Book Review

Who Can You Trust? How Technology Brought Us Together – and Why It Could Drive Us Apart?

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In her most recent book, *Who Can You Trust? How Technology Brought Us Together – and Why It Could Drive Us Apart*, published in 2017, well-known author and trust and technology expert Rachel Botsman explores how technology shapes trust relations in today's world. The book aims to provide an understanding of how the cumulation of the loss of trust in institutions and the irreversible rise of technology has radically changed our approach to trust. It discusses the crucial question of who is accountable when digital behemoths like Facebook play with our personal data and privacy. It draws our attention to how, by means of technology, we can attach a good or bad reputation to our digital identity and it dives into the secret corridors of the darknet as an illustration. It offers an insightful understanding of the very controversial trust score system in China. It explores the breakthroughs in artificial intelligence but also its current limitations. Finally, it closes the loop with the curious case of digital cryptocurrencies and blockchains, which started as a reaction to the loss of trust in financial institutions but may end up as a game-changer in the financial world.

Rachel Botsman does not believe that trust is lost – trust has only changed form. What we lost is trust in institutions or, as she puts it, the "system itself." Yet, we now trust strangers to ride in their cars via Uber, rent their apartments for the night on Airbnb, or go out on a date with just by swiping right on Tinder. Technology is enabling the creation of this new trust paradigm where we have confidence in strangers more than in institutions. User reviews and ratings weigh heavier now in our decision to buy a product, get a subscription, or sign up a contract than institutional frameworks, experts, or commercials. In the past, localized trust used to bind together small local communities, where people all knew each other. It then shifted to institutional trust, where the perceived authority, tradition, and expertise would regulate trust relations, following a vertical approach – from individuals to institutions and vice versa. Nowadays, *distributed trust* tends to spread horizontally between people and, sometimes, even to programs and bots, the author argues. The sharing economy, on which Botsman wrote her first book, is the epitome of distributed trust – people trust others through technology.

The book starts with a discussion on how effective Alibaba has been in building trust in the Chinese society, which is traditionally distrustful of strangers, but values close relationships in the family and the local community. Botsman then defines trust as a confident relationship with the unknown, which always involves a leap of faith. The downfall of institutional trust has created room

for this new peer-to-peer approach to trust on which giants like Uber, Amazon, or Airbnb have built their business ventures. Their success, the author thinks, relies on how distributed trust is built in the first place. First, we trust the idea. Our own biases play a crucial role here, as the more familiar the packaging looks and feels, the faster we get to trust it. Then, we trust the company; we run a brief cost-benefit analysis to see what's in it for us. Finally, the so-called *trust influencers* or the early adopters secure our decision to trust.

The striking feature of today's most profitable businesses is that they mostly provide online platforms where people can meet and trade. The question is, nonetheless, where our trust ultimately lies and whom we hold responsible when things go wrong. Is it the people we are connected with, is it the online platform, or the company that provides it? What distinguishes institutional trust from distributed trust is that the latter implies both trust in the platform and trust between the users. Excessive trust, however, can lead to discrimination or having confidence in untrustworthy or ill-intentioned people. Botsman argues that it is dangerous to encourage superficial trust over trustworthiness. That is, we need to judge how trustworthy people are based on their competence, reliability, and honesty.

The author reveals even more nuances to this discussion when she argues that the same rules for trust and trustworthiness also apply to the darknet or the trust score system in China. In the underground, yet open network that the dark web provides, outcasts such as drug dealers and drug users have created a highly functional, self-regulating market that ultimately relies on trust. Reviews and ratings are indeed powerful in building good or bad reputations and attracting customers. Drug dealers compete heavily to demonstrate their trustworthiness to their buyers. China's trust score system, on the other hand, is a highly controversial initiative that compels, but also constrains people to behave in pre-defined ways to prove their trustworthiness. Credit scoring is not only a prerequisite to getting a bank loan; it's becoming a way to secure access to some very trivial aspects of our lives and freedoms: from traveling to flying first class or even getting faster Internet speed. This deep intrusion in people's personal lives and intimacy creates the potential to regulate their preferences, their behavior, and their social network. On the flip side, Botsman believes that we are already living in a world where we get scores for our behavior as customers or citizens. Yet, these scoring systems like the one in China use reductive algorithms that don't differentiate between having a bad day, falling ill, or being a free-rider. The tragedy of digitizing our identity and reputation is that simple mistakes may be difficult or impossible for us to correct.

From these dramatic effects algorithms may have on our lives we get to the question of trust in robots or artificial intelligence. When we entrust chatbots or self-driving cars to make decisions for us, can we also trust that they will act ethically? We can be easily tricked into trusting robots that are now becoming more and more like us; they can look, speak, act and even react like us, Botsman thinks. The more autonomy machines gain, the more we need to understand how they make decisions, particularly ethical decisions. Are we able to code ethical machines or robots that can navigate the complex number of unpredictable scenarios that may arise in real life?

The book ends with a two-chapter discussion on how digital cryptocurrencies and blockchains significantly rely on trust but in a very different fashion than traditional financial transactions do. According to Botsman, the blockchain is an indeed revolutionary invention as it builds the trust architecture of digital cryptocurrencies around people. Centralized banks and accountancy firms are obsolete to this new way of mediating and keeping track of financial transactions. Therefore, what started as a reaction of distrust in financial institutions now requires trust in actual people for it to work, and it seems that this phenomenon is on a growing trend.

The book is a very interesting and challenging read. It made me question some of my own habits in the online. It's startling that we don't seem to give much thought to the amount of trust it takes to ride with Uber or book an apartment on Airbnb. These decisions come so naturally to us today that we don't always fully understand what they involve and how costly or risky they may be sometimes.

From purchasing goods over the Internet to transferring most of our daily experiences in the online, the book plunges into some of the most worrisome debates of the present and the near future. Without being an academic endeavor with the specific theoretical approach and rigor, it certainly provides a starting point for the debate on how technology affects our lives in their tiniest details and what disturbing consequences this may have. The book is written in a friendly, sometimes humorous, style that reaches and engages the reader, nevertheless bringing serious topics to the table.

As much as I have enjoyed the book, my intuition is that the author does not fully address one important question: *why* do people still accept to trust others within this new paradigm of distributed trust, in spite of all the instances that would advise against it? Bostman states that it is not technology the matter we should discuss, but the ethical and moral aspects of the outcomes it helps create. Nevertheless, she focuses more on a descriptive narrative of *how* technology is creating this trust shift and provides only a handful of evaluative insights that timidly address the question of *why* people still accept to trust under these new circumstances. An answer to this question might clarify what it is about this trust shift that is so bewildering and I think that the answer does not lie that much with technology, but with people.

It's difficult to make any kind of evaluative or moral judgment on what technology may or may not enable us to do. At least, not yet. It is the people's actions that may be judged and evaluated from a moral standpoint, whether or not they act via technology. Botsman left me under the impression that technology may be causing these negative consequences such as discrimination, online theft and intimidation, fake news, etc. I am convinced, nonetheless, that at this point technology provides nothing more than a new means to structure the dynamics of our trust relations. There is a trap of the common use of language when Botsman says that, besides people, we are now starting to trust online platforms, bots, and artificial intelligence. She is right, we do rely on machines and online platforms to respond to our commands and to perform accordingly and, in this particular sense, we trust they will do whatever we want them to do. But is this really trust or simply reliability? If anything, trust in technology can only imply trust in the people designing or maintaining it, in those who coded or created it, and in those with whom it enables us to interact. They make for the object of our trustfulness. It is their actions and intentions that we can judge as morally right or wrong.

The discussion may not be as straightforward when it comes to artificial intelligence. For the moment, however, we are agnostic to how far the developments in artificial intelligence can get. We cannot yet speak of autonomous AI systems. The moment we will, Rachel Botsman is right in saying that we will have to set utterly different standards on how we approach trust, as we would no longer deal with intelligent robots or chatbots, we would discuss moral agents. Until then, the real question has very little to do with technology per se. Technology is only making it easy for us to do something that is already in our code (sic) to do, that is, trust.

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