global, covering the period from January 1, 1998, to March 1, 2024. We began in 1998 because that year Lewicki et al. (1998) and Kramer (1998) published the seminal articles that first distinguished distrust from merely low trust; pilot searches for 1980–1997 located no marketing studies that treated distrust as a construct in its own right, so extending the window earlier would not have altered the corpus but would have increased screening noise. The sweep yielded 28,943 records. Eligibility assessment was conducted independently by two researchers, and any disagreements were resolved through discussion or arbitration. Articles were excluded only when they failed to meet key relevance criteria (see Web Appendix B)—such as lacking theorization or measurement of the focal constructs in a buyer–seller setting, falling wholly outside the marketplace, focusing exclusively on trust without

its darker counterparts, or offering no meaningful engagement with consumer–firm or B2B relationship; 99 studies satisfied every criterion. The complete PRISMA diagram (Figure B1) appears in Web Appendix B, alongside full details on search databases, search terms, inclusion filters, and screening outcomes. Included studies are documented in Web Appendix C.

### 3.2 | Quality Assessment

Study quality was assessed following Xiao and Watson's (2019) recommendation for graded—not exclusionary—use of quality appraisal in interpretive synthesis. We applied the “Quality Assessment Tool for Studies with Diverse Designs” (QuADS; Harrison et al. 2021) to evaluate methodological rigor across 13 criteria, classifying studies into high, medium, or low quality based on aggregate scores. Importantly, no studies were excluded based on quality score. Instead, high-quality studies received greater emphasis in the thematic synthesis, while lower-rated studies contributed context, counterexamples, and depth. This ensured that methodologically weaker but marketing-relevant studies were retained. Full details and scoring distributions are available in Web Appendix D.

### 3.3 | Synthesis Method

We employed an integrated thematic synthesis (Xiao and Watson 2019) to accommodate the complexity and heterogeneity of distrust research, drawing on both qualitative and quantitative findings in line with Sandelowski et al. (2007). Two authors independently reviewed and coded each article, consolidating themes iteratively through comparison and discussion. The underlying coding procedures, data reduction strategies, and matrix-based organization are used for theme construction. This approach ensured a comprehensive understanding of distrust phenomena and allowed us to map recurring themes and patterns systematically.

### 3.4 | Characteristics of Existing Distrust Studies

Research on distrust has grown steadily over the past two decades, yet it remains less voluminous than trust research (Burke et al. 2007), and some signs of decline have appeared after 2022 due to broader societal shifts (see Web Appendix E). Although many studies appear in reputable outlets, the overall landscape is still emerging. A total of 27.27% of studies appeared in three-star journals, while 22.22% were published in four-star journals based on the ABS list (Web Appendix F).

Regionally, most (95.51%) published work focuses on Western or developed markets, leaving distrust phenomena in developing regions underexplored (see Web Appendix G). A small but noteworthy set of articles includes cross-cultural perspectives (Elangovan et al. 2007; Wang et al. 2018). Contextually, distrust research has been conducted in both online and offline domains (Ki et al. 2023), highlighting the growing intersection of digital marketing and consumer skepticism.

Several highly cited articles, such as Lewicki et al. (1998), Kramer (1998), and Darke and Ritchie (2007), have significantly shaped the field by clarifying the distinction between low trust and active distrust, as well as providing conceptual definitions. McKnight's research on trust-distrust dynamics and consumer decisions is also frequently referenced (see Web Appendices H and I for further details on influential articles). Studies vary in quality, with a smaller proportion (27.27%) meeting high-quality thresholds (Xiao and Watson 2019; Harrison et al. 2021); these form the core of most theoretical discussions, while medium (55.56%)—and lower-quality (17.17%) works provide supplementary perspectives (see Web Appendix D).

### 3.5 | Objects of Distrust

Distrust is primarily directed at brands (49.1%), platforms, and influencers (see Web Appendix J). Recurring concerns include data misuse, misinformation, undisclosed sponsorships, and weak regulatory oversight (Ki et al. 2023; Kozinets et al. 2010; Wang et al. 2018). Some studies document distrust spillover, where a single failure affects perceptions of related actors or industries (Darke and Ritchie 2007). Whether aimed at providers or intermediaries, distrust often triggers defensive responses such as withdrawal, increased skepticism, and negative word-of-mouth.

### 3.6 | Methodologies Used

Surveys (39.4%) and laboratory experiments (32.3%) dominate the methodological landscape, accounting for the majority of empirical studies. While qualitative methods and field research are rare, they yield valuable insights into context-specific distrust phenomena (Dimoka 2010; Harris et al. 2008). Neuroimaging and psychophysiological tools are infrequently employed, limiting understanding of distrust's cognitive and emotional roots (see Web Appendix K for a full methodological breakdown).

## 4 | Review Results

### 4.1 | Definition, Measurement, and Scope of Distrust

Construct clarity is essential for advancing theoretical and empirical work on trust and distrust. Based on a systematic review of empirical marketing papers that provide a definition of distrust (see details in Web Appendix L, Table L1)—across both B2C and B2B domains and excluding conceptual and literature review articles—43% define distrust as a negative expectation of harm, 45% embed fear- or suspicion-laden language, and 19% explicitly treat distrust as a construct distinct from trust. Only four studies (6%)—all from B2C contexts—conceptualize trust and distrust as opposite ends of a single continuum. Although empirical B2B studies are scarce ( $n = 3$ ), both B2C and B2B papers converge in defining distrust primarily as a confident expectation of harmful conduct, often drawing on shared foundational sources such as Lewicki et al.

(1998), Cho (2006), and Kramer (1998). However, emotion-laden and “distinct construct” framings appear almost exclusively in B2C research. For coding procedures, definitional themes, and citation frequencies, see Web Appendix Tables L1–L3.

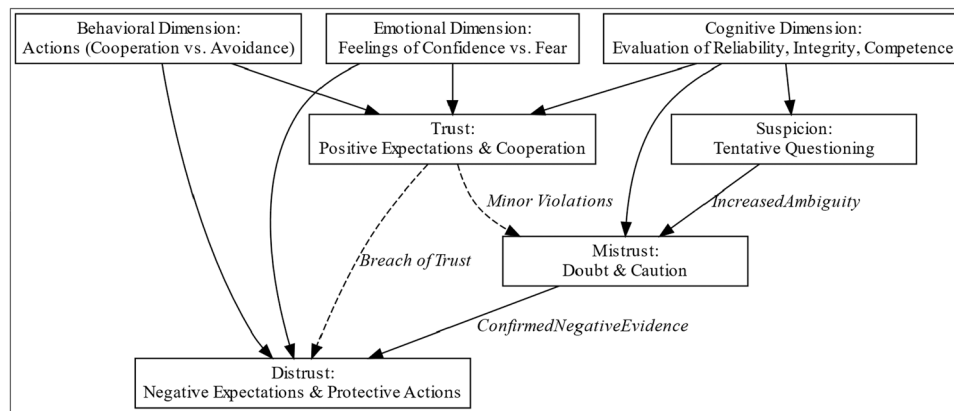
Drawing on existing literature, trust, distrust, mistrust, and suspicion are interrelated yet distinct constructs that shape interpersonal, organizational, and consumer relationships (Lewicki et al. 1998; McKnight and Chervany 2001a). Trust is a cognitive judgment characterized by confident positive expectations regarding another's integrity, competence, or reliability, thereby reducing social complexity and fostering cooperation (McKnight and Chervany 2001b). However, ambiguities arise when concepts like loyalty or benevolence blur the boundary between trust and adjacent constructs. Distrust is a distinct psychological state—separate from the simple absence of trust—defined as a confident negative expectation that another party will act against one's interests, infused with fear/worry and a protective intent to avoid vulnerability (Kramer 1998; Lewicki et al. 1998; Luhmann 1979; McKnight and Chervany 2001a). 57% of consumer studies adopt this “separate-construct” stance; only 13% treat trust–distrust as a single continuum (e.g., Mal et al. 2018). Mistrust, occupying a middle ground, denotes cognitive doubt without the strong negative stance of distrust (McKnight and Chervany 2001a), whereas suspicion reflects a tentative questioning of intentions and often precedes relational skepticism (Schilke et al. 2021). To clarify how these constructs differ in their functional outcomes, we refer back to the framework outlined earlier (Mayer et al. 1995), which emphasizes the progression from beliefs to intentions to behaviors. While trust follows this progression by enabling vulnerability and risk-taking, distrust disrupts it by activating protective intentions and avoidance behaviors. This distinction helps map the cognitive, emotional, and behavioral dimensions that differentiate trust from related constructs such as mistrust and suspicion. These distinctions are summarized in Table 1.

These constructs differ in their intensity of expectations, certainty, and behavioral outcomes. The interwoven nature of trust, distrust, suspicion, and mistrust highlights unique antecedents, consequences, and transitions, as depicted in Figure 1. Trust and distrust can coexist, as when an individual trusts a company's technical competence while distrusting its ethical motives (Lewicki et al. 1998; Min and Zickar 2023). Addressing these ambiguities and grounding our conceptualization in consumer research rather than organizational analogues, Figure 1 explicitly integrates cognitive, emotional, and behavioral dimensions, accounting for the temporal evolution of trust-related states. The framework details how suspicion may initially arise from limited evidence, developing into either mistrust or a more entrenched distrust, while trust can be reinforced through positive interactions or eroded by violations (Schilke et al. 2021; Six and Latusek 2023).

The temporal dynamics captured in the framework of Figure 1 illustrate that individuals navigate between trust-related constructs in response to new evidence or changes in their relationships. Suspicion is the first port of call: a provisional, information-seeking state of active cognitive ambiguity in which people hold several

TABLE 1 | Construct distinctions and interrelationships.

Construct	Definition	Key distinction	Emotional intensity	Cognitive vs. emotional	Typical antecedents
Trust	Confident positive expectations about another's reliability, integrity, or competence, accompanied by a willingness to be vulnerable.	Confidence and reliance	Low to moderate	Primarily cognitive with supportive emotions	Trust propensity, Positive experiences, competence, integrity, and benevolence
Distrust	Confident negative expectations involving fear, frustration, and readiness to protect oneself from harm.	Vigilance and protective behavior	High	Emotion-driven with cognitive judgments	Distrust propensity, Past violations, deception, malevolence, and incompetence
Mistrust	A cognitive state of doubt or uncertainty without strong emotional reactions, reflecting caution rather than active avoidance.	Caution and reservation	Low to moderate	Primarily cognitive	Ambiguity, incomplete information
Suspicion	A tentative questioning of another's intentions based on ambiguous or limited evidence.	Investigation and verification	Low	Cognitive precursor to distrust	Inconsistent behavior, anomalies



**FIGURE 1** | Interrelationships between distrust, trust, mistrust, and suspicion.

competing explanations for the other party's motives and gather evidence before deciding whether to trust or distrust. When the ambiguity lingers and negative cues accumulate, suspicion can harden into mistrust—a more settled, affect-laden stance of generalized doubt and wariness that withholds vulnerability even though conclusive proof of harm is lacking. Crucially, mistrust is self-perpetuating: the hypervigilance it triggers biases people toward interpreting ambiguous cues as threatening, discounting positive signals as deceptive; their defensive responses then elicit negativity from the other side, which in turn confirms the original expectation and deepens the cycle of mistrust. Should later events confirm harmful intent, this mistrust crystallizes into outright distrust. Conversely, trust may erode through minor violations, resulting in mistrust, or severe breaches, leading to complete distrust (Schilke et al. 2021). Trust emerges from positive experiences, competence, integrity, and benevolence, thereby fostering collaboration and reducing uncertainty. Distrust stems from violations, malevolence, and discredibility, leading to defensive and risk-averse behavior. Suspicion, as an intermediary state, results from ambiguity and uncertainty, prompting cautious evaluation. Mistrust reflects a general wariness shaped by prior harm, a propensity for distrust, and openness to cooperation (Six and Latusek 2023).

Figure 1 framework highlights these transitions, demonstrating the fluidity of trust-related constructs over time. Suspicion plays a crucial role in transitions, shifting as new evidence emerges. Trust strengthens through positive reinforcement, while distrust deepens in response to confirmed deception. Importantly, trust and distrust can coexist, as individuals may trust certain aspects of a relationship while remaining wary of others (Lewicki et al. 1998; Min and Zickar 2023). For instance, one may trust a service provider's skills but question their motives. Trust streamlines interactions, fostering collaboration and reducing uncertainty, whereas distrust enhances vigilance and risk management but may hinder cooperation. Suspicion drives information-seeking, acting as an evaluation phase before committing to trust or distrust, while mistrust promotes caution, leading to reduced engagement and increased relational strain.

## 4.2 | Measurement Issues

Although scholars broadly accept that distrust is conceptually distinct from trust, its empirical assessment remains uneven and

methodologically narrow. As Table M1 (Web Appendix M) shows, an overwhelming 85.9% of the 78 reviewed studies rely on survey scales, with only 12.8% employing experimental manipulations and just one study (1.3%) using computational modelling. This heavy reliance on cross-sectional self-reports has left the literature thin on behavioral, longitudinal, or multimethod evidence, weakening the empirical foundations of construct validity.

Among the 67 studies using scales, 58.2% adopt pre-existing instruments (Table M2, Web Appendix M). Two frameworks dominate: McKnight et al.'s (2002) three-facet model (incompetence, malevolence, deceit) and Cho (2006) unidimensional harm-expectation scale. Together, these account for more than one-third of all scale deployments across contexts ranging from online retail (McKnight et al. 2002) and recommender systems (Dimoka 2010) to procurement (McKnight et al. 2017) and CSR evaluations (Cho 2006; Liu et al. 2017). Their prominence is further reflected in Table M3, where McKnight-based scales contribute 19.4% and Cho 14.9% of all citations—far exceeding any other lineage.

In contrast, 29.9% of studies use purpose-built scales that often lack psychometric rigor. These instruments typically contain 3–5 items expressing fear, anxiety, or wariness, with minimal factor analysis and limited validation against adjacent constructs. A further 11.9% of studies fail to clarify scale origins at all (Table M3), exacerbating replication challenges. Even widely cited short forms, like Bell and Main's (2011) “watchful and wary” scale or Pandey and Chawla's (2014) E-distrust measure, provide no dimensional justification. In several cases, experimental manipulations blur distrust with suspicion (Boerman et al. 2012) or mistrust (Urbonavicius et al. 2021), further clouding conceptual boundaries.

The field also leans heavily toward parsimony. As Table M4 indicates, 77.6% of scales are unidimensional, generally conceptualizing distrust as an undifferentiated expectation of harm or opportunism. This approach, seen in Cho (2006), Pandey and Chawla (2014), and derivatives of advertising scepticism (Obermiller and Spangenberg 1998), tends to conflate distrust with low trust, cynicism, or scepticism—obscuring its motivational distinctiveness. Only 22.4% of studies employ multidimensional models like McKnight's or Dimoka (2010) “malevolence/discredibility” dyad, which offer more diagnostic granularity but remain underused.

Table M5 provides a three-tier typology that situates these instruments in relation to their assumptions and trade-offs. Several patterns emerge. Short, unidimensional, consumer-oriented scales dominate; the mean item count per dimension is 3.2, and full scales rarely exceed eight items—convenient, but conceptually shallow. While internal reliabilities are usually high ( $\alpha > 0.80$ ), fewer than one-third of studies test for discriminant validity against trust, suspicion, or cynicism, leaving their distinctiveness in question. Notably, B2B studies prioritize cognitive assessments of integrity and competence, whereas B2C research emphasizes emotional reactions such as fear and avoidance (e.g., McKnight et al. 2017 vs. Cho 2006).

The current measurement landscape is dominated by short, often unidimensional scales borrowed from a handful of sources, bolstered by high but potentially misleading reliability coefficients, and rarely subjected to rigorous discriminant tests. Without stronger methodological triangulation and greater attention to conceptual boundaries, empirical progress on distrust will remain constrained by the very instruments intended to advance it.

### 4.3 | Towards a Theory-Driven, Multidimensional Measure of Consumer Distrust

To remedy the conceptual and methodological limitations detailed earlier and guided by established measurement principles for trust-related constructs (Lewicki and Brinsfield 2012; Miller and Mitamura 2003), we propose a theoretically anchored, multidimensional scale of consumer distrust. As shown in Table M6, prior instruments have been constrained by narrow, context-specific wording, inflated reliability without rigorous validity evidence, and frequent conceptual overlap between distrust, suspicion, and mistrust. The proposed measure addresses these weaknesses by offering fuller dimensional coverage, clearer theoretical foundations, and sharper distinctions from related constructs.

The scale comprises five interrelated facets, each grounded in well-established psychological theory and detailed in Table M7. Three dimensions capture negative cognitive appraisals of the trustee. Perceived incompetence, drawing on Mayer et al.'s (1995) ABI model, reflects doubts about the trustee's ability to fulfill their role, thus extending beyond the harm-focused formulations typical of scales like Cho (2006). Deceit, informed by Haidt (2003) moral-identity theory, targets deliberate dishonesty and integrity breaches, distinguishing intentional deception from opportunistic self-interest—a conceptual gap evident in existing measures such as Rusk (2018) and Obermiller and Spangenberg (1998). Malevolence, grounded in hostile-attribution bias theory (Kramer 1998), captures perceptions that the trustee intends to exploit or inflict harm. This dimension legitimizes defensive consumer postures and enhances diagnostic specificity beyond the unitary harm templates prevalent in earlier instruments (see Table M6).

In addition to these cognitive components, the scale incorporates an affective dimension—fear and wariness—guided by appraisal-tendency theory (Lerner and Keltner 2000). This facet

reflects the intense emotional unease elicited when consumers perceive high-certainty threats combined with low control, a hallmark of distrust that has been consistently under-represented in multidimensional frameworks (Table M6). The final dimension, protective intent, is rooted in protection-motivation theory and captures consumers' readiness to take precautionary action, such as withholding personal information or monitoring a brand closely. Crucially, this motivational component distinguishes anticipatory intent from actual behavior, thereby avoiding the conceptual and methodological tautologies observed in prior scales (Table M8).

Comparative analyses (Tables M8 and M9) demonstrate how the proposed scale overcomes major deficits in prior measures. Unlike Cho (2006) unidimensional harm-expectation approach, it broadens cognitive coverage by including incompetence and deceit. It also extends McKnight's trustee-deficit triad by incorporating affective and motivational components previously overlooked. In doing so, it avoids polarity distortions common in reverse-worded trust items. As Table M10 shows, the scale is conceptually distinct from both suspicion and mistrust: whereas suspicion involves uncertain conjectures and mistrust signals moderate unease, our model captures high-certainty, emotionally charged harm expectations that activate protective intent. By grounding each dimension in established theory and correcting known measurement flaws, the proposed scale offers a robust and discriminant framework for advancing distrust measurement.

### 4.4 | Theoretical Lenses of Distrust Literature and Boundary Conditions

Web Appendix N classifies the distrust literature into four categories: atheoretical (38.38%), theory-driven (37.37%), theory relational (21.21%), and theory referential (3.03%). The high proportion of atheoretical work highlights the need for stronger conceptual foundations and greater interdisciplinary integration. The review identifies several core theories relevant to consumer distrust across marketing contexts (see full list in Web Appendix O). Social exchange theory frames distrust as a response to perceived exploitation, particularly in loyalty programs and B2B settings, though its utility weakens in short-term or regulated transactions. Cognitive dissonance theory accounts for distrust arising from inconsistencies between brand claims and consumer experience, although this effect may be moderated by strong brand loyalty. Agency theory emphasizes the role of information asymmetry, especially in e-commerce and influencer marketing, with transparency serving as a key mitigating factor. Attribution theory explains that distrust intensifies when consumers assign blame to stable, internal causes, whereas situational explanations can attenuate it. The trust–distrust duality framework posits that both can coexist, though this complexity tends to collapse in transient interactions. Lastly, the defensive consumer model and the elaboration likelihood model describe how deceptive marketing cues activate consumer vigilance, a process contingent on cognitive involvement. These theories collectively underscore that distrust is context-sensitive and shaped by consumer engagement, risk perception, brand reputation, and regulatory

structures. Web Appendix O elaborates the assumptions, mechanisms, and boundary conditions of each theory.

#### 4.5 | Conceptual Foundations and Theoretical Integration of Distrust

Distrust is best understood as a multilevel vigilance mechanism that operates differently across societal, organisational, dyadic, and individual domains. While the underlying structure of distrust includes cognitive, affective, and behavioural dimensions, its expression and implications vary by level. Across these levels, four recurring mechanisms emerge from the theoretical literature: (1) how trust structures reduce or amplify perceived risk; (2) how trust and distrust can coexist within the same relationship or system; (3) how suspicion functions as a transitional or escalation path; and (4) how trust can be repaired or contained following violations. The following section traces each of these mechanisms, in order from the most systemic to the most micro-level, showing how different theories illuminate the dynamics of consumer distrust. Marketing-relevant illustrations are provided throughout to show how these theoretical threads operate in real-world contexts.

Research on distrust has been shaped by multiple theoretical perspectives that collectively inform our understanding of trust, distrust, and suspicion across cognitive, affective, relational, and systemic dimensions. These frameworks include Luhmann (1979) systems theory, Lewicki et al.'s (1998) two-factor model, social exchange theory (Blau 1964), suspicion framework (Fein and Hilton 1994), game theory (Deutsch 1958), the theory of reasoned action (Ajzen and Fishbein 1980), and organizational trust repair models (Gillespie and Dietz 2009; Sitkin and Roth 1993). These perspectives converge on a shared insight:

trust and distrust are distinct yet coexisting constructs, capable of operating simultaneously within the same relationship (Lewicki et al. 1998).

The integration of these theories provides a comprehensive framework for understanding trust, distrust, and suspicion across multiple levels of analysis. Web Appendix P details the main premises and boundary conditions of these theories, while Web Appendix Q outlines their ontological and epistemological alignments. At the core is Luhmann (1979) view of trust as a societal mechanism reducing complexity. Extending this perspective, the two-factor model (Lewicki et al. 1998) focuses on how trust and distrust coexist, bridging cognitive evaluations (Ajzen and Fishbein 1980; Fein and Hilton 1994) with interpersonal exchanges (Blau 1964) and organizational processes (Gillespie and Dietz 2009; Sitkin and Roth 1993). This integrated framework adopts a dynamic approach, capturing how trust develops or erodes over time depending on individual interactions, institutional context, and societal expectations. Figure 2 illustrates the connection between micro-level cognitive processes and macro-level systems, highlighting how trust can be formed, sustained, or fractured based on experiences and external cues. Table 2 summarizes how the theories contribute to our understanding of trust at different levels of analysis. Understanding consumer trust, distrust, and suspicion requires evaluating how these constructs operate across different domains.

Due to journal space restrictions, a detailed technical exposition of the integrated model is available in Web Appendix R.

Consumer trust dynamics have become increasingly complex in platform-mediated markets, where individuals routinely engage with unknown actors, automated systems, and ambiguous signals. Traditional, linear models of trust no longer suffice.

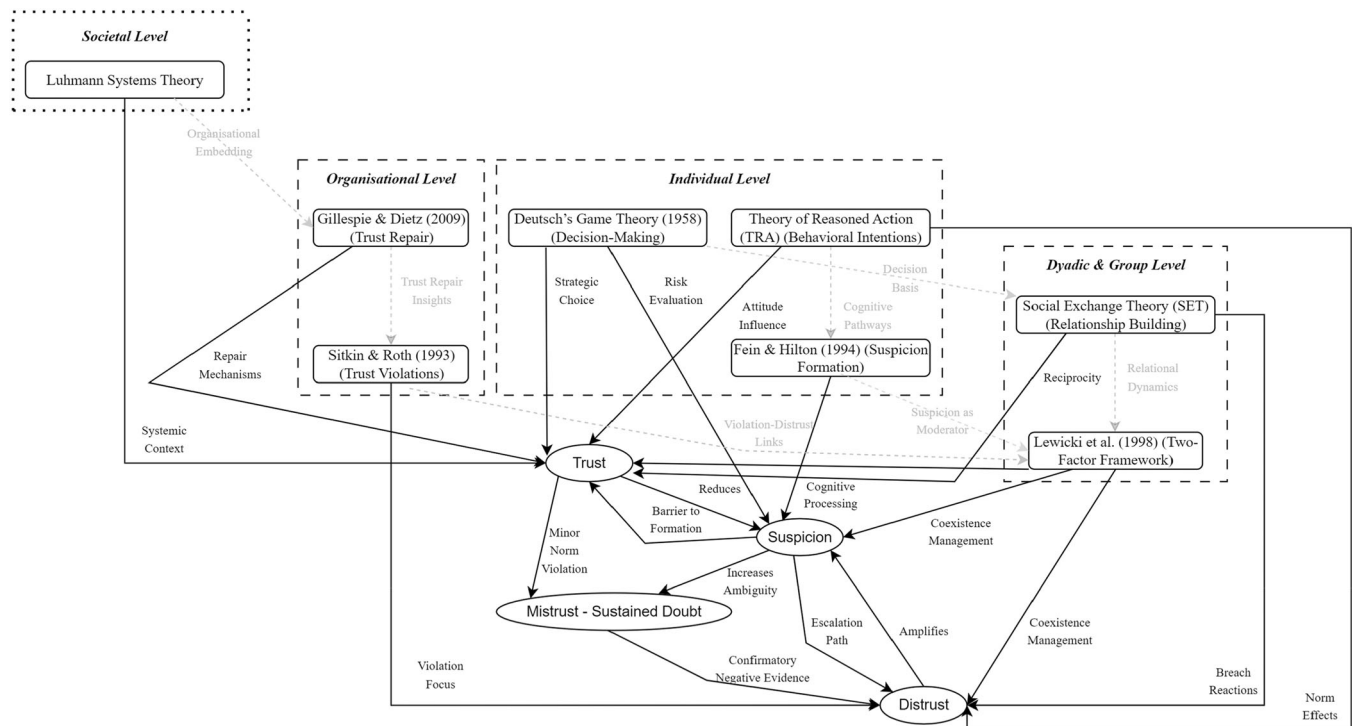


FIGURE 2 | An integrative conceptual framework.

**TABLE 2** | Levels of analysis and theoretical contributions.

Level	Theories	Focus	Key contributions
Individual	TRA, Deutsch (1958), Fein and Hilton (1994), Lewicki et al. (1998)	Cognitive processes and decision-making	Behavioral predictions, suspicion triggers, cost-benefit analyses
Dyadic	SET, Lewicki et al. (1998), Fein and Hilton (1994)	Relationship dynamics	Reciprocity, coexistence of trust/distrust, suspicion in interactions
Group	Gillespie and Dietz (2009), Lewicki et al. (1998), SET	Team trust and group dynamics	Trust repair processes, group-level trust evolution
Organizational	Gillespie and Dietz (2009), Luhmann (1979), Sitkin and Roth (1993)	Organizational trust climate and systemic repair	Trust rebuilding strategies, organizational integrity considerations
Societal	Luhmann (1979)	Systemic trust in institutions	Reducing societal complexity through generalized trust

Figure 2 responds to this complexity by integrating eight foundational theories across macro, meso, and micro levels of analysis, tracing how trust, distrust, suspicion, and mistrust emerge, coexist, and shift over time. Each pathway in the model is grounded in specific theoretical mechanisms and anchored in real-world marketing practices that illustrate how consumers manage confidence and doubt in high-risk, information-asymmetric environments. The model follows a cascading logic, beginning with societal structures and flowing through organizational behaviors to shape individual-level psychological processes. This layered approach clarifies how structural expectations and relational experiences interact to regulate trust-related judgments in consumer contexts.

At the macro level, the pathway Luhmann → Trust is based on Luhmann (1979), which conceptualizes trust as a tool for managing complexity. In modern societies, people cannot personally verify every actor or transaction. Instead, they rely on institutionalized systems—legal, financial, or technological—to reduce uncertainty through binary codes and standardized expectations. In the consumer marketplace, this trust is increasingly placed not in state institutions but in private digital platforms. Firms like Uber, Airbnb, and Vinted act as quasi-institutional systems: their design features—ID verification, escrow payments, ratings, and dispute mechanisms—function as trust substitutes. These reduce informational asymmetry and enable confident engagement between strangers. This shift from public to private forms of systemic trust marks a transformation in economic coordination, where algorithmic rules and corporate protocols replace public regulation as the dominant trust infrastructure.

This societal-level scaffolding shapes firm behavior via the pathway Luhmann → Gillespie and Dietz [Organizational Embedding], highlighting how organizations must conform to normative expectations to be perceived as trustworthy. When a violation occurs, the Gillespie and Dietz → Trust pathway explains that successful trust repair depends on a firm's ability to demonstrate procedural accountability, transparency, and alignment with external standards (Gillespie and Dietz 2009). The Boeing 737 MAX crisis illustrates this mechanism vividly. Boeing's initial defensive stance and lack of disclosure

intensified public suspicion. Only after regulatory intervention and sweeping internal reforms—including software redesigns, leadership changes, and collaboration with the FAA—did the company begin to rebuild trust. This case also reveals the compounding effect of violation type: what started as a competence failure escalated into an integrity breach when evidence of cost-driven corner-cutting emerged. Integrity breaches, unlike competence lapses, demand deeper moral repositioning and make trust restoration substantially harder.

The pathway Sitkin and Roth → Distrust [Violation Focus] further explains how violations of integrity trigger a qualitatively different consumer response. Sitkin and Roth (1993) distinguish distrust as an active, morally charged stance formed in response to perceived deception or bad faith. This is exemplified by Volkswagen's Dieselgate scandal, where the company deliberately programmed vehicles to cheat emissions tests. The response was not disappointment but collective moral outrage, culminating in litigation, reputational collapse, and regulatory overhaul. Here, distrust functions like a social immune system, mobilizing defensive strategies to prevent future harm and exclude violators from trusted systems.

At the organizational-dyadic interface, the model incorporates Social Exchange Theory through SET → Trust and SET → Distrust, emphasizing how relational fairness and reciprocity drive trust judgments. As Blau (1964) theorized, consumers build trust incrementally through consistent, mutually beneficial exchanges. Firms that deliver value, recognize loyalty, and uphold fairness accumulate goodwill (Ahmad et al. 2023). However, breaches of reciprocity—especially when they feel exploitative—prompt distrust. “Dark patterns” in UX design, such as making cancellations difficult or using deceptive sign-up flows, violate expectations of fair exchange. These tactics distort the cost-benefit balance, causing consumers to feel tricked or disrespected. The mechanism here is a norm breach: trust is eroded when the consumer perceives the firm as exploiting power asymmetries or informational opacity.

To capture the coexistence of positive and negative appraisals, the model integrates Lewicki et al.'s (1998) dual-factor framework through SET → Lewicki and Sitkin and Roth → Lewicki →

Suspicion. Trust and distrust are not binary opposites but can coexist in parallel. Consumers may trust a firm's competence while distrusting its ethics. Shein provides a clear example: consumers value its product range, delivery speed, and low prices (competence trust), while simultaneously distrusting the brand due to reports of exploitative labor conditions (SCW 2025). Temu reflects a similar pattern: users trust the value proposition but remain deeply skeptical of the company's data practices and ties to surveillance regimes. This duality creates psychological tension, often leading to suspicion as consumers seek additional information.

Suspicion is addressed through Fein and Hilton → Suspicion [Cognitive Processing], which conceptualizes it as an effortful, analytical response to unresolved ambiguity. Unlike distrust, suspicion arises not from confirmed violations but from perceived inconsistencies that trigger cognitive scrutiny (Fein and Hilton 1994). A typical case involves greenwashing: companies like ASOS promote “sustainable” lines that offer minimal substantive improvements. When consumers notice a gap between marketing claims and actual product attributes, they do not immediately disengage. Instead, they enter a state of heightened vigilance, actively questioning the firm's motives and looking for verification. Suspicion thus functions as a protective cognitive filter in ambiguous environments.

Social influences are captured through the Theory of Reasoned Action via TRA → Trust, TRA → Distrust, and TRA → Fein and Hilton. Consumers respond not only to their own evaluations but to perceived social expectations. Influencers, in particular, have become key transmitters of subjective norms. A well-aligned, sincere influencer endorsement fosters trust, while public criticism—such as backlash against Shein's labor practices—can instigate widespread distrust. Moreover, when influencer promotions feel staged or disingenuous, the inconsistency itself prompts suspicion. The mechanism here is norm internalization: consumers use the behavior and opinions of relevant others as heuristics when deciding whether to trust or scrutinize a brand.

At the individual level, the model integrates Deutsch (1958) game-theoretic perspective through Deutsch → Trust, Deutsch → Suspicion, and Deutsch → SET. Trust becomes a rational strategic decision made under uncertainty. On platforms like Vinted, a buyer evaluating a transaction balances the expected gain against the risk of loss. Signals such as seller reviews, photos, and platform guarantees help reduce uncertainty and make trust the optimal choice. When such signals are weak or ambiguous, suspicion becomes a prudent holding pattern. Repeated positive interactions, in turn, feed into longer-term exchange relationships, reinforcing SET pathways and stabilizing trust over time.

These interconnected mechanisms allow the model to depict transitions between trust-related states in a nonlinear, dynamic fashion. For example, Trust → Suspicion occurs when anomalies strain but do not immediately break established trust. Distrust → Suspicion [Amplifies] shows how entrenched distrust raises vigilance and interpretive bias. Suspicion → Distrust [Escalation Path] captures the tipping point where unresolved ambiguity crystallizes into negative certainty, while Suspicion → Trust

[Blocked Path] shows how trust fails to form when inconsistencies remain unexplained.

If ambiguity lingers without resolution, it often converts to Suspicion → Mistrust [Increased Ambiguity], resulting in a durable but nonterminal wariness. Should confirmatory evidence then emerge, mistrust can escalate into Mistrust → Distrust [Confirmatory Negative Evidence], prompting disengagement. Finally, Trust → Mistrust [Minor Norm Violation] reflects how repeated micro-breaches—such as Reddit's 2023 API pricing controversy—gradually erode goodwill, particularly when firms fail to provide justification or repair. Here, trust does not collapse outright, but transitions into guarded engagement—a fragile state that can easily tip into complete distrust.

#### 4.5.1 | Scope and Boundary Conditions

We distinguish boundary conditions, theory-level scope assumptions required to activate distrust mechanisms, from moderators, relationship-level variables that change the magnitude/direction of an already-activated path (often tested as  $X \times M$  interactions). The integrative framework in Figure 2 is based on several boundary conditions that shape the interaction between trust, distrust, and suspicion. It assumes repeated interactions are necessary for concepts like social exchange (Blau 1964) and the coexistence of trust and distrust (Lewicki et al. 1998) to emerge. In one-time encounters, such coexistence may not develop. The model also presupposes some degree of uncertainty or risk, as highlighted by Luhmann (1979) systems theory and Deutsch (1958) game theory; without risk, trust-related decisions may not be activated. It further assumes a regulatory or institutional context, as systemic trust—as described by Luhmann (1979) and Gillespie and Dietz (2009)—relies on structures such as legal norms and industry standards, which may be absent in unregulated markets.

Processing capacity and time. Suspicion and intention formation require deliberate processing; under low involvement or time pressure, heuristic routes may bypass the suspicion → distrust progression (Fein and Hilton 1994; Ajzen and Fishbein 1980). Repairability. Effective repair presupposes prior expectations and relational history (Sitkin and Roth 1993; Gillespie and Dietz 2009).

Domain specificity and temporal evolution. Coexistence of trust and distrust is domain-specific and may collapse under holistic brand appraisal; likewise, the suspicion → distrust evolution can truncate under rapid decisions (Lewicki et al. 1998). These conditions suggest that, while the framework is conceptually robust, its application must be tailored to the specific contexts.

Propositions operationalizing these scope assumptions are provided in Web Appendix S (placed there due to space restrictions). The 10 new propositions in Web Appendix S offer a fresh theoretical lens on distrust by positioning it as an active, multidimensional construct, distinct from mere low trust. These insights reveal how suspicion escalates, how distrust disrupts decision-making, and why generic trust-building often fails. By integrating perspectives from systems theory, game theory, and

social exchange, the propositions advance empirical testability and provide actionable strategies for managing consumer distrust in high-risk or ambiguous contexts.

#### 4.5.2 | Contextual Moderators (Culture)

Six cultural dimensions function as moderators, not boundary conditions: they condition specific paths in Figure 2 once boundary conditions are satisfied. Cross-cultural evidence shows these dimensions moderate distrust pathways by shaping violation interpretation, intent attributions, and escalation (Table 3; see Web Appendix T). These dimensions (as outlined in Table 3 below) do not directly generate distrust; rather, they shape how consumers interpret violations, attribute intent, and decide whether to escalate suspicion into distrust. First, individualism–collectivism (Hofstede 1980) affects attributional tendencies: collectivist consumers are more likely to interpret ambiguous brand conduct through in-group/out-group lenses, accelerating suspicion when relational ties are weak or absent. In contrast, individualist consumers are quicker to perceive threats to personal rights and autonomy. Individualism–collectivism contrasts cultures that prize personal autonomy and self-interest with those that prioritize group loyalty and shared obligations. Second, power distance (PD, Hofstede 1980) influences how distrust is expressed: in high-PD cultures, consumers may suppress complaints toward high-status firms, allowing latent suspicion to accumulate until breached status norms trigger visible distrust. PD reflects the extent to which a culture accepts and expects hierarchical inequalities in authority and decision-making. Third, uncertainty avoidance (UA, Hofstede 2001) lowers tolerance for ambiguity—consumers in high-UA cultures are more likely to read vague communication or unclear policies as signs of deception, escalating defensive distrust.

UA gauges how strongly a culture feels threatened by the unknown—high-UA societies minimize ambiguity through strict rules and risk-averse behavior, whereas low-UA cultures tolerate ambiguity and favor flexibility. Fourth, long- versus short-term orientation (Hofstede et al. 2010) shapes breach tolerance: long-term oriented consumers may accept short-term losses if credible signals of future reciprocity exist, while short-termists respond more sharply to immediate inequity. Hofstede's long- versus short-term orientation distinguishes societies that prize perseverance, thrift, and future rewards (long-term) from those that emphasize tradition, social obligations, and quick, present-focused outcomes (short-term).

Fifth, universalism–particularism (Trompenaars and Hampden-Turner 1998) determines whether consumers interpret breaches as rule violations or relational disloyalty. Universalism–Particularism refers to the cultural tendency to apply moral rules and standards either consistently across situations (universalism) or flexibly based on relationships and context (particularism) (Trompenaars and Hampden-Turner 1998). Finally, high- versus low-context communication (Hall 1976) influences how brand messages are decoded; mismatches in tone or style can quickly be perceived as integrity violations. Hall (1976) contrasts high-context cultures, where meaning is largely implicit in shared context and non-verbal cues, with low-context cultures, where meaning is conveyed explicitly through direct, detailed language. A complete theoretical justification is available in the Web Appendix S.

#### 4.6 | Thematic Analysis of Consumer Distrust Literature

Our thematic analysis of marketing studies (spanning advertising, e-commerce, privacy, influencer marketing, and

**TABLE 3** | Cultural moderators of consumer distrust pathways.

Cultural dimension	Moderated distrust pathway	Core mechanism for consumer distrust	Illustrative cue
Individualism $\rightleftharpoons$ collectivism (Hofstede 1980)	Suspicion and hostile attribution	Out-group firms trigger “sinister attribution” faster among collectivists; individualists react to rights violations.	The return label shows an unfamiliar offshore address
Power distance (Hofstede 1980)	Suspicion $\rightarrow$ distrust	High-PD shoppers mute upward complaints until status norms break.	Luxury boutique clerk in jeans dismisses a VIP query
Uncertainty avoidance (Hofstede 2001)	Ambiguity and anxiety ignition	Ambiguous terms convert quickly to anxiety-driven distrust in high-UA markets.	Pop-up with vague “We value your data” policy
Long- vs. short-term orientation (Hofstede et al. 2010)	Negative relational calculus	Long-termists forgive short losses if reciprocity is credible; short-termists do not.	Two-week delivery delay, offset only by visible loyalty perks
Universalism $\rightleftharpoons$ particularism (Trompenaars and Hampden-Turner 1998)	Integrity breach	Universalists condemn rule deviation; particularists condemn relational disloyalty.	Secret VIP discount offered to select customers
High- vs. low-context communication (Hall 1976)	Communication misalignment	LC audiences read indirectness as evasive; HC audiences read bluntness as rude.	Plain, blunt refund email sent to a high-context market

Note: The full theoretical rationale and citations are presented in the Web Appendix T.

algorithmic advice) identifies eight consumer-focused distrust themes (see Table 4). These themes emerged through a rigorous classification process based on theoretical foundations, the types of distrust examined, and recurring patterns across studies. Each theme represents a unique conceptualization of distrust, shaped by cognitive, affective, dispositional, and situational factors. Table 4 presents the themes alongside their theoretical underpinnings, while Web Appendix O provides further details on their premises and boundary conditions.

A central insight is that only 6% of the B2C papers frame them as polar opposites (e.g., Mal et al. 2018). Research shows that consumers may trust a brand's product performance while distrusting its corporate ethics or data practices, highlighting attitudinal ambivalence (Lewicki et al. 1998). Trust develops gradually through repeated positive interactions, whereas distrust can form rapidly due to deception, ethical breaches, or information asymmetry. Psychological studies also indicate that negative information often carries disproportionate weight in consumer judgments, making early interventions crucial to prevent entrenched distrust. Once established, distrust becomes a filter for interpreting future brand actions.

The emotional dimension further distinguishes distrust from mere uncertainty. Distrust prompts wariness, suspicion, and defensive behaviors, such as scrutinizing information or avoiding engagement with distrusted entities. Consumers in influencer marketing contexts, for instance, may swiftly detect undisclosed sponsorships or biased reviews, reinforcing skepticism about both the influencer and the brand. Because distrust influences decision-making heuristics, it is difficult to reverse, especially in digital environments where information can circulate rapidly.

Spillover effects are also common, as distrust often extends beyond an initial source to related brands, product categories, or entire industries. This cascading distrust aligns with Luhmann (1979) argument that while trust reduces complexity, distrust amplifies uncertainty, shaping sentiment across both individual and network levels. Transparency and corrective explanations are frequently suggested as mitigation strategies, but they can backfire if consumers interpret new disclosures as confirmation of prior suspicions. Confirmation bias thus underscores the need for timely and well-framed trust repair efforts.

Contextual moderators—such as cultural norms, psychological distance, and perceived risk—further shape distrust's intensity and manifestations. In high-risk industries, for example, consumers may default to protective stances and seek third-party validation (e.g., regulatory endorsements or peer reviews). Cultural differences also affect how quickly distrust forms or dissipates; lower-trust societies may experience rapid and persistent distrust diffusion, while higher-trust contexts show greater resilience. Psychological distance leads consumers to be more skeptical toward distant corporations and more lenient with local or familiar businesses. Organizational concepts (e.g., optimal distrust, formal governance) are retained only as conceptual scaffolds. Their transferability to consumer settings is explicitly delimited in Web Appendix U, which lists switching-cost, visibility, and moral-intensity moderators.

Overall, these eight themes demonstrate that distrust is neither transient nor simplistic. Once formed, it exhibits resistance to change, can spread across domains, and significantly impacts consumer decisions in ways that go far beyond a mere absence of trust. Core themes (e.g., antecedents of distrust, information risk, ethical and social dimensions) remain focal points in the literature, while emerging themes center on influencer contexts and ambivalence between trust and distrust. Other themes, such as B2B distrust, have received relatively less

Attention as digital consumer interactions become more prominent. Figure 3 maps these themes conceptually, showing how distrust originates, persists, and potentially dissipates through various mechanisms and contextual moderators. By illustrating how distrust solidifies through defensive processing and rationalization, the framework points to the importance of proactive reputation management, transparency, and ethical marketing practices.

## 5 | Discussion

This review highlights the increasing relevance of distrust in consumer research, emphasizing its conceptual distinctiveness and the gaps that persist in understanding its antecedents, mechanisms, and escalation. While trust facilitates cooperation by reducing uncertainty (Luhmann 1979), distrust serves as a protective mechanism, marked by vigilance, skepticism, and defensiveness in response to perceived deception, incompetence, or unethical conduct (Fein and Hilton 1994; Larson and Hardin 2004; Six and Latusek 2023). Unlike trust's absence, distrust is an active, emotionally charged state with unique triggers and consequences.

A central insight is that distrust follows distinct, nonlinear pathways rather than simply representing a breakdown of trust. Ambiguity often initiates suspicion, prompting consumers to seek further information. If subsequent interactions rebuild confidence, trust may recover; if violations recur or peer/media narratives reinforce doubt, suspicion escalates into entrenched distrust. Figure 3 and Table 4 illustrate this evolution, shaped by cognitive evaluations, emotional reactions, and external reinforcement.

Distrust is highly context-dependent. While much of the literature focuses on digital environments, its manifestations differ across industries, cultural norms, and regulatory frameworks. It can extend beyond individual brands to encompass broader networks of platforms, influencers, or institutional actors (Yang et al. 2015). According to Luhmann (1979), Systems Theory, when systemic trust deteriorates, consumers tend to default to distrust, triggering widespread market skepticism and spillover effects that can impact entire industries.

Methodologically, distrust research remains heavily reliant on quantitative tools, such as surveys and experiments. Although helpful in identifying patterns, these methods risk oversimplifying distrust as a static attitude. Given its social, narrative-driven, and emotionally dynamic character, there is a need for more qualitative research—such as netnography or ethnographic studies—to capture better how distrust emerges and unfolds in real-world settings.

**TABLE 4** | Distrust themes and mechanisms in marketing literature.

Theme	Key constructs	Relationships	Theories used	Theoretical mechanisms	Unique contributions
Antecedents: deception, malevolence, incompetence, predisposition	<ul style="list-style-type: none"> <li>- Deception (misleading claims)</li> <li>- Fraud/opportunism (false promises)</li> <li>- Malevolence/incompetence (unethical intent, inability)</li> <li>- Predisposition (personality-based skepticism)</li> </ul>	<ul style="list-style-type: none"> <li>- Perceived deception → distrust → lower brand credibility</li> <li>- High risk perception → heightened distrust</li> <li>- Unethical behavior → defensive stance</li> <li>- Competence influences trust-distrust balance</li> </ul>	<ul style="list-style-type: none"> <li>- Attribution Theory, Persuasion Knowledge Model, Defensive Consumer Model, Cognitive Dissonance, Social Exchange Theory</li> </ul>	<ul style="list-style-type: none"> <li>- Attribution of blame for deceptive intent</li> <li>- Cognitive dissonance intensifies skepticism</li> <li>- Defensive processing post-deception</li> <li>- Personality traits predispose some consumers to distrust</li> </ul>	<ul style="list-style-type: none"> <li>- Expands antecedents to include malevolence and incompetence, not just deception. Shows distrust can be partially irrational (predisposition-based) and clarifies how trust and distrust can coexist but hinge on perceived competence and intent.</li> </ul>
Information quality, risk, and distrust in online environments	<ul style="list-style-type: none"> <li>- Information quality (accuracy, authenticity)</li> <li>- Perceived risk (fraud, data theft)</li> <li>- E-commerce uncertainty</li> </ul>	<ul style="list-style-type: none"> <li>- Poor info quality raises perceived risk → distrust</li> <li>- Authentic content strongly impacts trust/distrust</li> <li>- Distrust → reduced adoption/purchase intent</li> </ul>	<ul style="list-style-type: none"> <li>- Technology Acceptance Model, Theory of Planned Behavior, Expectation-Confirmation Theory, Information Systems Success Model</li> </ul>	<ul style="list-style-type: none"> <li>- Risk amplification from low-quality info</li> <li>- Cognitive distrust rooted in info asymmetry</li> <li>- Vigilance and extra scrutiny</li> </ul>	<ul style="list-style-type: none"> <li>- Demonstrates that distrust arises when information is ambiguous or unreliable, outweighing purely functional site features. Reinforces that distrust is not simply low trust but a distinct response to perceived uncertainty.</li> </ul>
Ambivalence and coexistence of trust and distrust (attitudinal complexity)	<ul style="list-style-type: none"> <li>- Dual attitudes (trust + skepticism)</li> <li>- Ambivalence in influencer marketing, eWOM</li> </ul>	<ul style="list-style-type: none"> <li>- Simultaneous trust/distrust → unpredictable behaviors</li> <li>- Hidden sponsorship → partial distrust despite overall trust</li> <li>- Ambivalent attitudes can magnify scrutiny</li> </ul>	<ul style="list-style-type: none"> <li>- Ambivalence of Attitudes Theory, Trust Transfer Theory, Heuristic-Systematic Model, Paranoid Cognition</li> </ul>	<ul style="list-style-type: none"> <li>- Parallel positive/negative evaluations</li> <li>- Ambivalence sparks deeper scrutiny or cynicism</li> <li>- Consumers weigh conflicting signals based on context and cognitive load</li> </ul>	<ul style="list-style-type: none"> <li>- Shows trust and distrust can coexist, generating complex or unstable consumer responses. Explains how compartmentalization influences brand vs. influencer evaluations and suggests distrust can exert a stronger behavioral effect in high-risk situations.</li> </ul>
Moral, ethical, and social dimensions of distrust	<ul style="list-style-type: none"> <li>- Ethical/moral breaches</li> <li>- CSR skepticism</li> <li>- Perceived unfairness</li> <li>- Integrity concerns</li> <li>- Value incongruence</li> </ul>	<ul style="list-style-type: none"> <li>- Unethical acts → moral outrage → distrust</li> <li>- CSR skepticism → strong distrust among suspicious consumers</li> </ul>	<ul style="list-style-type: none"> <li>- Moral Identity Theory, Psychological Contract Theory, Stakeholder Theory,</li> </ul>	<ul style="list-style-type: none"> <li>- Moral/ethical violations breach psychological contracts</li> <li>- Moral outrage drives avoidance</li> </ul>	<ul style="list-style-type: none"> <li>- Focuses on integrity-based distrust, showing how even indirect exposure to unethical conduct can erode confidence. Illuminates how insincere CSR can prompt cynicism and intensify distrust.</li> </ul>

(Continues)

TABLE 4 | (Continued)

Theme	Key constructs	Relationships	Theories used	Theoretical mechanisms	Unique contributions
Distrust in eWOM, social media, and influencer contexts	<ul style="list-style-type: none"> <li>- Consumer-generated content (reviews, posts)</li> <li>- Influencer marketing</li> <li>- Misinformation, bias</li> <li>- Conflicting review formats</li> </ul>	<ul style="list-style-type: none"> <li>- Value misalignment → withdrawal, vigilance</li> <li>- Negative eWOM → distrust if cause is attributed to seller</li> <li>- Undisclosed sponsorship → distrust in both influencer and brand</li> <li>- Biased RAs spark strong distrust</li> </ul>	<ul style="list-style-type: none"> <li>- Moral Foundation Theory</li> <li>- Persuasion Knowledge Model, Attribution Theory, Social Influence Theory</li> </ul>	<ul style="list-style-type: none"> <li>- Rationalizing unethical behavior fosters distrust</li> <li>- Attribution of motives (authentic vs. paid)</li> <li>- Persuasion knowledge triggers skepticism</li> <li>- Social influence can quickly propagate negative sentiment</li> </ul>	Highlights the critical role of authenticity in digital communications. Demonstrates that eWOM-driven distrust is enduring and requires active, transparent efforts to contain negative spillover.
Contextual and situational moderators of distrust (culture, risk, psychological distance)	<ul style="list-style-type: none"> <li>- Cultural dimensions (uncertainty avoidance)</li> <li>- Psychological distance</li> <li>- Situational risk factors</li> <li>- Evaluative scrutiny</li> </ul>	<ul style="list-style-type: none"> <li>- Greater distance → greater suspicion</li> <li>- High uncertainty-avoidance → higher baseline distrust</li> <li>- Prior negative experiences amplify distrust even in neutral contexts</li> </ul>	<ul style="list-style-type: none"> <li>- Hofstede's theory, psychological distance theory, protection motivation theory, social exchange theory</li> </ul>	<ul style="list-style-type: none"> <li>- Distance fosters suspicion</li> <li>- Cultural norms affect trust/distrust thresholds</li> <li>- Situational uncertainty expands perceived risk</li> </ul>	Explains how culture, distance, and perceived vulnerability modulate distrust formation. Clarifies why distrust becomes pronounced in ambiguous interactions or unfamiliar business settings.
B2B (business-to-business) and interorganizational distrust	<ul style="list-style-type: none"> <li>- Supplier opportunism</li> <li>- Relational uncertainties</li> <li>- Power asymmetry, agency issues</li> </ul>	<ul style="list-style-type: none"> <li>- Opportunism → distrust → reduced cooperation</li> <li>- Relationship-based selling can mitigate distrust better than purely transactional approaches</li> <li>- Transparency fosters trust but doesn't fully remove distrust</li> </ul>	<ul style="list-style-type: none"> <li>- Agency theory, social exchange theory, trust-commitment theory, information asymmetry theory</li> </ul>	<ul style="list-style-type: none"> <li>- Agency conflicts: principals suspect agent self-interest</li> <li>- Lack of relational trust invites guarded transactions</li> <li>- Poor communication amplifies distrust</li> </ul>	Extends distrust beyond consumer markets into B2B domains. Highlights how opportunism, asymmetric info, and weak relational trust compromise partnerships and supply-chain efficiency.
Consequences and outcomes of consumer distrust	<ul style="list-style-type: none"> <li>- Cognitive/emotional impact (strong recall, high predictive effect)</li> <li>- Behavioral effects (negative WOM, brand switching)</li> </ul>	<ul style="list-style-type: none"> <li>- Distrust dominates in high-risk contexts, prompting avoidance</li> <li>- Stronger emotional toll than trust, enhancing risk perception</li> </ul>	<ul style="list-style-type: none"> <li>- Social exchange theory, defensive processing theory, cognitive dissonance theory</li> </ul>	<ul style="list-style-type: none"> <li>- Defensive processing: distrustful consumers warn others</li> <li>- Spillover effect: negative perceptions extend to related brands</li> </ul>	Underscores the disproportionate harm caused by distrust, which can swiftly escalate from avoidance to vocal negative word-of-mouth. Demonstrates how distrust spills over to harm entire categories or brand

(Continues)

TABLE 4 | (Continued)

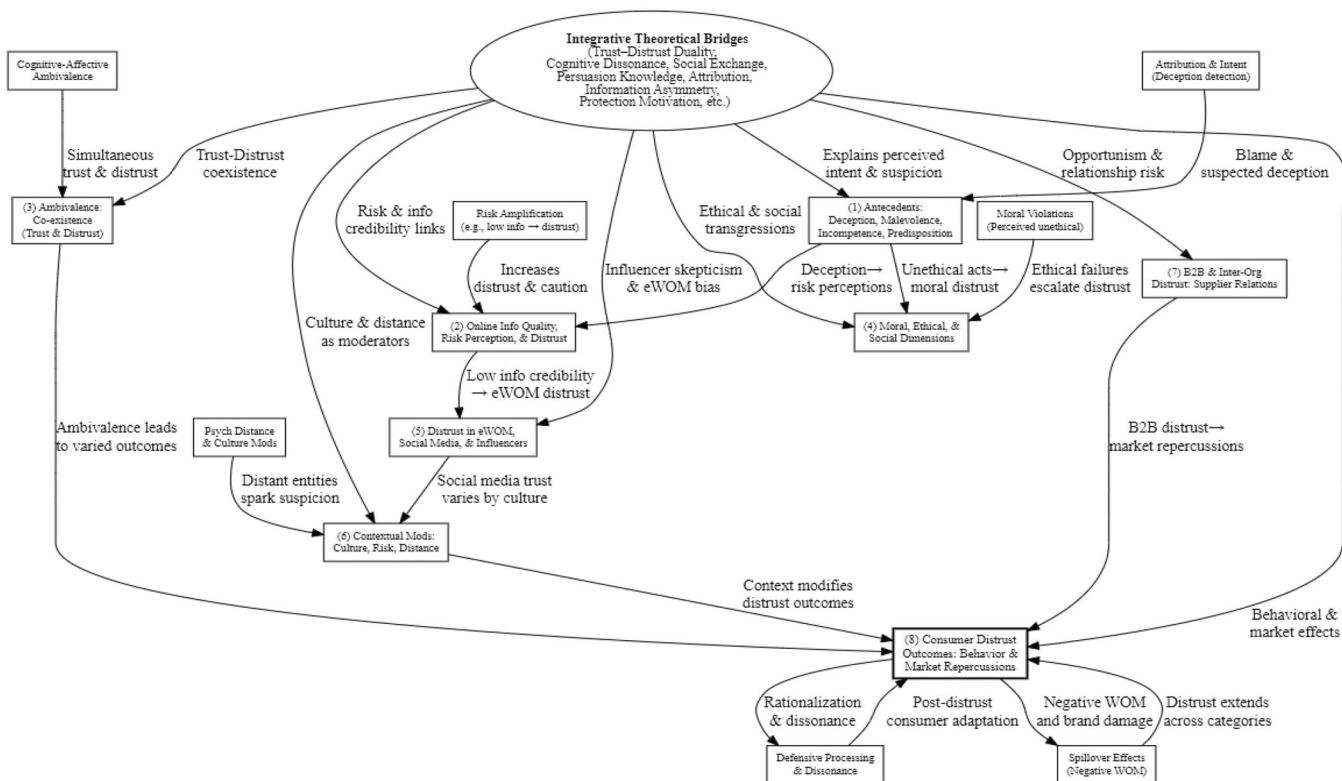
Theme	Key constructs	Relationships	Theories used	Theoretical mechanisms	Unique contributions
	- Market impact (spillover, equity loss)	- Decreased engagement, potential market instability		- Cognitive dissonance: negative stance reinforces distrust	families, necessitating focused credibility-rebuilding strategies.

By integrating multiple theoretical lenses and triangulating foundational organisational insights (Gillespie and Dietz 2009; Lewicki et al. 1998) with B2C studies from our review, we redefine distrust as an autonomous, multilevel construct shaped by consumer-specific risk signals and defensive motives. The boundaries of theoretical transfer are made explicit in Web Appendix U, which identifies five core distrust mechanisms, outlines key B2C-specific moderators—such as switching costs, public visibility, and moral intensity—and links each mechanism to empirical marketing studies. These five streams are: (1) integrity breaches, where deceptive advertising and perceived deception trigger defensive processing, acute brand distrust, and punitive responses (Darke and Ritchie 2007; Xie et al. 2015); (2) defensive calculus, where baseline distrust reduces purchase intention in low-switching-cost environments and poor information quality raises perceived risk (Bebber et al. 2017; Ou and Sia 2010); (3) ambivalent coexistence, where simultaneous trust and distrust toward influencers predict engagement more strongly than either dimension alone (Ki et al. 2023; Moody et al. 2017); (4) trust repair, where only comprehensive apologies paired with corrective action restore confidence, while partial apologies leave distrust entrenched (Cheng and Shen 2020; Zhao et al. 2020); and (5) formal governance, where clear privacy disclosures lower baseline distrust, but opaque terms heighten suspicion and churn (Ho and Chau 2013; Zhu et al. 2020). Future research should examine how distrust spreads through social networks, interacts with misinformation, and how brands can pre-empt escalation through proactive resilience and reputation strategies.

### 5.1 | Limitations of the Studies Included in the Review

Current studies often overlook the reciprocal relationship between distrust and uncertainty, focusing predominantly on micro-level perspectives while neglecting business-to-business and customer-to-customer settings, industry-specific factors, and cultural variables. This narrow approach restricts generalizability and fails to capture how distrust operates across different market contexts. Additionally, macro-level influences on distrust remain underexplored, limiting insights into its societal implications. The literature is also geographically skewed, with an overrepresentation of studies from developed nations and limited attention to developing economies and emerging markets. This imbalance hinders a comprehensive understanding of how market structures, cultural dynamics, and consumer behaviors influence distrust. Furthermore, research disproportionately examines online contexts while neglecting off-line interactions, overlooking the role of direct, face-to-face exchanges in shaping distrust.

Another limitation is the emphasis on major negative events, such as corporate scandals and data breaches, while failing to account for smaller, ongoing incidents that gradually erode trust. This focus risks oversimplifying the complexity of distrust formation. Additionally, distrust is primarily framed as a negative force, despite its potential benefits in protecting consumers from exploitation. The lack of research on effective interventions restricts practical applications, leaving organizations without clear strategies for managing and mitigating distrust.



**FIGURE 3** | Conceptual mapping of themes.

Temporal dynamics of distrust also require deeper investigation. While the review highlights issues such as fraudulent reviews, it does not fully explore their interplay with genuine reviews or their long-term effects on brand reputation and consumer trust. More research is needed to develop targeted strategies for mitigating these impacts. Addressing these gaps will enhance the theoretical and practical understanding of distrust, enabling more effective management across diverse consumer and organizational contexts.

## 5.2 | Theoretical Implications

This review advances the theoretical understanding of distrust by synthesizing key perspectives, notably Luhmann (1979) systems theory and Lewicki et al.'s (1998) two-factor model. It challenges the traditional continuum view of trust and distrust, positioning distrust as a distinct yet coexisting construct with its own antecedents, mechanisms, and outcomes. Thematic analysis (Table 4) categorizes triggers such as deception, ethical concerns, and contextual moderators, while Figure 3 maps how these elements interact to shape consumer behavior. Extending Lewicki et al. (2006) progression model, the framework illustrates how distrust evolves from initial suspicion to entrenched skepticism, often becoming self-reinforcing if unaddressed.

Unlike reductionist models, this review conceptualizes distrust as an active psychological state marked by heightened vigilance, skepticism, and defensiveness (Six and Latusek 2023). While trust encourages openness and cooperation, distrust functions as a protective response to perceived risk. Traditionally tied to

breaches in integrity, competence, or predictability (Lewicki et al. 1998; Yang et al. 2015), distrust also reflects emotional and cognitive processes, including fear, anger, and negativity bias. Its development is shaped by both external failures (e.g., unethical conduct) and internal predispositions (e.g., trait skepticism), with contextual factors—such as prior experience and perceived risk—playing a critical role (Dimoka 2010; McKnight and Chervany 2001a).

The review emphasizes distrust's context-dependency, showing how it varies across industry settings, cultures, and regulatory environments. As detailed in Table 4, distrust manifests differently in digital platforms, B2B exchanges, and influencer contexts, where identical cues can yield divergent responses. The framework underscores distrust's dual-process nature, shaped by both reasoned evaluations and emotional responses (Yang et al. 2015). While concrete breaches (e.g., data misuse) trigger distrust, emotions such as suspicion and confirmation bias sustain and amplify it.

Crucially, trust and distrust can coexist within the same relationship (Lewicki et al. 1998). Consumers may trust a brand's product quality but distrust its data policies, demonstrating how trust judgments can be compartmentalized. These dynamic positions distrust as an adaptive mechanism that fosters scrutiny and risk awareness, not necessarily disengagement (Six and Latusek 2023). Moreover, the framework reveals how seemingly minor breaches—like hidden sponsorships—can escalate into broader skepticism and erode brand loyalty over time through social reinforcement.

By integrating empirical and constructivist approaches, this review broadens the theoretical scope of distrust. Whereas prior

studies focus on measurable triggers like security failures (Yang et al. 2015), this review incorporates emotional responses and subjective interpretations, offering a holistic view. The coexistence of trust and distrust, grounded in systems theory (Lewicki et al. 1998; Luhmann 1979), is further refined to show how they operate across relational dimensions. Distrust also emerges as a functional mechanism in organizational settings, enabling more cautious decision-making under uncertainty.

Overall, this integrative framework conceptualizes distrust as a distinct, emotionally charged, and context-sensitive state that coexists with trust. It maps distrust triggers to behavioral outcomes, providing a foundation for future research on how distrust forms, escalates, and can be managed across consumer, organizational, and digital domains. Through its thematic synthesis and modeling, the review clarifies fragmented insights and strengthens the theoretical foundations for studying distrust.

### 5.3 | Practical Implications

The integrative model of consumer trust, suspicion, mistrust, and distrust, depicted in Figure 2, offers a conceptually rigorous and practically actionable framework for managing consumer distrust. It treats distrust not as the mere absence of trust, but as a distinct, escalating state rooted in perceived violations of competence or integrity. These pathways reflect real consumer behavior and furnish a roadmap for strategic intervention.

Central to this model is diagnostic precision. Competence-based distrust requires firms to demonstrate operational recovery through verifiable evidence. Boeing's return to credibility following the 737 MAX crashes only began after FAA-certified technical reforms and retraining protocols were implemented (CBS 2024; Robison 2022). Integrity-based distrust, by contrast, demands moral repair. Volkswagen's Dieselgate recovery combined apologies, massive restitution, and a strategic pivot to electric vehicles (Ewing 2017), reflecting Kim et al. 2006 distinction between procedural versus moral repair pathways.

Sectoral context further shapes how distrust manifests. In e-commerce, negativity bias heightens reactions to data breaches and hidden costs (Rozin and Royzman 2001). Regulatory mandates, such as the GDPR's 72-h disclosure rule, operationalize transparency. However, firms like Shein and Temu, whose opaque supply chains resist verification, exemplify how unresolved ambiguity sustains both competence- and integrity-based distrust (Retail Merchandiser 2025).

Digital platforms often illustrate the *Distrust* → *Suspicion* loop. Meta's sluggish and vague response to the Cambridge Analytica scandal deepened integrity-based concerns. While tools like the "Off-Facebook Activity" dashboard were introduced, their opacity and partial visibility failed to restore credibility. Regulatory fixes like #ad disclosures (FTC 2023) only work if perceived as authentic and transparent, criteria Meta failed to meet.

Across sectors, transparent communication must be more than a rhetorical ideal; it must be operationalized. This entails prompt acknowledgment of failures, clear explanation of root causes, corrective actions, and consistent updates via

centralized, user-friendly channels. DBS Bank's apology for repeated outages, executive pay cuts, and regular system updates exemplify procedural transparency done well (Ang 2024). In contrast, Meta's dashboard, lacking clarity and user control, perpetuated consumer skepticism.

In healthcare, historical violations like the Tuskegee Study have entrenched distrust among marginalized populations (Alsan and Wanamaker 2018). Repair demands culturally competent care and ethical disclosure. American Medical Association's guidelines for admitting medical error and research on litigation-reducing disclosure protocols align with the model's prescriptions for preventing *Suspicion* → *Distrust* escalation.

Even non-catastrophic incidents can trigger distrust when normative expectations are violated. Apple's "Batterygate" (New Assignment Help 2018) and Netflix's Qwikster debacle eroded consumer goodwill through perceived opacity and poor communication (Ebert 2011), exemplifying the *Trust* → *Mistrust* → *Distrust* pathway. Likewise, Toyota's ambiguous initial response to unintended acceleration claims turned suspicion into distrust (NYU Stern School of Business 2011), blocking the *Suspicion* → *Trust* path.

Figure 3 does more than classify consumer sentiment; it provides a strategic blueprint for mitigating distrust. To prevent the escalation of distrust, firms must first identify the source, align their responses with the appropriate pathway, and tailor interventions to sectoral expectations. Transparent communication must be rendered operational: firms must provide timely and credible information, demonstrate accountability through visible consequences, and maintain consistent engagement. Competence violations demand procedural evidence; integrity breaches require symbolic and structural reform. Suspicion must be defused through clarity; mistrust must be reversed through consistency; and distrust, once present, must be addressed with urgency, cost, and institutional credibility. By operationalizing these insights, organizations can convert crises into moments of reputational recalibration - and perhaps, over time, restore the foundations of trust.

### 5.4 | Limitations

Although this review elucidates the multifaceted nature of distrust, several limitations in current studies merit attention. Research is geographically skewed, with a dearth of investigations in developing and emerging economies, potentially limiting global generalizability. Much of the literature also focuses on major scandals or data breaches, overlooking incremental events that might gradually erode consumer confidence. Furthermore, the overreliance on self-reported measures constrains understanding of how distrust develops in everyday interactions, as social and emotional cues are rarely captured by surveys alone.

## 6 | Future Research Directions

Future investigations should further differentiate distrust from trust by developing specialized scales that incorporate vigilant

or defensive orientations (Komiak and Benbasat 2008). Longitudinal designs would illuminate how distrust unfolds over time, identifying specific tipping points where suspicion transitions into full-blown cynicism or, conversely, is allayed by timely interventions (Elangovan et al. 2007; Wang et al. 2018). Researchers might also leverage netnography, ethnographic fieldwork, and social network modeling to capture the dynamics of distrust in real-world consumer environments, examining how negative narratives propagate and become entrenched (Yang et al. 2015). Finally, deeper exploration of AI-driven marketing or recommendation systems can reveal whether algorithmic interactions exacerbate or mitigate distrust, especially in contexts where transparency is limited.

## Conflicts of Interest

The authors declare no conflicts of interest.

## Data Availability Statement

Data sharing is not applicable to this article as no data sets were generated or analyzed during the current study.

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## Supporting Information

Additional supporting information can be found online in the Supporting Information section.  
Web appendix P M rev.