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The Samaritan's Trust Game

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Abstract. The parable of the Good Samaritan is not only part of the spiritual, ethical, and artistic heritage of the West; this biblical passage has also been used in economics. Some leading economists, J. Buchanan and A. Sen, in particular, have devoted special attention to this old story. This paper, in response to a new question posed to the parable of the Good Samaritan, takes seriously an often neglected part of the story: the trust relationship between the Samaritan and the Innkeeper to whom the Samaritan entrusted the wounded man. This narrative element offers inspiration for understanding the grammar of trust in economic and business relationships.

Keywords: Samarian dilemma, trust, reciprocity, Civil economy

1. Introduction: the Bible, the Good Samaritan, and economics

The Bible has always been much more than a religious text. It has also influenced and inspired law, politics, art, literature, and sociology. From the very beginning of Christianity up to modernity there has been a cross-fertilization between theology and *oikonomia*. It is not exaggerated to state that the first *homo oeconomicus* was the *homo religious*, because the interpretation of the faith as a sort of *exchange* between humans and the divinity is a deeply rooted idea—and not only in the Bible. The sacrifice, a key element in most ancient religions, was interpreted as a sort of currency for reducing debt or increasing credit into the divinity (Bruni 2019), and the same fundamental category of Covenant was taken from commercial institutions. The Gospels are replete with economic language and images; later, early Christian theologians developed the idea of an "economy of salvation" (Agamben 2011). Smith, Vico, Genovesi, Marx, and others drew on theology, and their theoretical systems were influenced by theological debates (Bruni et al. 2016).

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Modern economics, however, has never let itself be affected by the Bible. One reason for this absence is the methodological choice made by the leading neoclassical economists at the end of the XIX century (Walras, Pareto, Edgeworth), when, following the paradigm of physics, they abandoned words and narratives for numbers and mathematic reasoning. A science with no room left for words cannot understand and dialogue with the Bible, which is all about words and the Word. Nevertheless, along the history of economics there have been very few and peripheral attempts of dialogue with the Bible, and religion in general. One of the few was Philip Henry Wicksteed (1885; 1910), a leading neoclassical English economist and pastor of the Unitarian church (which will be discussed later), who tried to combine some biblical elements with economic theory. The less well-known Italian economist Emanuele Sella wrote a book in the 1930s in an attempt to build a 'Trinitarian' economics (*La dottrina dei tre principii*). Particularly interesting is one conclusion of that book: "Economics, as a possible Trinitarian system, is not there (neither among catholic economists), because the theological culture of economists is nothing, and the economic culture of theologians is poor" (Sella 1930, 113, my translation). Later, the American economist Jacob Viner wrote the essay, *The Role of Providence in the Social Order* (1972), linking his work to the tradition of social scholars and philosophers who had invoked some form of 'invisible hand' for explaining the social order as the unintended result of the interplay of individual self-interested actions. O. Albert Hirschman (1977) continued this same line of inquiry. In the economic literature we see, time after time, references to Adam and Eve in the Garden of Eden as a metaphor of 'non scarcity' economy, to the Good Samaritan, to Abraham's sacrifice of Isaac, to the book of Job, and to the many parables and episodes of the gospel. More recently, popular books such as *Biblical Games* (Brams 2003) or *The Economics of Good and Evil* (Sedlacek 2011) have tried to deal directly with the Bible in search of new images and languages. And more generally, 'economics and theology' and 'theology and business' have recently become promising new fields of interdisciplinary research (Bruni et al. 2016; Bruni and Milbank 2019).

The idea inspiring this paper is that the Bible can still have some suggestions to offer to economists. Old narratives remain alive if contemporary persons continue to ask them new questions. In particular, this paper is the result of a new question addressed to the very popular parable of the Good Samaritan, by taking seriously a usually neglected part of the story: the trust relationship between the Samaritan and the Innkeeper to whom he entrusted the wounded man found along the way to Jericho.

The parable of the Good Samaritan in the gospel of Luke is part of the spiritual, ethical, and artistic heritage of the Western World. The parable has also captured the interest of some leading economists. The first to use the parable of the Good Samaritan for making economic theory was American economist James Buchanan, in his paper, "The Samaritan's Dilemma" (1975). The article, which discussed critically the nature and role of altruism in helping relationships, found in that parable the main inspiration for his discourse on the non-intentional effects of charity. In that paper, however, the use of the narrative of the Good Samaritan was little more than anecdotic: "The samaritan example is used for descriptive clarity, in part because I could think of no better one" (1975, 74). So, the picture of the Samaritan that came from Buchanan's paper was not very interesting. No line of the text of the parable of the Gospel of Luke is quoted by the author, let alone critically discussed.[2] The Samaritan is presented as the ideal-type of non-strategic altruism: "We may simply be too compassionate for our own well-being or for that of an orderly and productive free society" (71). In fact, one of the hypotheses of Buchanan's theory is that "modern man has become incapable of making the choices that are required to prevent his exploitation by predators of his own species, whether the predation be conscious of unconscious" (74).

Then, after Buchanan's seminal paper, the expression 'Samaritan's dilemma' was used and discussed as an icon to indicate decision settings characterized by naive altruistic transfers, when potential recipients may behave (because they have the incentive to do so) in a socially and economically inefficient—and opportunistic—manner.[3] In general, therefore, after Buchanan's paper the word 'Samaritan' in economics became associated with a behavior that is at the same time altruistic and naive: behaving as did the Good Samaritan is neither recommendable nor intelligent in economic interactions, even in the family (as the 'Rotten kid's theorem' of Becker 1981 informs us).

Later on, Amartya Sen explored anew the parable of the Good Samaritan, but in a different context and 'spirit,' presenting this time the Samaritan as a positive figure: good and fair. Sen quotes and discusses the parable of Luke, and gives to the story a great role in his book, *The Idea of Justice* (2009).

It can be useful to recall the main elements of the parable: "A man was going down from Jerusalem to Jericho, and he fell among robbers, who stripped him and beat him and departed, leaving him half dead" (Luke, ch. 10: the whole narrative goes from verses 25 to 37). The victim is called *a* man as yet. We know nothing else: whether he was rich or poor, Jewish or an outsider, a merchant or a pilgrim, young or old, an innocent person or a culprit fleeing from prison or from his creditors. This man runs into bandits, who seriously hurt him (he is left "half dead"), they rob

[2] The Samaritan became the symbol of the pragmatic altruist (p. 75), and in economics pragmatic actually means not strategic (i.e. neither rational nor intelligent), even-though Buchanan claims that his choice of the word 'dilemma' is different from irrationality. The entirety of his paper leans on the idea of the non rational/intelligent/effective behavior of the Samaritan agent. In the Buchanan narrative, the truly 'Good' Samaritan would be the one who, acting strategically, does not help the poor man, so hoping that he will behave not opportunistically and improve his lot. The Samaritan, in Buchanan's interpretation, was 'good' but a bit stupid.

[3] See, among many others, Bernheim and Stark (1988), Bruce and Waldman (1990), and more recently Raschky and Schwindt (2016).

him of everything, and leave him on the roadside. "Now by chance a priest was going down that road, and when he saw him he passed by on the other side. So likewise a Levite, when he came to the place and saw him, passed by on the other side." Two people pass by on that road. These two are not mentioned as "a man." They are both accurately presented and so immediately identifiable by the 1st century Palestinian audience. They are religious men, the experts of the cult, and therefore involved in the care and assistance of the poor and victims in that society. They will have done a quick cost-benefit calculation, and then they continued with their programs. Their agenda prevails over the emergency, and they go further—literally: they went around him and "passed by on the other side." This counts for the purposes of the story. "But a Samaritan, as he journeyed, came to where he was, and when he saw him, he had compassion. He went to him and bound up his wounds, pouring on oil and wine [which was the typical disinfecting method of the ancient world; see Hippocrates]. Then he set him on his own animal and brought him to an inn and took care of him." To say "he had compassion," the Greek text uses a verb that refers to the bowels, the same verb (*splanchnízomai*) that we find in the parable of the Prodigal son in Luke, when the father sees the son arrive and throws himself around his neck (Luke 15:20). A third man passes, he is also well-described: he is a Samaritan, and therefore a foreigner, belonging to a community that is historically hostile to the Jews. He had a horse, he was a wayfarer, someone who passed through a hostile land, perhaps a merchant. Out of the three he was the one that had the least moral and civil obligation to stop. He had more reasons, actually, not to do so. But he did, although, unlike the first two who come up against the victim on their side of the road and bypass him as the text says, the Samaritan was passing on the opposite side of the road, perhaps going in the opposite direction. And he goes near him, he became the *neighbor* of the wounded man without being geographically/ethically/religiously *close* to him.

According to Sen, any theory of justice as equity needs of an idea of impartiality, which he finds in Adam Smith's *Theory of Moral Sentiments*—particularly in his idea of an "impartial spectator" ("the man in the breast"). Sen, however, develops the Smithian idea of impartiality, and thus arrives at the parable of the Good Samaritan, where he finds an idea of neighborliness that is impartial because it is not bound to neighbors. To Sen, impartiality should become universal impartiality that gives each citizen of the world the right to invoke justice in situations in which he or she has no personal interest in intervening. Sen's idea of impartiality therefore needs a new idea of proximity that is unrelated to geographic or territorial proximity, which Sen finds in the Good Samaritan: the neighbor is not the near-by.[4] In the parable, in fact, the Samaritan was not a

[4] Sen mentions that the Golden Rule ("Do unto others as you would have them do unto you") invites us to love our *neighbors*. The point, however, is the interpretation of the idea of 'neighbor,' as neighborliness is usually understood as geographical, ethnic, emotional or cultural nearness: we should love our neighbor, *so*

neighbor from a religious, cultural or political point of view, but he feels close to the victim (recall that Jesus tells the parable to answer the scribe's question, "Who is my neighbor?"). The point that Sen emphasizes is the interpretation of the idea of neighbor, because proximity has normally been understood as geographical or cultural proximity: we must love our neighbor, and *therefore* we love our neighbor more than the one who is less of a neighbor to us: "Jesus does not, on this occasion, directly discuss the duty to help others—all others—in need, neighbours or not, but rather raises a classificatory question regarding the definition of one's neighbour. ... The duty to neighbours is not confined only to those who live next door. ... The Samaritan is linked to the wounded Israelite through the event itself" (Sen 2009, 172).

2. A forgotten character of the story: the innkeeper

Buchanan, Sen, and the authors (theologians and biblical scholars) who have discussed the parable of the Good Samaritan end their commentary as the Samaritan takes care of the victim and hands him over to the innkeeper. For the vast majority of the commentaries, the text of the parable in Luke could end at verse 34. Actually, the parable has an additional verse, the 35th, where the innkeeper is taken into the story and plays an important and unexpected role: "And the next day he took out two denarii and gave them to the innkeeper, saying: "Take care of him, and whatever more you spend, I will repay you when I come back."[5]

Actually, it is precisely that last verse in the story that opens up some interesting reasoning that is highly relevant for the economy, market, and business. The innkeeper can be interpreted as the 'second Samaritan' of the story. Why? First of all, verse 35 is the only one dealing with a form of reciprocity. In fact, even though Pope Francis has chosen the Good Samaritan as the paradigm of his idea of fraternity in the encyclical letter *Fratelli Tutti* (2020),[6] actually until verse 35 reciprocity is not at work in the story, in that the Samaritan's action is uni-directional: the hypothetical reciprocating role of the victim is not discussed at all in the parable.

we love those who are nearer—or more like—us rather than those who are more distant— or less like us. For Sen, a deep fragility exists in thinking of people in terms of fixed communities formed by enclosing and exclusive boundaries. In the end, the neighbor of the "man who fell among thieves" was the Samaritan, and not the Levite or the priest—two people whose expressions of neighborliness were bound to proximity, religion and ethnicity.

[5] This last verse 35 in the parable has been interpreted allegorically since the Church Fathers. For Augustine (*On the Work of Monks*), who makes the most famous allegorical reading of the parable, the inn is the Church, and the innkeeper is Paul. His reading therefore attributes an important role to the innkeeper, although it is all played around the moral allegory, going away from the business and human interpretation. John Chrysostom's interpretation is more original as he transforms the taverner into a doctor who takes care of the victim (*Homilies on the Gospel of St. Matthew*).

[6] It is interesting to notice that the main message of Pope's interpretation of this parable is very close to A. Sen's, i.e. the difference between neighbor and near-by (Francis 2020, ch. 2).

Paradoxically, the only personalized relationship in the parable is the one between the Samaritan and the innkeeper.

At this point, it is necessary to provide some elements of social and economic contextualization. The common moral opinion on innkeepers was rather negative in the ancient world. For Plato (*Laws*) innkeepers were usually people who were neither honest nor recommendable.[7] For Flavius Josephus (*Antiquities of the Jews*), people belonging to certain social categories—prisoners, slaves and among them the "hoteliers"—could not become priests.[8] The common opinion was that these kinds of workers were by definition dishonest: they watered down the wine, took advantage of passers-by in need, and cheated.

In entrusting the victim and the two dinars to the innkeeper, the Samaritan had to make an act of vulnerable trust, believing that during his absence, and without the possibility of being observed (the man was "half dead"), his two dinars would be used for the good of the injured man, rather than being squandered by the innkeeper. The Samaritan tries to involve the innkeeper within the same 'care relationship' he had with the victim.[9] The innkeeper could choose not to care for his guest, and say something like this to the Samaritan, upon his return: "I used the two dinars to take care of the man, but he didn't get better. I paid for the burial of his body, so now you have to reimburse me, as agreed." Also because two dinars was not very much, it corresponded to the living cost of more or less one day. The taverner's reputation in antiquity would have led people (contemporary and medieval readers of the story) to think exactly this outcome the most likely (Longenecher 2009). A Samaritan's more rational (intended as self-interested) behavior would have suggested to him to bring the wounded man to the temple of Jerusalem or a non-commercial religious institution.

But the story shows us a trustful Samaritan and a trustworthy innkeeper. In fact, the Samaritan trusts him, and, not less importantly, the innkeeper also trusts the Samaritan. It cannot be excluded, as the Samaritan says that he will reimburse the innkeeper when he comes back,

[7] "Dear Kleinias, it's a small class of human beings, few by nature and brought up with the highest upbringing, that is able to hold fast to what is measured when the need and desire for certain things comes over it, and which, when it can get a lot of money, is sober and chooses what is measured in preference to what is large. The bulk of human beings are entirely the opposite to these men: when in want, they want without measure, and when it's possible for them to gain measured amounts, they choose to gain insatiably. That is why every kind of retail trade, and wholesale trade, and innkeeping, has come to be discredited and held in shameful blame" (Plato 1988, 318-9).

[8] In commenting on Moses's laws, he wrote: "As for the Priests, he prescribed to them a double degree of purity. For he restrained them in the instances above; and moreover forbad them to marry harlots. He also forbad them to marry a slave, or a captive, and such as got their living by cheating trades, and by keeping inns" (Book 3, ch. 10, sect. 2).

[9] The phrase ἐπεμεληθη αὐτοῦ (i.e. "he took care of him") describes the Samaritan (in 10:34), and the phrase ἐπιμεληθη αὐτοῦ (i.e. "take care of him") is applied to the request the Samaritan made of the innkeeper (in 10:35).

that the two are in a longer-term relationship. The Samaritan might be a businessman, and hence, somebody belonging to the same "out-group" as the innkeeper. This might enhance trust even in a one-shot interaction. More importantly, the Samaritan might be a regular or frequent visitor of the inn.[10] The story does not tell us, and, with the lack of any further element, leaning on Longenecher (2009), I follow a parsimonious hermeneutic path, keeping the relationship between the two men as basic as possible, without adding other hypothetical elements.

So, the Samaritan of the story challenges the common stereotypes about the deficiencies and immorality of innkeepers, and acts on the basis of the risky and vulnerable trust in the loyalty of that man who ran an inn. He trusted a man, not the social category of taverners.

3. The Samaritan's Trust Game

The experience of the Good Samaritan is an example of vulnerable trust, which can be represented by the famous Trust Game:[11]

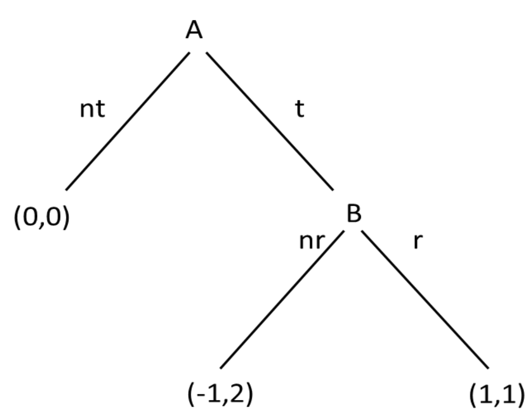

Figure 1. The Samaritan's Trust Game

The Trust Game is a sequential relational structure (game): there is a first mover (in our case, the Samaritan, A), and a second mover (the innkeeper, B). A has the choice to trust (t) or not trust (nt); B can show repay (r) or non-repay (nr). Both know:

[10] I thank the anonymous referee for this hypothesis.

[11] In the version of the game that is commonly employed in Lab experiments analyzing reciprocity and fairness, there are normally two players, A and B, who are asked to interact within a sequential game. A has two options available: to trust B, or not to trust B, in which case the game ends straightaway. If A decides to trust B, they then move on to the second phase of the game, where B has full control: the monetary sum is multiplied and B can decide whether to keep the money entirely (thus not reciprocating the trust previously received from A) or to give something back to A—with lab evidence basically contradicting what standard economic theory would predict.

- his own incentives and the incentives of the other, and so the Samaritan anticipates the reasoning of the innkeeper (who has the incentive to choose 'no reciprocity:' in other words, to be an opportunist), and therefore knows that if he gave him trust he would find himself with -1 (so A does a reasoning similar to Buchanan's Dilemma);
- that the innkeeper has an incentive not to reciprocate the trust, because non repay trust gives him a payoff of 2 (the payoff structure is that of Sudden 2018, and numbers are ordinal measures of utility).

As underscored by Sugden, "payoffs are to be interpreted as normalized measures of the values of the relevant outcomes to the individual players, these 'values' being understood in terms players' own interests, as they perceive them at the time the game is being played." Thus, "the formal description of the game does not predetermine what each will (or rationally ought to) do." But, "if both players act on self-interest and if each knows that this is true of the other, the outcome is (0,0)" (Sugden 2018, 214-5).

Therefore, the Samaritan's rational choice—if we assume self-interested individual preferences—would be not to trust the innkeeper. No relationship is established (0,0), because for S zero is preferred to -1. In fact, under the narrow assumptions about selfish preferences, the only Nash equilibrium of the game is the outcome (0,0), as a result of the choice 'non trust' by the Samaritan.

The conclusion of Luke's parable tells us something different: the Samaritan has decided, against common sense (at least that of rational choice theory), to trust the innkeeper—perhaps because he had no choice, or the inn was the only one in the area and the wounded man was in a very bad state, or the temple was too far away. We do not know more from the parable. However, the message is that the Samaritan trusted the innkeeper when he had good reason not to do so.

We do not know how the innkeeper behaved during the absence of the Samaritan. The parable does not tell us, because it did not serve the moral and spiritual structure of the story. It seems that Luke was not interested, as far as his moral message was concerned, to tell what happened after the deal was made between the Samaritan and the Innkeeper. In the moral of the parable, the Samaritan was 'good' for his behavior with the innkeeper. That final episode appears to be something irrelevant to the tale. To Luke, it is enough to tell us the actions of the Samaritan towards the victim; to us, it is interesting to imagine also the further possible actions of the innkeeper.[12] In the parable we just know that the innkeeper accepted the 'contract' with the Samaritan (he could have said 'no' to that offer of care). If in fact the Samaritan offers his vulnerable trust and anticipates money to a social category that did not deserve trust, also the

[12] Luke likes the open-endedness of the parables, such as the one of the Prodigal Son, where we don't know whether the older son ultimately went into to the party celebrating the return of the younger brother, or declined going.

taverner trusts the Samaritan, believing that he shall return to give him the rest. The innkeeper could very well have chosen not to accommodate the wounded man in his hotel— as hosting a "half dead" person would have involved taking care of his special needs that went well beyond those of an average guest. Actually, the trust game can also be represented a 'gift-exchange game' (Stanca, Bruni, and Corazzini 2009), because the hotelier too offers a parallel and simultaneous gift to the Samaritan by taking care of the victim without any certain guarantee.[13]

Then, the last part of the Good Samaritan parable offers us the opportunity to reflect on the nature of trust, in particular on the way behavioral economics and game theory today deals with trust. As mentioned, according to standard game theory, with agents with self-interested preferences the rational choice of this game is only one: the Samaritan should not trust the other man, and their relationship should not begin: (0,0). This solution is valid in general, but it is particularly strong if the first agent (the Samaritan) has good reasons to predict an opportunistic behavior of the counterpart, as it is in the case of the parable. But despite this double recommendation (general and particular), the Samaritan in the parable trusts the innkeeper, and in so doing sends him a message of vulnerable trust.

Actually, outside of the parable, today from lab and field experiments we know that in spite of standard theoretical predictions of this game, when a person knows they are objectively in a position not to deserve trust (as the innkeeper), yet has the experience of receiving it from someone who offers it knowing that they are taking a risk, a need of reciprocity arises in this person to respond to the vulnerable trust he/she has received. Experiencing trust when we do not deserve it makes us more reliable (Pelligra 2007).

This is the so-called therapeutic capacity of vulnerable trust, which shows the transformational capacity that this type of trust has, which makes the other reliable while they are being given trust. In the Bruni and Tufano (2017) lab experiment, for instance, when B agents who were not reliable in a first treatment of the trust game in the second round still received trust from A agents (where their unreliability is common knowledge), they reciprocated on average more than those who had been reliable already in the first round of the game. Then, being trusted taking the risk of the opportunism, increases the probability that the trusted person will behave fairly. Imagining, then, a hypothetic continuation of the Samaritan story, it is not impossible to predict that the innkeeper had repaid the trust he received.

It is easy to envision relevant fields where our results may suggest policy implications and, in general, reflections and suggestions for business. One domain is management. Our result may be relevant with regard to so-called 'managerial subsidiarity,' according to which the

[13] If we apply Buchanan's interpretation of the Samaritan parable also to the relationship between the Samaritan and the innkeeper, we must expect that the innkeeper will exploit the Samaritan, because his incentives structure goes into the direction of making the non-reciprocity choice reaching the (2,-1) outcome.

manager has to intervene in the decisions of a team only for those activities that would be worse without her intervention (Melé 2004). But to make subsidiarity effective, it is important that the management should really trust the work group, and it should not want to control or 'contractualize' the entire process to prevent abuse of trust. If, however, those who are given "delegation" perceive that in fact the trust given to them is only instrumental to profit maximization, subsidiarity can stop producing its effects in eliciting creativity and innovation. Then, a key issue in subsidiarity management is the resilience after a crisis due to the abuse of the trustee, when untrustworthiness is known and the organization wants to keep its culture of trust.

Subsidiarity is essential also in education, where teachers have to create an environment of genuine trust in order to elicit responsibility and freedom. Trust games are the common settings in most educational programs—in schools and in programs for adults with problematic and untrustworthy past experiences. To trust children, the young, and people with past experiences of untrustworthiness is a key issue on which mostly depends the success of the education process. In particular, our results suggest that making salient the vulnerable risk of the trustor (i.e., teacher or social worker) may produce a "transformative" effect on the trustee (Horsburgh 1960). Vulnerable and risky trust can have a therapeutic value that may help relational failures.

4. Two explanations of the vulnerable trust

Which are the possible explanations of the rationale of the reciprocity scenario, i.e. the trust/repay (1,1) outcome of the Trust Game?

The main explanation we find in the literature is the one offered by the so-called social preferences theory. The basic idea underlying the social preferences approach to trust is that the concern (or the unconcern) of an individual towards another is a matter of individual preferences. To say that a certain person A has a concern (benevolence or care) for another person B basically means that according to A's preferences B shall attain a higher level of consumption or income and that, as a consequence of these preferences, A is willing to sacrifice part of his or her own consumption (or income) in order to improve B's welfare. So, according to this perspective being genuinely social means having 'other-regarding' preferences, i.e. being willing to sacrifice part of one's own advantages to the benefit of others. Then, social (or other-regarding) preferences are normally translated by assuming a certain degree of altruism, i.e. a positive concern of equality and towards the consumption or well-being of another.[14] Then, what the different models of social preferences have in common is that the element that determines whether preferences are "social" is typically revealed by the willingness to sacrifice one's own interest in order to reward (or punish) others. To explain why in most lab experiment agents do not play Nash equilibrium (0,0), the theory of social preferences envisions the possibility that A may rationally trust B based on the assumption that if A believes B to have social preferences, then A may rationally play 'trust' in the belief that B (in view of his or her social preferences) may play 'repay,' thus reaching the cooperative outcome, Pareto superior with respect to the status quo (0,0).

If we interpret the relationship between the Samaritan and the innkeeper in light of social preferences theory, we should say that the possible cooperation between the two is the result of a sum of individual sacrifices: the sacrifice of the Samaritan (measured by the risk of losing not only money but also the life of the one saved by him), plus the sacrifice of the innkeeper (renouncing his two dinars and potentially even more, in case he left the man to die and invented extra costs for the funeral). The sacrifice of the innkeeper would have been explained and justified by the first sacrifice (measured in terms of the risk taken) of the Samaritan. So, trust is explained as reciprocal sacrifice. Trust would be individually rational for B (the innkeeper) if his utility from the payoff profile (1,1) was greater than his utility from (-1,2), "which would be the case if he was sufficiently altruistic or … if sufficiently averse to being on the advantageous side of the inequality" (Sugden 2018, 215).

However, we can explain mutual trust or cooperation in a different way. It is the one offered by the Civil economy tradition (Bruni and Zamagni 2016), based on the category of 'mutual assistance.' Antonio Genovesi, the Neapolitan founder of the Civil economy tradition, like his contemporary and colleague Adam Smith, sees the development of commercial society as a form of moral progress (Bruni and Sugden 2008). But that progress does not involve the development of separate domains of commerce and sociality: for Genovesi and the Civil economy tradition there is no fundamental distinction between market relationships and those of other domains of civil society. This conception of economics is expressed in the name Genovesi tries to give to the discipline: *Civil* economy. In place of Smith's (1976 [1776], 26) assumption of a peculiarly human propensity "to truck, barter and exchange one thing for another," Genovesi grounds his analysis of markets on an assumed human inclination towards mutual assistance, that is typical of humans and not of the other animals (today ethology questions this). For him,

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[14] More recently, more specific models have been developed, often based on experimental lab evidence (cf., among many others, Dufwenberg and Kirchsteiger 2004; Falk et al. 2008; Potter 2002). Rabin (1993) has suggested instead that preferences are informed by "reciprocity," leading them to reward those who behaved "kindly" to them in the former round of an interaction (assuming it to have been a sequential game) and to punish those who didn't.

a sense of reciprocity is a fundamental property of human nature. Arguing that the "primitive rights of man" are founded on "primitive properties of human nature," he gives mutual assistance the status of natural law, in the form of "a reciprocal right to assistance and consequently a reciprocal obligation to assist each other in our needs" (Genovesi 2005 [1765-7], 282-4). The final paragraph of the *Lezioni* sums up what Genovesi hopes his students will have learned from his lectures: "Here is the idea of the present work. If we fix our eyes at such beautiful and useful truths, we will study not for stupid vanity, nor for the pride of appearing superior to ignorant people, or for the wickedness of cheating, but to go along with the law of the moderator of the world, which commands us to do our best to be useful to one another" (890).

Notice, then, the difference between exchange and mutual assistance. In an act of exchange, each party benefits from a transaction which is possible only because it benefits the other. Thus, exchange is mutually beneficial or mutually advantageous: each acts in a way that is to the benefit or advantage of the other. Still, neither party need have any concern for the other's interests. Mutual assistance implies more than this. The concept of assistance implies an intention on the part of the person who assists in benefiting the person who is assisted—an intention that is not requested by the social preferences frame, that therefore remains individualistic even though altruistic or pro-social. Assistance expresses something intentionally directed towards helping another person in her needs, towards being useful to others. If assistance is mutual, these intentions are reciprocal: each stands ready to help the others in the expectation that they stand ready to help her. Then, in a mutual assistance approach to trust, the benchmark of the interaction is the outcome (0,0). In fact, in the mutual sacrifice frame, the benchmark is instead (2,-1): the second mover (the innkeeper) sees the 'repay' move as a diminution with respect to the possible outcome (2): here the sacrifice comes. In the mutual assistance approach, being (0,0) the benchmark, trust allows both players to gain 1 (and not to lose 1, as it is for the innkeeper in the 'mutual sacrifice' frame).

The idea of the market of the Civil economy tradition, that here is consistent with Sugden (2018)'s approach, is the opposite of what the English economist (and protestant pastor) H.P. Wicksteed called 'non-tuism.' The first pillar is "that the economic relation is entered into at the prompting of the whole range of human purposes and impulses, and rests in no exclusive or specific way on an egoistic or self-regarding basis" (1910, 169). So, he can state: "It is often said or implied that the housewife, for example, is actuated by a different set of motives in her economic transactions in the market and her non-economic transactions at home; but this is obviously not so" (170). Wicksteed, too, takes Biblical inspiration; in particular, he refers to Saint Paul, saying that he would not be inspired by altruistic motives when at Aquila and Priscilla's home in Corinth, and then by egoism when he made tents: "The economic relation, then, or business nexus, is necessary alike for carrying on the life of the peasant and the prince, of the saint and the sinner" (171). However, according to Wicksteed, he could not be altruistic towards all people, but only those "at large," that is, external to that particular economic interaction: "In his attitude towards himself and 'others' at large, a man may be either selfish or unselfish without affecting the economic nature of any given relation, such as that of Paul to his customers" (173-4). A crucial passage is the following: "As soon as he is moved by a direct and disinterested desire to further the purposes or consult the interests of those particular "others" for whom he is working at the moment … *the transaction on his side ceases to be purely economic*" (174, my italics). In sum, for Wicksteed, Economics is compatible with any motive, including altruism. What it cannot tolerate is that the other becomes a "you" (*tu*). This is where his famous neologism comes from: "It would be just as true, and just as false, to say that the business motive ignores egoistic as to say that it ignores altruistic impulses. The specific characteristic of an economic relation is not its 'egoism' but its 'non-tuism'" (180).

The Civil economy perspective, instead, says exactly the opposite: that the mutual benefit or mutual assistance among the contract partners is the cornerstone of a market economy, whereby an agent trades the only interest (apart the proper) he looks for in the exchange—the interest of the other persons involved by the contract in that market relationship.

Genovesi's concept of trust has, therefore, a strongly moral content: each citizen has to be confident of the 'probity,' 'justice,' and 'virtue' of the others—virtue being construed to include not only the principles of justice that are built into commercial law, but also a general disposition to be useful to others. The following passage is typical: "Where trust is evaluated for nothing, with respect to reciprocal confidence among citizens, the certainty of contracts, the power of laws and the honesty and integrity of magistrates, the first two foundations of civil society and civil life, that is justice and humanity, cannot be found … Nor can there be humanity, since without reciprocal confidence, each person regards the other with suspicion and as an enemy; and could such a society, being so little connected that it seems to collapse at the first knock, like a heap of sand, inspire in the souls of individuals that friendship so necessary in order to enjoy humanity? And so the strength of contracts, of trade, of circulation, that flow that animates industry and makes peoples wealthy, will decay. Therefore one can say that trust in political bodies is what in natural bodies is the force of cohesion and reciprocal attraction, essential for a firm and durable mass" (Genovesi 2005, 751-2).

5. Trust as mutual assistance

The essential idea of Civil economy is that reciprocity is the bond of society, and that although reciprocity takes various forms, these are all mutually reinforcing. In his analysis of the market, Genovesi puts great emphasis on the importance of public trust. In order for a commercial society to function, he argues, there has to be a general sense of confidence in everyone's intention to honor contracts and to eschew fraud, and in the effectiveness and integrity of the legal system. Thus, if a nation is to develop economically, a first priority for government is to cultivate public trust (Genovesi 2005, 753-4).[15]

The mutual sacrifice paradigm still considers, de facto, market interactions as a 'zero-sum game:' this was also originally a mercantile idea of the XVII century, according to which commerce (international commerce in particular) was thought of as enriching one part (those importing gold and silver) and impoverishing another (those who lost gold or silver in the exchange). Such an idea denies that all those involved in the exchange may have the chance of improving their initial position. In the Civil economy approach a direct connection arises between the agents' intentions and the effects of their actions. The possibility of friendship, or civil fraternity, as market paradigm also derives from this approach: the market has a certain moral content (and morality directly refers to intentions), and well-functioning societies require that this moral sense be fostered and made explicit. In civil economy, a market that shows a moral and fraternal attitude does not necessarily imply (nor does it exclude) that we renounce our own material gain to the benefit of our partner in the exchange.

The idea of mutual assistance is not a kind of behavior (like altruism, in Buchanan's view) or a set of individual preferences (social or 'other-regarding'); rather, it is a way of perceiving and reading the market as the collective action of a team (Sugden 1984; 1993). In team reasoning the individual preferences of the game remain the same, and what chances is the frame of the game. Smerilli (2012, 544), following Bacharach (2006), defines frame as "a set of concepts that an agent uses when she is thinking about a decision problem. It cannot be chosen, and how it comes to mind is a psychological process … If the we-frame is active in a subject she begins to think of herself as a part of a collective actor, then she begins to team-think, and this means that in the face of a decision problem she will answer the question: 'What shall we do?'"

If we try to represent the trust game as 'mutual assistance' it might look like this:

[15] Much more than Smith's, Genovesi's economics is grounded on an analysis of social capital. Crucially, Genovesi does not treat these commercial forms of trust as independent of those dispositions towards others that are regarded as virtues in more private areas of social life, particularly friendship. Genovesi uses the terms 'friendship' and 'trust' almost interchangeably, as descriptions of the force by which society is bonded together. For example, in the passage quoted above, he says that trust in political bodies is the analogue of the force of attraction in physical bodies. A few paragraphs later, he says: "reciprocal friendship is in the political body what the mutual attraction of elements is in natural bodies" (762-3).

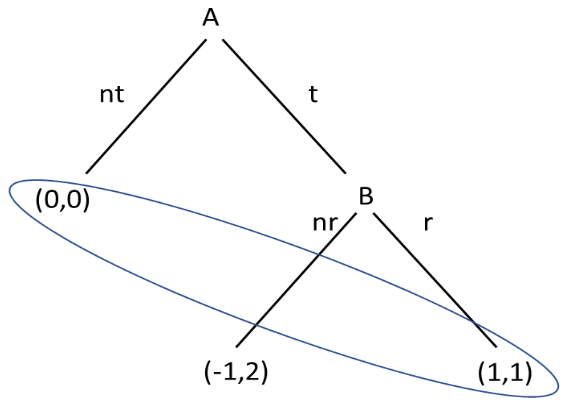

Figure 2. The Samaritan's Trust Game as mutual assistance

It is as though the agents had to maximize a sort of 'social utility function,' as if they formed a single agent, who, confronted with the choice between (0,0), (-1,2), and (1,1), would definitely choose (1,1), because it yields a higher sum result (2>1). Cooperation and trust actually work when agents regard the civil game (including the market) as a passage, together, from a non-cooperative status quo to one that entails a mutual advantage, without lingering in opportunistic dynamics during the second phase of the game. Why is this? If this attitude of individualistic concern prevailed, fear would leave the agents stuck in (0,0), as in a sort of Hobbesian state of nature. The social preference vision of trust is still based on individual preferences and individual self-sacrifice; in the mutual assistance approach, the single agents do not reason as individual agents but as a collective agent, a team. In other words, according to the theory of social preferences, we will see that in fact the relation between the agents does produce a mutual benefit. But—and this is the point—the intentional content of the relation is not mutual advantage, but rather the punishment or rewarding of the other player according to my own preferences. In these models and games there is no notion of a 'joint action' or of ´mutual advantage;' the parts remain separate and independent individuals. On the other hand, taking inspiration from a theory à la Genovesi, we may describe the Trust Game (and trust phenomena in general) in a different way. Genovesi would suggest moving from a theory based on 'I' (basically like Smith's theory or standard theory, but also the theory of social preferences) to a theory based on a 'we' (Bruni 2012).

6. Conclusion

What is the added value of reading the possible continuation of the Samaritan-innkeeper story from a Civil economy perspective, instead of relying on the mutual sacrifice perspective? The difference becomes relevant as soon as we try to analyze even the most ordinary relational dynamics as they occur within the market. In these cases, each agent 'objectively' benefits from taking part in the market. But according to the notion of morality and sociality entailed in the theory of social preferences, the Samaritan is neither 'social' nor moral, purely for the fact of choosing to simply entrust the wounded person to the innkeeper, unless he makes some 'sacrifice' in making this choice. In the same way, the innkeeper is not 'moral' when he hosts the poor man and 'that's it.' In the theory of social preferences there is no place for genuine and moral reciprocity within 'normal' market transactions, unless someone makes sacrifices: 'civil' Samaritans and innkeepers are not enough, genuine and moral reciprocity calls for self-sacrificing business traders. In this sense, we are left with market theory as a morally neutral zone, where we cannot ordinarily experience genuinely social relations. Civil economy, as we have seen, had a different vocation, and considered—even considers—the economy as intrinsically civil, because meeting each other to trade with a friendly and non-opportunistic attitude is already a moral pursuit.

The distinction between a civil economy approach to market sociality and the theory of social preferences is therefore important for the analysis of those cases where the market's ability to function depends on trust—i.e. contexts where contracts are not 'enforceable' (as the Samaritan-innkeeper deal), where there are no institutions (or there are no reputation effects in repeated games) guaranteeing that the other will do his or her part even when there is an incentive to behave in an opportunistic manner.

From a Civil economy perspective, the contract binds each party in the contract to do his or her part in order to achieve their common objective. This objective is the joint benefit that derives from the contract, indeed within the specific limits defined by the transaction. In doing his or her part, each agent is moved by the intention to engage in a combination of actions directed to the benefit of the entire "team."

Hence, when the Samaritan turns to the innkeeper, the content of his intention may be expressed and deconstructed as a proposal of this kind: "I offer you to undertake a joint action that will benefit both of us: you help me to satisfy my need to help the wounded person, and I help you to satisfy your need for money. Together we perform this joint action, we form this (temporary) team."

If the two reach an agreement, the Samaritan will intentionally wish that the innkeeper also benefit from the exchange, and vice versa.[16] Therefore, agents have the conscious intentions to be 'helpful to each other.' The mutual assistance lies inside the standard market transactions, is explicit and mutual, without the need to evoke something mysterious like the Smithian

[16] This approach to the market works well when looking at long-term economic interactions (think, for instance, of the contracts in a firm).

"invisible hand."

To conclude: the Good Samaritan parable, if read as mutual assistance, embodies a message of hope for the economy and for business relationships. In the Bible, which generally does not have a positive look on merchants and rich people,[17] the Samaritan parable offers a different and positive perspective on the ordinary business of life, through an innkeeper, an entrepreneur whose job was not valued in his culture. This parable, then, is not only a story of character rehabilitation, but is also a possible moral rehabilitation of the *ordinary* economic domain of life. Because, yesterday and today we see growth in the market and business, thanks to people continuing to offer their vulnerable trust without full guaranties, and thanks to other people who, in spite of standard economic theory predictions, behave fairly.

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[17] A (partial) commentary on the Gospel of Matthew, erroneously attributed to John Chrysostom, *Opus imperfectum in Matthaeum* (5th century), inspired by Pelagianism (which had a great influence throughout the Middle Ages), played an important role in this. In the commentary on chapter 21 (the "expulsion of the merchants and money changers from the temple"), we read the following: "This indicates that a merchant can scarcely or never please God. And so no Christian ought to be a merchant, or, if he wishes to be one, let him be cast out from the church" (Oden 2010, 2:300).

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