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# Editorial: Building trust in the digital economy

The digital economy is evolving rapidly – often more rapidly than people feel ready for. Technical breakthroughs alone do not guarantee progress. They create value only when individuals understand them enough to feel confident and when institutions shape an environment in which that confidence can grow. Today, however, this alignment is frequently missing. Many of us have experienced moments of uncertainty when confronted with a digital decision we cannot quite explain – whether in banking, healthcare scheduling or workplace systems that recommend unfamiliar actions. These everyday experiences illustrate a broader tension: technological capability is accelerating, but societal absorption is struggling to keep pace.

This gap between what systems *can* do and what people feel they *can trust* has become one of the defining challenges of the digital era. When the journey forward becomes too opaque, people hesitate; when innovations advance faster than understanding, progress risks becoming symbolic rather than real. In such moments, velocity is often mistaken for value – yet a tool cannot drive meaningful outcomes if the people meant to use it feel unsure, excluded or overwhelmed. Progress is meaningless if people feel they cannot keep up.

Opacity lies at the heart of this tension. When users cannot see how a system reaches its conclusions, they must rely on personal instinct to judge whether the outcome is credible. This dynamic polarises behaviour. One group embraces tools readily, adopting them without examining the assumptions or verifying the information embedded within. While this uncritical acceptance can produce short-term efficiency, it risks eroding cognitive agency as individuals begin to treat automated outputs as unquestioned truths.

At the other extreme is defensive rejection. Some users resist these systems precisely because they cannot understand the reasoning behind them. For this group, opacity feels synonymous with unreliability, even when evidence shows that the tools outperform traditional methods. Their hesitation is not a rejection of innovation itself but a rational desire to avoid irreversible errors or processes that cannot be challenged. The result is a fragmented landscape: some trust too quickly, while others trust too little, and both approaches limit the true potential of digital transformation. Distrust grows in the space between what systems can do and what people can understand.

Closing this gap requires building psychological safety into digital interactions. Users engage more fully when they feel informed, in control and connected. Three design principles are essential.

First, systems must provide accessible explanations that help users understand the rationale behind outcomes. They need not reveal every computational detail, but they should illuminate the conditions under which different results arise. When users can assess plausibility, confidence grows.

Second, digital tools must preserve human agency. Allowing users to question, override, or refine outputs provides a vital safety valve. Paradoxically, people rely more on systems when they know they are *not* fully dependent on them. Voluntary reliance fosters a collaborative posture, where technology augments rather than replaces judgment.

Third, intuitive communication cues help reduce the psychological distance between humans and systems. Whether through conversational structure or familiar interaction formats, these cues make technology feel less alien and encourage more active engagement. Importantly, they should clarify rather than disguise the system's non-human foundations, ensuring comfort does not slide into complacency.



Yet, designing for trust at the interface level is only part of the solution. Trust also requires structural reinforcement – an institutional architecture that embeds accountability into the digital ecosystem.

Organisations must first confront a widespread public perception: that technology is deployed primarily for cost reduction, behavioural extraction, or labour displacement. Confidence strengthens when institutions articulate broader objectives and demonstrate how digital tools enhance service quality, fairness, and long-term value creation. Trust grows when technology is seen as serving society, not exploiting it.

Human oversight represents the second structural pillar. Many individuals fear being trapped in automated decisions without meaningful recourse. Maintaining accessible escalation pathways—particularly in high-stakes or ambiguous situations—tempers this fear. When users know a human can intervene, they are more likely to engage with automated processes in the first place.

The third pillar is verification infrastructure. As digital content becomes increasingly synthetic, distinguishing authentic information from fabricated material is more difficult. Provenance standards, traceability mechanisms, and liability frameworks collectively help establish a clear chain of custody for digital information. These structures replace blind reliance with verifiable authenticity.

Ultimately, navigating today’s digital environment is like learning to cross a bridge that is still being built: progress depends not on perfection but on stability, transparency and collective coordination. This is why adaptive stewardship is essential. Static governance cannot keep pace with evolving technology. Instead, regulators, organisations and researchers must adopt iterative approaches that evolve through experimentation, evidence and dialogue. Sandboxes, feedback loops and continuous monitoring enable timely adjustments before small issues accumulate into systemic failures.

In many ways, society is walking through a foggy forest – aware that transformation is underway but unsure what lies beyond the next bend. In such conditions, moving too quickly risks missteps; moving too slowly risks falling behind. The path forward lies in balancing caution with momentum, ensuring that innovation is not pursued in isolation from the people expected to adopt it.

Progress will be defined not by the novelty of our tools but also by the credibility of the systems surrounding them. Technology earns trust not through perfection but through its ability to explain, adjust and recover. When systems communicate openly, allow room for human judgement and demonstrate resilience in the face of uncertainty, they foster participation rather than resistance. Ultimately, trust becomes the infrastructure on which digital innovation travels.

If we strengthen that foundation – through transparency, agency and accountability – we create a future in which technological advancement does not race ahead of society but moves forward with it. The goal is simple: not to dazzle with capability but to earn confidence. Only then will progress be shared, sustainable and truly transformative.

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