


Chapter 3

Determinants of Digital Trust: Recommendations From the Einstein Forum

José Luis Solleiro

 <https://orcid.org/0000-0001-8969-0244>

Universidad Nacional Autónoma de México, Mexico

ABSTRACT

This chapter explores the concept of digital trust within the evolving digital economy, where interactions increasingly occur in virtual spaces, leading to a growing trust gap among citizens, governments, and technology providers. It addresses the construction of digital trust by reviewing recent literature and integrating insights from a 2024 Einstein Forum. highlights paradoxes where the benefits of digital transformation are accompanied by significant risks, including data breaches, privacy concerns, disinformation, and job displacement by AI, which erode public confidence. Building digital trust requires a combination of technical, organizational, and political strategies, emphasizing transparency, security, and accountability. An ecosystem approach is presented, identifying key actors with shared responsibilities in fostering a trustworthy digital environment, and underscores the role of cybersecurity regulations and emerging technologies. The text recommends guiding principles for digital trust: integrity, commitment to justice, inclusion, and technological neutrality.

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INTRODUCTION

In the digital economy, information flows at an unprecedented pace and interactions between people and organizations are newly taking place in virtual spaces, so trust has become a key element. Digital technologies such as social networks, smartphones, electronic payments, cryptocurrencies and blockchain, and the handling of large volumes of data have become indispensable elements of modern life.

Accompanying this phenomenon is a growing trust gap between individual citizens, consumers, their governments and the companies that generate and deploy digital technologies. Many people ask: how can I trust someone I have never seen, how can I trust a company that tracks your movements every day, and how can you trust an algorithm that makes thousands of decisions per second of which you are not even aware? (WEF, 2022).

Surveys on trust reveal that there has been an alarming increase in distrust in new technologies such as artificial intelligence, as well as in various institutions and their relationships. For example, the global risk perception survey conducted by the World Economic Forum in 2023 reveals that, in the short term, the most important risk in the top ten list is false information or disinformation; cyber insecurity ranks fourth (WEF, 2024). These perceived risks remain in the top ten list in ten years' time, with the notable addition of the risk of adverse effects of technologies linked to artificial intelligence.

The concept of digital trust appears in this context, which is a way of knowing the level of trust that a company or organization manages to create, not only with its customers, but also with its partners and employees in the field of online work.

According to the World Economic Forum (2022), “digital trust represents the expectation of individuals that digital technologies and services, and the organizations that provide them, will protect the interests of stakeholders and uphold societal values and perspectives.”

This chapter addresses the construction of digital trust based on a review of recent literature and the results of a workshop on digital trust for a smart world organized in 2024 by the Einstein Forum in which the author participated. The main factors leading to digital trust are analyzed using the framework proposed by Dobrygowsky and Hoffman (2019), delving into issues of a regulatory and technological nature.

THE CONCEPT OF DIGITAL TRUST

Trust is founded on the certainty that other social agents will behave in a predictable manner. In the era of the digital economy, contact between customers and

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