WHAT IS LOYALTY? What is its quintessence, its fundamental nature? What rank does loyalty have in the realm of values and virtues? How important is it to a life well lived? The question of loyalty is of considerable interest, because contemplating it can give us a much clearer view of our own era, the modern age, but also of the premodern age—and thus of the differences and similarities between the pre-moderns (some would say, the “ancients”) and the moderns.

The first question—What is loyalty?—is a question of fact, the second—What is the value of loyalty?—a normative question. I will start with the first question and conclude with the second, but since the two questions are closely entwined, there is no way of discussing either of them without at the same time addressing the other as well.

Let us begin with the question of fact: What is loyalty? Judging by the number of publications that appear every year with “loyalty” in the title, the subject is very popular. Hundreds of books and articles are published each year discussing loyalty. Looking closer into this literature, however, one quickly discovers that virtually all of it belongs to the useful but not very noble discipline of marketing. The loyalty in question is consumer loyalty, that is, brand-loyalty!

This is quite ironic. Here we have a subdiscipline of the “dismal science” of economics apparently deeply concerned with a subject—loyalty—that is wholly foreign, not to say contradictory, to that discipline’s basic tenets.

As everyone knows, the central concept of economic theory is the free market. A free market is a place, any place, where buyers and sellers come together to buy and sell goods or services. There are many very remarkable things about the free market, according to the economist. To begin with, it is the most efficient and effective system of providing for the needs and wants of man, much more effective and efficient than systems of mercantilism, corporatism, or state planning. And it achieves this without much supervision and regulation. In fact, supervision and regulation generally hamper the functioning of the market and should therefore be done away with as much as possible.

Moreover—and this is perhaps the most significant aspect—for the market to function it is necessary not to put much moral strain on man, not to be too morally demanding. On the contrary, the market thrives on what comes most naturally to
us: selfishness. This is paradigmatically expressed by Adam Smith, the founder of economics, in his statement that “[i]t is not from the benevolence of the butcher, the brewer, or the baker, that we expect our dinner, but from their regard to their own interest.”

For the market to function well it is not necessary to be altruistic; indeed, it is even counterproductive to be so. Altruists ruin the functioning of the market. Also, it is unnecessary, even undesirable that people cooperate. What is needed is competition, non-violent rivalry between producers and consumers, each doing his best to outbid and outclass the others. The economist admits that there is some room for and need of cooperation within the market system. Corporations, for instance, are nothing but networks of cooperation. In general, however, there is a considerable risk that cooperation—e.g., cartels—will lead to inefficiency and ineffectiveness. In essence, the market is a system of competition, not cooperation, and the more competition there is, the better. Thus, the economist.

This undoubtedly is one of the most stunning and revolutionary theories ever put forward in history: imagine a collection of combative egotists, all scrambling to get the better of each other, and the outcome of it is the bonum commune, rebaptized as the greatest happiness of the greatest number.

Much could be said about this theory—or rather, world view, since it is much more encompassing than a mere theory. And one need not be a fanatic advocate of free market economics to admit that there is much to be said for it all. The merits and shortcomings of the economic view of the world are not at this point under consideration, however. What is at issue here is the fact that loyalty is today a matter of quite intensive discussion in the marketing literature, a subset of economic literature.

This is extraordinary, because the notion of loyalty intuitively appears to be radically at odds with the key notions of the economic view of the world. There seems to be no place for loyalty in the market system, or is there?

Let us take a closer look at the specific idea discussed in the marketing literature: consumer-loyalty or brand-loyalty. What the marketers are after is obvious. They want us, the consumers, to stick with our choice. So the question they pose to themselves is: How can we bring it about that the consumer always drinks the same brand of beer, always drives the same make of car, and so on?

It is easy to see that such loyalty is contrary to the essence of the market, as the market functions well only if there is no loyalty at all. On the economic view, one should choose the brand or make that best meets your needs, and only as long as it best meets your needs. The moment another brand or make excels, it is not only understandable, but also positively good that the preferences of the consumer shift towards the competitor. After all, it is the propensity for brand-disloyalty that keeps everyone on his toes, and that, in the long run, is in the interest of all. Of course, in this context only a crank would speak in such terms as disloyalty—or betrayal, defection, unfaithfulness, treachery. And it speaks of the sense of reality of the marketers that one does not come across such judgments in their writings. At the same time, the fact that the marketers do not think and speak in these terms, when there is indeed a lack of loyalty, reveals a considerable problem in their use of the notion of loyalty.

The problem is that loyalty is loyalty only when there is a possibility of betrayal. As St. Thomas Aquinas put it: omnis determinatio est negatio. To see is to compare. Loyalty is not betrayal. To be loyal is not to betray. If there is no room for the notion of betrayal, if it is meaningless, as it is in the economic view of the world, it makes no sense to speak of loyalty. There
is just no place for loyalty in this view, and hence there is no place for loyalty in a world dominated by and comprehensively modeled upon this view. The use of the notion of loyalty in the marketing literature is simply perverse.

We can nevertheless learn something from it, because one important aspect of loyalty comes to the fore even in consumer-loyalty and brand-loyalty: the aspect of sticking to one’s choice. Loyalty pertains to a bond, that withstands the passing of time and the winds of change; a bond that is conceived of as lasting, permanent, unbreakable, even holy. Hence, by implication, breaking it would constitute an act of betrayal.

Applied to consumers on the one hand and brands on the other, this bond is a bond between a human being and consumer-goods. Consumer-loyalty refers to the bond a human being feels toward a specific brand or make, that is, his disposition to purchase the same brand or make. Admittedly, this is a type of loyalty. St. Thomas would say: it is loyalty secundum quid. But it is evidently not loyalty in the full sense of the word, loyalty simpliciter. It would be silly to speak of a holy bond between the consumer and his preferred consumer good. Loyalty in the full sense of the word pertains to a bond, an unbreakable, a holy bond, not between a human being and a thing, nor between a human being and an animal, but between human being and human being, or, to be more precise, between person and person.

The concepts of “human being” and “person,” as I use them, following authors like Max Scheler and Karol Wojtyla, are not equivalent. At the core of the notion of the person are ideas like responsibility, free will, and intentionality. Hence, not all human beings are persons in the full sense of the word: children, for instance, are not persons until they have come of age. They cannot be held fully responsible for their conduct. Moral standards, which presuppose responsibility, are fully applicable only to persons. Loyalty in the full sense of the word is a moral standard. Therefore, loyalty in the full sense of the word is conceivable only between persons.

If not all human beings are persons, neither are all persons necessarily human beings. If God is a person as well, loyalty is relevant to our relationship not only with other human beings, but also with Him. Or to put it slightly more pointedly: just as it is possible for us to betray other human beings, it is possible for us to betray God, if He is a person. If we conceive of God as the unmoved mover or the causeless cause, however, loyalty to God would be meaningless.

But cannot someone be loyal to the church, or to the state, or to some other institution? It depends on the way you look upon such institutions. If you look upon them as abstract entities, representing certain ideas, or as a certain way of doing things, it is not feasible to speak of loyalty simpliciter. One can only be loyal to ideas, or to institutions secundum quid. Only if you look upon such institutions as groups of fellow-men (fellow-persons) is it possible to speak of loyalty. Somehow, the notion of loyalty is inextricably linked up with personhood.

So loyalty in the full sense of the word pertains to an unbreakable, a holy bond between persons. We have established that. Do we now have an adequate definition of loyalty? Do we grasp its essence now? Not yet. At any rate, not until we have come to understand better what this bond stands for, what it entails. The aspect of permanence or durability, which is central to the notion of consumer-loyalty, evidently is one of the characteristics of loyalty simpliciter as well, but there is much more to the latter than mere permanence.

Let us return once more to the notion of consumer-loyalty and see what else we can learn from it by contrasting it with
true loyalty. One of the strategies for developing consumer-loyalty involves the building of an image, with which the consumer wants to be associated. Many if not all consumer goods not only are goods to consume, but also embody a statement as to who, to what kind of man, the consumer is. Thus say the marketers, and I am afraid that, with the exception of those very few who are beyond these little concerns, it is quite true for most people around the globe. What one buys is often linked to who one is or wants to be, that is, with the personal identity of the individual, of the "I."

The idea of community, of "we," is completely lacking here. It is precisely that idea, however, that is at the heart of loyalty simpliciter. Loyalty in the full sense of the word presupposes a world populated not by individuals wrapped up in their own interests, their own concerns, and their own image, but a world in which "we" takes precedence over "I," a world in which the community is of a higher order than the individual.

This is precisely what allows the bond of loyalty to be unbreakable and holy, and the breaching of the bond to be judged as betrayal. In a world of individuals there can be no such bonds. Since the subjective preferences of the "I" are the ultimate criterion in the economic world view, each bond is conditional upon these preferences. When these change, the bond naturally comes to an end. It would make no sense to speak of betrayal in such a world.

Here, we have to distinguish between two different world views.

On the one hand, we have the economic view of the world. According to this view the world consists of individuals, who are essentially selfish and relate to each other by exchanging material and immaterial goods in their own self-interest. On the other hand, we have a view of the world that one might call political (or Aristotelian, or Christian-humanist). According to this view, the world is constituted not of individuals but of communities, of groups.

Contrary to the view which regards the world as a world of individuals, where there is only one type of social relation—namely, exchange based on self-interest—we encounter two types of social relations in this other world view: relations between those within the community, the "I"s constituting a "we," and the relations between those who are and those who are not part of the community, those not belonging to "us," that is to say, "them."

Neither of these two types of social relations can be adequately described as an exchange based on self-interest. As to the outsiders: in the best case, they are guests in the community, to whom the laws of hospitality apply; in the worst case, they are enemies, to whom the laws of war apply. In both cases it would be wholly inappropriate to treat them as if one were engaged in a market transaction. Treating a guest as a trading partner and asking some kind of quid pro quo would be shamefully rude, while to strike a bargain with the enemy would be treasonable. As to the insiders, their relations among each other are structured by many norms, not the least of which is the obligation to be loyal, to stick together and to help each other.

Until quite recently, such a political view of the world was the predominant, if not the only view of the world. It is not until the eighteenth-century Enlightenment that one finds authors propounding the economic view of the world. Thus, the political world view is often called pre-modern, and the economic world view modern.

Within a short period of time, the latter view has become tremendously influential, at first only in the West, but today in the whole world. Many if not most people around the globe are today brought up with the modern, economic view of the world, and are not even aware of its nov-
elty, let alone of the fact that it is possible to have a different view. As a consequence, the real human world is becoming more and more as the economic world view says it is. Under the influence of these ideas the world is rapidly changing in the direction of a world composed of individuals, unencumbered by substantive communal loyalties.

The question is, of course, whether this is a change for the better. And this is not simply an academic question. Rather, it is one of the most important questions we face, and one on which every thoughtful person should spend much time in reflection.

Let us return to the notion of loyalty. We discovered that at the heart of this notion lies the idea of community, of “us” or “we.” Hence, we will probably get a better grip on it if we take a closer look at the idea of “we.” What constitutes the experience of “we” and what destroys it?

The first thing that comes to mind is aid and assistance. “We” are obliged—indeed, we are committed—to help and to support each other, whenever necessary. Thus, loyalty means lending a hand to those belonging to “us,” whenever necessary.

Notice that this involves a degree of partiality. Outsiders cannot claim and count on equal treatment with those belonging to “us.” That would be disloyal. Note also that, by contrast, advocates of the modern, economic view of the world regard partiality as the quintessence of injustice and irrationality. Everyone should be treated equally, they believe; family ties, bonds of friendship, and common citizenship are on principle no grounds for discrimination.

On the pre-modern view, to the contrary, we primarily have the obligation to help those belonging to “us.” This obligation can be betrayed in different ways. By choosing not to help and remaining idle: think of the bystander, the mere spectator. These remain passive when they should act and thus betray “us” and destroy the community. But there are even more vicious kinds of betrayal. These are the kinds that involve actively harming “us,” by defecting to and helping the outsider or even the enemy to our disadvantage: think of the turncoat, the collaborator, the spy. Think of Judas Iscariot and Marcus Brutus. And last but not least, think of the adulterer.

The sense of “we” involves more than aid and assistance. It is not only the result of what is done, but also of what is said. Maintaining the community requires openness and honesty towards each other, but secrecy and discretion vis-à-vis outsiders. It is disloyal not to share valuable information with fellow members of the community. And to reveal valuable information to outsiders, such as snitching, is positively treacherous.

Notice, once again, the important differences that result when we perceive the world from the perspective of the individual “I.” As a result of the rise of this perspective on the world, the needs of the community with regard to openness and secrecy are assaulted from two sides. On the one hand, comprehensive privacy is demanded for the “I,” often by law. On the other hand, communities are expected, sometimes even legally obliged, to be as open and transparent as possible to everyone.

In terms of the pre-modern world view, one could say that the modern, economic view of the world sees each individual as something whole and complete, in relation to whom all other individuals are outsiders. Thus, the insistence on secrecy, or privacy, in this relation. Communities should and ideally do not exist in the economic view of the world. Hence, the insistence on openness and transparency on this level: these wipe out the difference between insiders and outsiders, between “us” and “them,” thus establishing impartiality and fairness in a world of individuals only.
What else does loyalty demand of us? The famous story of Peter’s threefold denial of Christ, recounted in St. Matthew’s Gospel (26:69-75), can help us in our consideration of this issue:

Now Peter was sitting outside in the courtyard. And a maid came up to him, and said, “You also were with Jesus the Galilean.” But he denied it before them all, saying, “I do not know what you mean.” And when he went out to the porch, another maid saw him, and she said to the bystanders, “This man was with Jesus of Nazareth.” And again he denied it with an oath, “I do not know the man.” After a little while the bystanders came up and said to Peter, “Certainly you are also one of them, for your accent betrays you.” Then he began to invoke a curse on himself and to swear, “I do not know the man.” And immediately the cock crowed. And Peter remembered the saying of Jesus, “Before the cock crows, you will deny me three times.” And he went out and wept bitterly.

This is a very moving story, and it is about betrayal. Peter clearly was wrong not to side with Christ. But the implications are harsh. For if Peter was wrong, then he should have been prepared to share Christ’s fate. Loyalty apparently demands of us that we are prepared to go down with our kin, comrades, and others in our care, even if we could easily save ourselves and nothing apparently seems to be gained by sharing their fate.

Loyalty thus seems to be a demanding virtue, and not a virtue of the faint-hearted and the spineless who turn away when things become difficult. Loyalty implies a willingness to give up things one values, and perfect loyalty a willingness to sacrifice even one’s life, if necessary. Surprising at it may be, loyalty is therefore closely related to the cardinal virtue of courage. It is, in fact, one of that virtue’s “daughters.”

What is it in loyalty, finally, that upholds the community, the sense of “we”? What is it in betrayal that undermines it? The answer is that betrayal undercuts the trust, the faith, the confidence the members of the community have in one another. As a consequence, all withdraw into their own private selves, they become isolated individuals, and the community is shattered. Only where there is loyalty can there be trust: trust that help will be given in need, trust that one will not be let down, handed over, left behind, exploited. Where there is little or no loyalty, distrust and suspicion reign.

Now we must ask ourselves: how bad is this? Maybe modern society is low on trust. Maybe there is little loyalty, little sense of a “we,” little community. But we have other things. We have an unprecedented liberty of the individual, the “I,” to do whatever it wants with whomever it wants to do it. And what we lack in terms of community, loyalty, and trust, we can make good with our unmatched spending power—by buying insurance, legal aid, police protection, etc. Who needs loyalty anymore?

There are many writers who argue that what I have called the pre-modern world view, with its stress on community, loyalty, and the like, accurately reflected the reality of the pre-industrial world. For our forebears, this view of the world was serviceable. However, it is argued, everything changed with the industrial revolution. Most importantly, until that revolution, society had been predominantly rural and agricultural. Cities were few and far between. But with the industrial revolution, urbanization began, and more and more people moved to the cities and into industrial jobs.

Life in the city differs fundamentally from life in a rural village. A village is a community, or an overlapping set of communities, where everyone knows one other, and all have known each other through the generations. Here we have the natural soil for loyalty and trust to grow and to thrive. In the city, on the other hand, everyone is on his own. People come from everywhere; they do not know each other, and because of their mobility,
they do not have time to get to know each other. In addition, all have different occupations, and so have little in common.

Under such circumstances, evidently, it is impossible for a community, a sense of “we,” to come into existence. What remains therefore is the “I.” In such a world, the economic world view is exactly right. Let everyone pursue their self-interest, let everything be structured by the market. After all, what results is not so bad. On the contrary, mankind has never before been so free and prosperous. And for those who for some reason do not succeed in competing with the rest of us, we have the welfare state to take care of them.

I believe this sociological-historical account is not adequate. First of all, and most importantly, man is an animal social—that is, an animal that lives in community. Man is not, with rare exceptions, an individualist. The community is his natural habitat. Without community, he cannot be happy. So what we stand to lose, and already have lost to a large extent, might well carry much more weight than what we have won in terms of the freedom to do as we like and the money to pay for it.

There are other important arguments as well. In 1995, Francis Fukuyama reminded us in his book Trust: The Social Virtues and the Creation of Prosperity that, if the market society is to function properly, it must coexist with certain pre-modern cultural habits. Law, contract, and exchange provide a necessary but not sufficient basis for the prosperity of industrial societies; they must be leavened with reciprocity, moral obligation, duty toward community, and trust. These “pre-modern” virtues are not anachronisms in a modern market society but rather the sine qua non of the latter’s success. In other words: the market society needs the loyalty of communities, and everything that comes with it, to function properly. In societies that lack such communities—contemporary Russia is a good example—the market cannot function.

The moral of Fukuyama’s story is that we are living off a valuable and, indeed, a priceless heritage, and that we had better take care that we do not use up and discard this inheritance, for if we do we will lose not only the social habitat we need to flourish, but also our prosperity.

So loyalty is a vital virtue, also, or perhaps particularly, in the modern age. It is not an anachronism. Does this mean that loyalty is a categorical imperative, that we should always be loyal, no matter what the circumstances? Is it in this respect a virtue like justice? For justice certainly is categorical: we should always be just, irrespective of what is being done unto us by others.

I do not believe loyalty is such a categorical imperative. There are limits to our duty to be loyal. The motto of the Nazi SS was “Our honor is called loyalty” (Unsere Ehre heisst Treue). Loyalty here apparently encompassed the killing of millions of innocent civilians in the most brutal way imaginable. Some SS veterans have tried to justify their participation in these killings by an appeal to this motto, in short to their duty to be loyal. It is obvious, however, that the virtue of loyalty does not have the moral stature to make this a convincing argument. In the realm of value, loyalty is clearly not so significant that its claims can justify the taking of innocent lives, unless it is one’s own in sacrifice. On the contrary, as the example makes clear, there are circumstances in which even disloyalty, desertion, and treason become virtues.

But what about everyday life in contemporary Western societies, where no such unspeakable crimes occur and the question therefore does not arise what to do in such extraordinary circumstances? Should we conclude that, within the boundaries of ordinary, decent common life, loyalty must be considered a categorical imperative?

At a first glance, one is tempted to
answer in the affirmative. But loyalty is not always appropriate, even in ordinary common life. More specifically: in the economic sphere loyalty should be anathema. We saw that, notwithstanding the marketing literature, loyalty is wholly foreign to the logic of the market. Indeed, it is inimical to it. Where there is loyalty, the price mechanism is impeded. There is no place for loyalty in market relations.

But the economic sphere is only a discrete branch of society as a whole, which includes several other spheres, just as important as the economic sphere. Instances of these are the spheres of the family and of citizenship. In spheres such as these, loyalty is crucial. Without it, neither the family, nor the civitas can survive, let alone flourish. Hence, applying market categories to the family and citizenship, and thus leaving out loyalty, effectively destroys these institutions. And since these institutions are essential to a free and prosperous society, destroying them means destroying that society as well.

This is essentially what the economic view of the world fails to notice. The notion of the free market that is at the heart of this view is undeniably a very valuable notion, the discovery and application of which has considerably enhanced both the prosperity and the freedom in the world. The free market is an indispensable institution in modern society.

This does not imply, however, that the notions of society and of the market are equivalent, that everything partakes of the nature of the market, and that the logic of the market can be applied to any institution in society. Yet, this is exactly what many advocates of the economic view of the world contend. Whatever social institution they discuss, in their hands it somehow turns into nothing but a market. Even subjects like the family, the church, and the political community have not escaped from this intellectual imperialism.

In viewing such social institutions exclusively from the perspective of the market, one becomes blind to their most essential characteristics, which cannot be grasped with the language of the market. By theoretically overstretching the notion of the market, a valuable discovery and a force for the betterment of mankind becomes a blindfold and a destructive power. Perhaps the most important thing about contemplating a virtue such as loyalty is that doing so helps us to overcome this fatal error, and so to achieve a balanced, dispassionate, and true understanding of the problems of the modern age.