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ICT building trust in Collaborative Consumption

The case of flat-sharing

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Abstract:
Collaborative consumption is a business concept that is evolving with popularity in our contemporary society due to the advantages it provides from an economical and environmental perspective. The thesis is focused on a particular type of collaborative consumption: flat-sharing. Here, the authors intend to investigate the impact of the technology that mediates the guests and hosts of flat-sharing businesses. The authors are particularly emphasizing on a core component of collaborative consumption, which is trust. By building trust between participants of the flat-sharing business, guests and hosts would be more willing to collaborate together, and issue a successful flat-sharing interaction.
On this basis, it is within the authors' interest to carry out a systematic research over how the technology, which is at the frontline of communication between the flat-sharing participants, can build trust between the hosts and guests. Therefore, a model will be proposed in order to explain and demonstrate the different ICT-enabled factors that build trust amongst the flat-sharing users. At the end of the study, the results pointed out different results for both hosts and guests. Meaning that in flat-sharing, hosts should not be considered to be the same as guests when it comes to applying trust building techniques. Each of the participants have their own point of view on what ICT-enabled trust-building strategies are most effective in building trust towards the other. On that account, two new refined models reflecting the perspective of hosts and guests individually, resulted from the research. And their presence opens a doorway for future research, involving a further investigation on what ICT-enabled trust building factors is most effective for those perspectives.

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Jad El Chmaytilli & Xhenisa Xhakollari

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1 Introduction

In our contemporary time, society is undergoing great changes in the way that business is being dealt. With the ever increasing population and the advancement of technology, patterns of consumptions are constantly being reshaped to match the supply with the ever growing demand. Accordingly, a new type of market emerged to answer the needs of the public. This market is based on peer to peer collaboration, and is labelled as the sharing economy. Collaborative Consumption - another name for sharing economy - has had a rise in the previous five years, making it an emergent business technology phenomenon (Hamari, Sjöklint, & Ukkonen, 2015).

As e-commerce, its peer, the advent of collaborative consumption has disrupted a plethora of traditional sectors such as hospitality and tourism (Airbnb), Transportation (Uber), Clothing (Dignswap), Education and the food industry with leftoverswap (Hamari et al., 2015; Teubner, 2014). Thanks to Collaborative Consumption, people are now able to tackle a new source of commerce: A market where everyone can share the goods that they possess with others for social or economic benefit. A market that is both flexible and resilient, where anyone is free to participate as the supplier or the demander for practically no barriers of entry. However, despite the enthusiasm of those achievements, sharing economy is subjected to challenges hindering its full potential (Botsman & Rogers, 2011).

1.1 Problem area

Interaction with strangers represents a major factor of collaborative consumption. However, in the online environment where the unknown is a common term, there is a need for participants to rely on other factors in order for successful collaboration to take place. Moreover, when troublesome events are reported around participants of these platforms, fear and uncertainty arise. Because of the complexity of the online world, trust is required as a prerequisite to be filled for the exchange to take place, as it reduces the perception of potential problematic scenarios, and facilitates the decision making (Grabner-Kräuter & Kaluscha, 2003; Ou & Sia, 2010a).

Nonetheless, mediators in these marketplaces appear to have understood their participants' need in order to issue a trustworthy exchange by continuously improving and adding features to the existing platforms (Gebbia, 2016). As trust increases with familiarity, it becomes essential to explore new ways to motivate participants in using the platform actively (Jones & Leonard, 2008). Having that said, exploring the ICT features that impact trust-building in the collaborative consumption platforms will be the aim of this study. In particular, the study will be focused on flat sharing platforms because they are considered as well-established forms of collaborative consumption, but also because trust is a prime driver to those businesses (Botsman & Rogers, 2011).

Few studies have been identified to have explored collaborative consumption, trust and ICT combined together, making this topic slightly researched (Ert, Fleischer, & Magen, 2016; Hamari et al., 2015; J. Kim, Yoon, & Zo, 2015). In addition, the few sources found focused mostly on the consumers' perspective, leaving the provider of the service in the shadow. Therefore, elaborating more on the issues providers have in those businesses would be necessary to explore. As a result, a research in this area would not only result interesting in terms of findings, but also important, as it would contribute in enriching the body of knowledge in the domain of collaborative consumption, trust and ICT.

1.2 Research question

Given the topic of interest and problem area, the research question that will be carried out in this thesis is:

How does ICT build trust between participants of Collaborative Consumption?

As part of our contribution we would like to capture the user perspective in this study, therefore the sub-questions that we need to answer at the end of the thesis would be:

- How does ICT build trust among host users of flat sharing platforms?
- How does ICT build trust among guest users of flat sharing platforms?

1.3 Purpose

The purpose of this study is to explore how trust technology builds trust between hosts users of flat-sharing users and guests of flat-sharing. We aim to provide insights in this new socio-economical trend, as the body of research here is a necessity. To the best of our knowledge, only a few articles are dedicated to trust in collaborative consumption. Furthermore, it was observed that providers (hosts) were not involved in previous research. Hence, the goal of our study would be to point out which factors of the systems contribute in achieving a level of trust that allows sharing economy participation to occur and have insights from the provider's perspective. Previous work on this topic (Ert et al., 2016; Jones & Leonard, 2008; J. Kim et al., 2015) has provided insights, mostly from the consumer's perspective. In our research, we will contribute by adding the provider's perspective to the trust building equation.

1.4 Delimitation

This study will be delimited in only one form of collaborative consumption, which is flat-sharing. Concerning our targeted platform, we will consider only the seven most popular companies. In addition, the main focus will be put on the guests and hosts perspective, excluding this way the third stakeholder's perspective, which is the organization running the flat-sharing platform. Furthermore, we will focus on trust that is initially built between participants through the online platform.

1.5 Key terms and definitions

For the sake of ruling out confusion and misinterpretation of the research content: this section will display to the readers with the key terms that will be used throughout the text, along.

- *Collaborative consumption* is the main subject of our study, and represent services such as Couchsurfing, Airbnb and Uber. In those services, participants can be both the demanders and suppliers. The role of the organization is simply to mediate those interactions. Collaborative consumption will be used interchangeably with Sharing Economy. The abbreviations related to this concept is CC.
- *Consumer* refers to people who have a demand. The term consumer will be used interchangeably with guest depending on the context of the study. When we are referring to collaborative consumption, the word consumer will be used. While, when we refer to flat-sharing, the term guest will be used.
- *Provider* refers to people who are suppliers. The term provider will be used interchangeably with host, depending on the context of the study. When we are referring to collaborative consumption, the word provider will be used. While, when we refer to flat-sharing, the term host will be used.
- *Mediator* refers to an organization or company.
- *Peer to Peer* refers to interactions that happen between two users independent of organizational intervention. Another term for Peer to Peer that will be found in this text would be Consumer to Consumer. Abbreviations related to this concept are: P2P and C2C.
- *Information Communication Technology* will be used interchangeably with Information Technology, Information System and Technology. The abbreviations related to this concept are: ICT, IT and IS.
- *Trust in Trustee* this term is used in chapter 3, and its representation depends on the perspective upon which we are viewing the research model. From the host perspective, the trustee refers to guest. Therefore, when we say Trust in Trustee, we mean Trust of the host in the guest. And from the guest perspective, when we mention trust in trustee, we mean trust of the guest in the host.

The remainder of the thesis is organized as follows: The second chapter deals with the theoretical background and existing literature about collaborative consumption, trust and the role of ICT. In addition, a theoretical model will be proposed to test our hypothesis in chapter three. The research methodology used in the research is covered in chapter four, followed by the empirical findings where survey and interview data collection will be further explained. The sixth chapter provides a wide discussions of the empirical analysis. Then we will finally conclude in the last chapter.

Table of abbreviations

Abbreviation	Definition
B2B	Business to business
B2C	Business to consumers
B2G	Business to government
C2C	Consumer to consumer
CC	Collaborative consumption
CRM	Customer Relationship Management
ICT	Information and Communication Technology
IS	Information Systems
P2P	Peer-to-peer
SEM	Structural Equation Modelling
PLS	Partial Least Squares

2 Literature Review

The purpose of this chapter is to present the main topics that our research revolves on. The reason behind it is to have a deep understanding of the background literature which we have based our study on. Therefore, the following sections will define the main concepts in collaborative consumption and trust. Then the chapter concludes by presenting to the readers with the research gap which we will be tackling in the rest of our study.

2.1 Collaborative Consumption

In this section the key topics of collaborative consumption and trust will be explained. Existing relevant research will be brought up in order to familiarize the reader with these concepts.

2.1.1 E-Commerce

Although our subject is about collaborative consumption (CC), it is worthy to provide knowledge about e-commerce as collaborative consumption can be regarded as a form of e-commerce (J. Kim et al., 2015). As a definition, e-commerce represents electronic commerce, and according to Ngai and Wat (2002) e-commerce can be identified from four perspectives. (1) From a communication perspective, e-commerce deals with clients indirectly through phone lines and the internet. (2) e-commerce is reliant on technology as its primary business workflow mean. (3) e-commerce offers a way to reduce service cost while preserving product quality. (4) e-commerce allows the users to buy and sell products over the internet. Electronic commerce can come in five forms: (1) Business to Business, Business to Consumer, Business to Government, Consumer to Business, and finally, Consumer to Consumer commerce (C2C). C2C involves a transaction that is made between two individual not bound by an organization (Ebay, 2016). Meaning that the seller is not the typical licensed vendor, but users who are able to supply the demand made by other users of the online platform. However, C2C has recently evolved to include more than simple transactions made over the internet (Teubner, 2014). It has grown to bind people together into a community of similar interest where individual could collaborate to satisfy the needs of one another (Botsman & Rogers, 2011). Resulting in the emergence of Sharing Economy which will be further elaborated in the succeeding sections.

2.1.2 Defining Collaborative Consumption

While the Collaborative Consumption phenomenon became popular in the recent years, due to web 2.0 and social media, the concept itself is not a new one. Apparently, Felson and Spaeth (1978, p. 614) were between the firsts to define collaborative consumption as "events in which one or more persons consume economic goods or services in the process of engaging in joint activities with one or more others".

The latest and most popular explanation about collaborative consumption is provided by Botsman and Rogers, (2011, pp. xv-xvi). According to the authors, CC is “traditional sharing, bartering, lending, trading, renting, gifting and swapping, redefined through technology and peer communities." Collaborative Consumption is used in order to monetize otherwise stagnant

assets, such as a summer house, a car and even a power tool. In the end, according to Botsman (2010) a car is only useful when it is transferring people from point A to B, a house only fulfils its purpose when it is sheltering people. In other words, Botsman and Rogers (2011) propose that items, rarely used but important to have - such as a power drill - to be borrowed or rented instead of owned. Consequently, CC, if applied by the whole community, can provide a win-win situation for both consumer and provider while also benefiting the environment itself as consumers who need to purchase those one time wares do not have to anymore, while providers who already purchased the wares can find a purpose for them beyond dust collection (Hamari et al., 2015).

2.1.3 Flat-sharing

Flat-sharing is one of the many applications of sharing economy. It is a notion that translates the action of hosts sharing part or all of their house/flat to others. Depending on the organization, flat-sharing could be used for profit (AirBnb, Wimdu) or non-profit (CouchSurfing) purposes. The term flat-sharing itself was taken from the reviewed literature but also as an adaption of the popular term car-sharing (Schoenmueller et al., 2014; Belk, 2014a; Downling and Kent, 2015; Belk, 2014b; Barnes & Mattsson, 2016).

The idea of flat-sharing has always been present, even dating back to the age of feudalism where land was given in exchange for labour (Infoplease.com, 2016). In our modern time, it is no longer about labour, but about paying the rent on time (King et al. 1973). Nowadays, sharing a flat with another person is more popular (40% of Europe population), especially amongst students who are constantly transitioning from one place to another (Ec.europa.eu, 2016). In our perspective, flat-sharing is being adopted to depict travellers who are searching for temporary residence at a local's apartment instead of a hotel. Flat-sharing has recently been revitalized into our community's central focus, especially with the rise of sharing economy based companies including Airbnb, Wimdu and 9Flats. Because those companies are disrupting the accommodation service by proving that, it is possible to trust a complete stranger when looking for temporary accommodation over the internet (Gebbia, 2016; Guttentag, 2015).

Flat-sharing Stakeholders

There are three main identified stakeholders in sharing economies: consumers, providers and the mediator. Consumers can be defined as persons who borrows commercial good in commercial sharing service (J. Kim et al., 2015). In that sense, consumers are viewed as those who participate in sharing economy to purchase an item or service (Hamari et al., 2015; Kapoor, 2014; J. Kim et al., 2015; Richardson, 2015; Sacks, 2011). Therefore, in the Flat-sharing business, they are represented as guests. Providers, on the other hand, will refer to participants of the sharing economy who sell their service or goods. Throughout the literature review the words "provider" and "producer" (Hamari et al., 2015; Kapoor, 2014; Richardson, 2015) have been mentioned to represent them. However, in this thesis, the term provider will be used to represent hosts of the flat-sharing business. When it comes to the mediator, it will refer to companies that host the collaborative consumption platform. In the Flat-sharing context, those companies include: Airbnb, Couchsurfing, FlipKey and HomeAway. We have chosen to represent them using the current keyword mainly because the authors acknowledge sharing economy businesses as being technology mediated (Finley, 2012; Martin, 2016). Therefore, the websites and apps used by the participants of sharing economy mediate the relationship between consumers and

providers (Botsman, 2015). Consequently, businesses that own those platforms will be referred to as mediators.

2.1.4 Challenges for stakeholders of CC in the absence of trust

In the flat-sharing field, trust represents one of the major factors that can make or break the willingness for users' participation in those CC services (Shiau & Luo, 2012). When discussing trust in the flat-sharing case, there is a need for two-way trust to be established between the flat-sharing stakeholders. The guest would need to trust that the host will not scam her/him in any sort and the host would need to know that the guest does not have any malicious intent (Antoniou & Batten, 2011; Avital, Hjalmarsson, & Carroll, 2015; Sulin Ba & Pavlou, 2002; Beldad, De Jong, & Steehouder, 2010a; Grabner-Kräuter & Kaluscha, 2003). Consequently, this section serves as an introduction to the next section (section 2.2) by highlighting the challenges that are faced in the flat-sharing field in the absence of trust.

Throughout our review, the major topics based on the challenges of trust in sharing economy and flat sharing in specific can be drilled down to: Asymmetric information, Nash's game theory, preserving anonymity, infrastructure security and lack of control. The affected stakeholders will also be mentioned.

Asymmetric Information stands for an amount of information about a product or service that is irregular when measured between two parties participating in the same transaction (Ba & Pavlou, 2002; Finley, 2012). The information irregularity is expressed when the seller has more information than the buyer and takes advantage of the situation. As mentioned by Finley (2012) and (Ba & Pavlou, 2002), the consumer would be at a loss in the case where the provider increases the price of the product or the seller could sell an item below its market value. Another branch of asymmetric information would be that the provider knows more about the quality of the product or service being sold. Therefore, the consumer, bounded by the information provided by the IT platform in the sharing economy perspective, would not be estimate the quality of the product at hand (Antoniou & Batten, 2011). From our perspective, the issue can also be imposed on the provider in the flat-sharing business. This is because the host is also bounded by the IT platform when judging if the potential guest should be granted a room or not, and in some cases the result could be devastating (Hbr.org, 2011; Arrington, 2016).

Nash's game theory is the study about the cooperation between two participants in a setting that could be imposed on our businesses today, especially the consumer to consumer field (Peters, 2008; Tadelis, 2015). During a transaction, between consumers and providers there is an event that one or both of them could be non-cooperative. In our settings, cooperation could be translated to guests paying in advance for a service and finding out that the guest failed to deliver the service and refused to give back the money paid, resulting in an opportunistic behaviour (Slee, 2013). In the online setting, this is a possible situation because the layers of anonymity hinders the chances that the offender will be caught (Ba & Pavlou, 2002). As a result, services like e-bay state that "Because user authentication on the Internet is difficult, eBay cannot and does not confirm each user's purported identity" – (Ba, 2001, p. 326). From the hosts' perspective, the guest could request to book an apartment for them to later on cancel at the last minute, causing the hosts to lose the opportunity of renting the apartment to another more reliable tenant.

Anonymity relates to private information which the person does not want to disclose beyond the needed transaction (Grabner-Kräuter & Kaluscha, 2003; Kim & Benbasat, 2003). However, in the cases where the two parties have to interact, a certain level of information has to be disclosed, such as the full name, email address, credit card information, government ID (case for AirBnB) and the flat or hosts' home address. Therefore, the information sent by a trustor would be at the hands of the trustee to be used freely if no control was adopted (Antoniou & Batten 2011). This issue affects both guests and hosts.

Infrastructure Security refers to the perceived safety of the flat-sharing platform (Antoniou & Batten 2011). Grabner-Kräuter and Kaluscha (2003) referred to Infrastructure Security through exogenous uncertainty. Accordingly, it was mentioned that the external factors could contribute to participant's uncertainty in issuing an online transactions as it could present an opening for hackers to take advantage of vulnerabilities in the system were guests and hosts would be both affected (Antoniou & Batten, 2011)**.** If the users of the flat-sharing platform do not trust that the platform is secure then no online transaction would occur, and the company would lose its users.

Finally, *lack of control* is a problem that is faced mainly by mediators. The company's brand is placed on the line for each transaction to go successfully. In that sense, a primary challenge and focus for P2P organizations is to ensure the successfulness of offline experiences transactions, where the exchange trading is applied (Ba, 2001). Although, the company could establish control on-line, it does not have those capabilities when the flat-sharing service starts (Botsman, 2015; Gebbia, 2016). A summary of the challenges can be found in below (see Table 2.1).

Table 2.1: Trust challenges for Collaborative Consumption stakeholders

	Consumer	**Provider**	**Mediator**
Asymmetric Information	Person is bounded by the information received from the IT platform	Person is bounded by the information received from the IT platform about the consumer	N/A
Nash's game theory	Person may be subjected to opportunistic behaviour from the provider	Person may be subjected to opportunistic behaviour from the consumer	N/A
Anonymity	Person's identity information is in the hands of the provider	Person's identity information is in the hands of the consumer	N/A
Infrastructure Security	Person's identity information could be stole if the platform is not secure	Person's identity information could be stole if the platform is not secure	IT Platform could be hacked and participant's private information can be stolen
Lack of Control	N/A	N/A	Company is not in control of offline encounters

2.2 Trust

In an environment where jurisdiction cannot be fully imposed to regulate the actions of the users interacting with each other online and offline, people turn to trust in order to reduce the complexity of the potential malicious outcomes (Jøsang, Ismail, & Boyd, 2007a; Lu, Fan, & Zhou, 2016). Therefore, in the flat-sharing field, trust represents one of the major factors that can make or break the willingness for users' participation in those services (Shiau & Luo, 2012). As a result, trust is a central topic in our research and will be explored and presented in details to the readers. The following section will by provide an overview of the literature and academic debate about trust, its definitions, types and finally, the ICT trust-building strategies to overcome the identified challenges and build trust between users and the mediating platform.

2.2.1 Definition

Defining trust is recognized as a difficult task. Many have written about trust, however, no consensus has been reached on a widely accepted definition. The complexity arises due to the multifaceted nature of the concept, its applicability in many social science disciplines such as psychology, philosophy, sociology, economics, marketing, management, political sciences and the different worldview of each field (Beldad et al., 2010a; Blomqvist, 1997; Buuren et al., 2004; Mayer, Davis, & Schoorman, 1995a; McKnight, Choudhury, & Kacmar, 2002; Rosenbaum, 2003; Tianjiao et al., 2006). Despite the lack of definitional precision, the reviewed sources conceptualize trust in relation to the other party in two main categories. The first category discussed trust as the willingness to be vulnerable towards the trustee's actions (Mayer et al., 1995a; Mcknight, Cummings, & Chervany, 1998). For example, if one presents her/his credit card details to a company, then that person is vulnerable towards malicious access to her/his financial details. A second category of researchers reviewed trust as a type of expectation, belief or attitude that the trustor applies on the trustee's actions (Chang et al., 2005; Grandison & Sloman, 2000; Kim et al., 2015; Ba & Pavlou, 2002; Corritore, Kracher, & Wiedenbeck, 2003; Fukuyama, 1995). This category of research relates mostly to agreements or behaviour that the trustee announces to the trustor. Consequently, when companies advertise that their vendors are honest and dependable, then the trustor would expect the trustee who is selling a product to them to behave in a manner that an honest and dependable person behaves like.

In our research, we will abide by a definition of trust that is taken from the both abovementioned categories, as stated by (Mayer et al., 1995, p.712) study "[trust is] the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party". However, trust is a concept that is greatly dependent on the environment where it is situated. Thus, Mayer's et al., (1995) definition of trust in an environment where people interact face to face can be interpreted differently in the context of flat-sharing, where interactions are initially technology mediated. More details will be shed on the topic in the next section.

2.2.2 Online and offline trust

Nowadays, exchanges and communications, frequently technology-mediated, is a norm in people's lives, and for the whole system to work, trust is essential (Evgenieva & Miller, 2015). As the main focus of this study is about trust in online environments, particularly in flat-sharing, it

is necessary to review two types of trust, offline and online trust, because in our case, trust is built online and maintained after in the offline setting where the flat-sharing guests and hosts meet.

In relation to offline trust: Mayer's et al. (1995) study is considered as an influential and major contribution to the trust domain by having the paper cited in over 13000 other sources (Mgt.ncsu.edu, 2016). In their study, different concepts of trust accumulated by previous research were reviewed and analysed (Butler, 1991; Cook & Wall, 1980; Dasgupta 1988; Deutsch, 1960). The outcome of the study was in providing three major trust factors: benevolence, ability and integrity. Whereby, (1) benevolence is represented as the extent to which the trustee is willing to do good to the trustor. (2) Integrity is having the trustor be consistent with behaviour that is considered as standardised (Butler, 1991; Fisman, 1999; Usoro, Sharratt, Tsui, & Shekhar, 2007). (3) Ability, on the other hand, is the perceived knowledge - or professionalism - that the trustee shows during a transaction with the trustor (Kim & Benbasat, 2003; Mayer, Davis, & Schoorman, 1995).

It is widely accepted that building trust online is far more difficult than in traditional settings, where elements of personal interaction cannot be noticed or performed, making Mayer's (1995) study harder to apply (Beldad, De Jong, & Steehouder, 2010b; A. Bhattacherjee, 2002; Grabner-Kräuter & Kaluscha, 2003). This is because when we discuss trust in the offline setting, the emphasis is centered on the interaction with the individual or the organization. Although, online, interaction with the individual becomes less significant since this type of interaction is covered under the technology layer that is at the forefront. Consequently, the emphasis is more on the technology and the organization employing it (Beldad et al., 2010b).

As a result, additional factors that build online trust have been added to the equation (D. Kim & Benbasat, 2003): Trust in the trustee and trust in the mediating platform (Jones & Leonard, 2008; M. J. Kim, Chung, & Lee, 2011; Mcknight et al., 1998; Mukherjee & Nath, 2007). (1) Trust in the trustee relates to the attributes given by (Mayer et al., 1995) and they concern the trust that one person holds towards another. (2) Trust in the mediating platform represents the IT platform that links the users who need to collaborate with each other in the flat-sharing system (Hosts and Guests). According to Jones & Leonard (2008), trustors are less reluctant to trust the trustees if the platform that they are using to interact with them had issues in terms of: Quality, aesthetics, responsiveness and security.

2.2.3 ICT trust building strategies in flat-sharing

As previously mentioned, when referring to internet based services, establishing trust between the trustor and the trustee will be subject to factors of online trust (see section 2.2.2). Therefore, establishing online trust would require intervention from the technology that mediates the interaction between participants of flat-sharing.

From the literature, we were able to amass the most relevant researches and group them into two categories: ICT-enabled interpersonal trust, and ICT-enabled trust in the platform. (1) ICT-enabled interpersonal trust represents ICT features which build trust between the guests and the hosts in the flat-sharing business and they include social presence of interaction, online reputation and social network integration (Edelman & Luca, 2014; Hassanein, Head, & Ju, 2009; Lu et al., 2016; Slee, 2013). (2) As for ICT-enabled trust in the platform, trust is enabled through

the platform design and social presence of the website (Gefen & Straub, 2004; Ou & Sia, 2010b). More details will be shed on the topic in chapter 3.

2.3 Research gap

For the whole idea of sharing economy to take place, the willingness of three parties to collaborate is needed: providers, consumers and mediators. And, as remarked in previous research, participation in the sharing economy is highly encouraged by trust intentions. Therefore having the parties trust each-other remains a fundamental issue. In addition, the few sources found in academic journals and publications (Ert et al., 2016; Hamari et al., 2015; Kim et al., 2015) bring the topic in only one of the dimensions of the sharing economy. While in traditional e-commerce markets the customer is in the spotlight as the only party undertaking risks in the economic exchange, in flat-sharing, the situation differs. Exchange is not just monetary, but it includes social exchange where the guests would have to stay in the hosts' home and interact with them. An increased level of uncertainty due to online interaction, as identified in the prior research, makes trust even more crucial. As it takes two to tango, both parties, hosts and guests should be willing to depend on each-other and on the mediator for the process to be finalized. However, during the review, not only in flat-sharing, but also in e-commerce very few articles ever considered what happens on the side of the hosts and amongst them, (Shankar, Urban, & Sultan, 2002) suggested further research to consider this gap. Although the article is considered to be dated, the gap still holds to this day especially for the case of flat-sharing (see chapter 4, section 4.2.1).

In addition, Technology Acceptance Model (TAM), Social Exchange Theory (SET) and Theory of Planned Behaviour (TPB) were the predominant supportive theories in the field of trust, sharing economy and e-commerce. Pioneer researchers on the topic of trust, such as Mayer et al's (1995), or (Mcknight et al., 1998) were frequently cited, and work was built upon those studies. Chronologically, trust related studies in e-commerce, included a mixture of theories while attempting to validate their theories. For instance, (Jarvenpaa, Tractinsky, & Vitale, 2000) merged SET, Balance Theory and TPB to build their model which captures the analysis of costs, benefits of exchange, the perspective of familiarity in online settings and the transition from intention to action. Other studies on the other hand, provide their own theoretical framework to investigate specific components of trust relationship such as the influence of feedback mechanisms in e-markets (Ba & Pavlou, 2002)There were also other papers that considered how website design affected, consumers' motivation and functional perception to trust and the effect on buying intentions (Ou & Sia, 2010). Shortly, past research focused on consumers' perspective and took in consideration the adapting and accepting technology. In our study, applying any existing theory would not be convenient, because the stage of accepting the technology is not within our focus, but instead, it is the stage of trusting others through technology. In addition, the concept of sharing economy, where participants depend on each other and the use of technology does not focus on the individual usage, which gives another argument why TAM for instance would not be beneficial. Furthermore, even though TAM is one of the most used theories in IS, it has been heavily criticized (Bagozzi, 2007). Also, the end goal for TPB and SET were more focused on the intention to participate (Kim, Ferrin, & Rao, 2008; Kim et al., 2015). Although we do acknowledge that readers might be attracted to the intention to participate, trust is still a major contributor to those intentions (Park, Lee, & Lee, 2015). This is why consecrating a research on how ICT builds trust in flat-sharing business would be an important basis for

future research that might adopt TPB and SET theory in flat-sharing, and attempt to expand it to cover all of the concepts in collaborative consumption.

To the best of our knowledge, none of the papers so far included all the above mentioned perspectives in their research models. The closest attempt, similar in scope with ours, was made by Kim et al. (2015), but the emphasis was put on the service platform, and again, only consumers were included. The difference lies on the fact that we will consider the effect of technological features of the platform on both main stakeholders, guests and hosts.

2.4 Summary

The purpose of this chapter is to provide the background literature around the key concepts of our thesis. The two major areas of studies that our research belongs to are Flat-sharing and Trust. However, to go over the topic of flat-sharing, we had to shed light on e-commerce and CC. This is because, CC is derived from consumer to consumer e-commerce, and flat-sharing is derived from CC.

In section 2.1.1, we provided a literature review on the concept of e-commerce. E-commerce is otherwise known as electronic commerce, and represents a shift from traditional offline trade to an online environment, where in most cases, the customer accesses an online interface (website) and buys an item online. We then presented the different types of e-commerce, and finalized by emphasizing more on the type of consumer to consumer e-commerce. Then we related it with sharing economy, which is another term for CC.

In section 2.1.2, we defined collaborative consumption as the concept where people rent their stagnant assets, such as a summer home, a power tool or car, to other people for monetary or personal gain. Then we displayed the benefits of collaborative consumption in terms of cost efficiency and environmental sustainability. And we finally highlighted that the popularity of collaborative consumption is dependent on the advancement of technology.

In section 2.1.3 we went deeper into the topic of CC to talk about the central topic of our research, flat-sharing. We defined flat-sharing as a type of service within CC where people (hosts) offer their homes, or owned space to others (guests) for profit (Airbnb, Wimdu) or non-profit (Couchsurfing) purposes.

In section 2.1.4 we provided all the flat-sharing stakeholders, which are hosts (people who offer their space for rent), guests (people who want to rent a space) and mediator (the company which provides the technological platform which mediates the communication between guests and hosts).

Section 2.1.5 provided the reader with the challenges of flat-sharing when trust is absent. Those challenges are: Asymmetric Information, Nash's game theory, anonymity and lack of control.

The second important topic in the research is Trust. In section 2.2.1 we presented our definition of trust, which is being willing to be vulnerable by the trustee's actions on the expectation that the trustee will not exploit the vulnerability. However, we emphasized that trust depends on the context where it is being applied. Therefore, we concluded that our definition of trust in the offline settings can be interpreted differently in the online setting. In section 2.2.2 we presented the difference between trust in the offline and online settings. We concluded that offline trust

is related to trust in the individual that is marked by benevolence, integrity and ability. But to online trust, trust in the individual in abstracted under the layer of trust in the mediating platform and the company that provides it. Then we provided the factors that enhance online trust, and they are grouped in two categories: ICT-enabled interpersonal trust, and ICT-enabled trust in the platform

In section 2.2.4 we concluded the literature review on trust by presenting the readers with the ICT trust building strategies (social presence, online reputation, social network, perceived platform design and perceived platform security) which will be further elaborated in chapter 3.

Finally, we presented the research gap to the reader. Our main arguments were that the subject of trust in flat-sharing that we are tackling is not yet explored in academia. Also, we presented our arguments on why we are making a model without adopting any of the known theories used in trust, e-commerce and sharing economy (TAM, Balance Theory, TPB, and SET).

3 Research model and hypotheses

In order to provide answers for our research questions and understand how ICT affects trust between guests, hosts and the mediating platform in flat-sharing, a research model is proposed. The designed research model will be used to capture guests' and hosts' perceptions in trusting each other (trustee) and the mediating platform based on ICT enabled trust features. Therefore, the purpose of this chapter is to present more detail on ICT trust building strategies mentioned previously which will be used to derive the hypotheses for our model (see Figure 3.1).

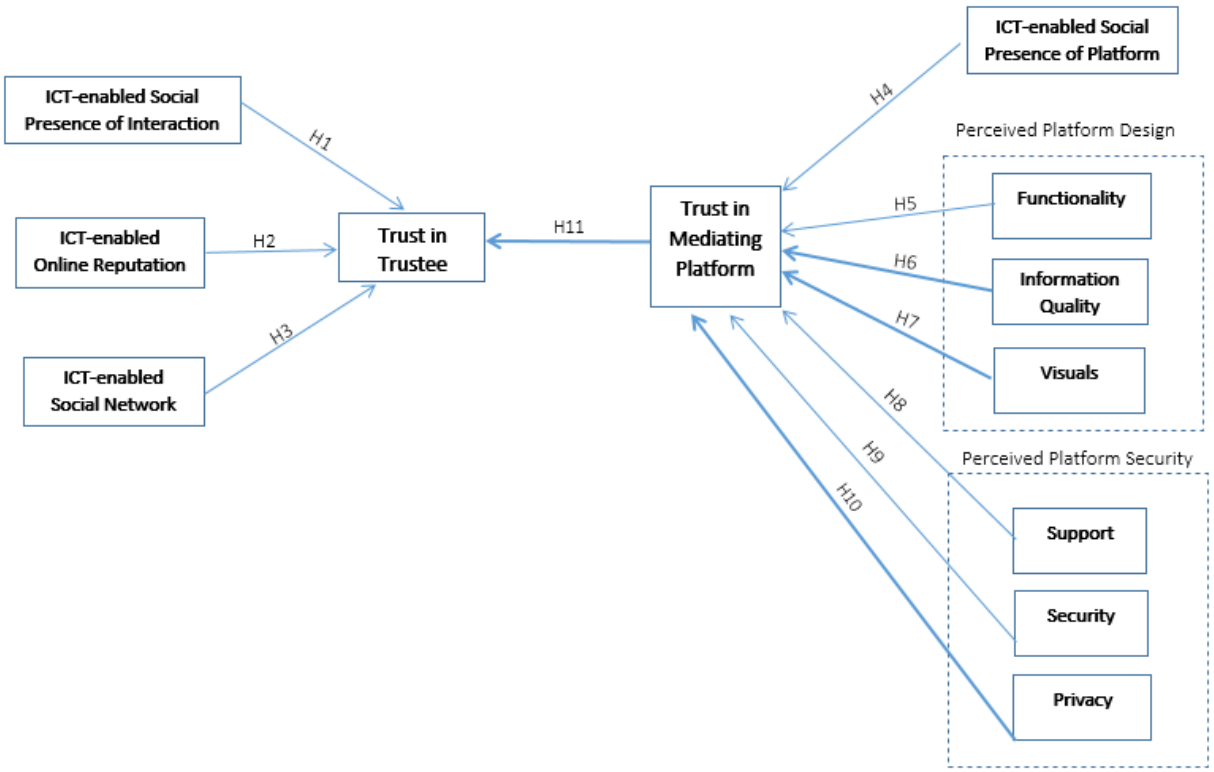

Figure 3.1: Research model

3.1 Social Presence

Social presence represents the feeling of human contact in the platform being used (Gefen & Straub, 2004; Lu et al., 2016). According to Lu et al. (2016), there are three type of social presence. (1) Social presence of web means that the website itself can convey human contact without the need for other people to actually be present (Hassanein et al., 2009). This form of presence can be expressed through the addition of features which imply the feeling of closeness and warmth (i.e. personalized messages, adding pictures and videos of humans in order to convey emotions and sociability).

(2) Social presence of others refers to having a sense that other people exist when browsing through the platform (Chen et al., 2011). An example of that feature would be seeing what other people viewed when browsing through the products or services.

Finally, (3) social presence of interaction refers to the ability of being able to communicate with the sellers directly about their advertised product or service (Lu et al., 2016). In the context of flat-sharing, the sellers would be the hosts who have their space advertised on the flat-sharing platform. And they would be able to communicate through messages and by calling through the platform (Lu et al., 2016). Considering Chen et al.'s (2011) study as a basis for our research on types of social presence, we can conclude a dual impact on trust: On one hand, social presence has been attributed as a means to enhance trust between the e-commerce participants, therefore it is derived that social presence will affect trust between the participants of flat-sharing (Gefen & Straub, 2004; Hassanein et al., 2009; Weisberg, Te'eni, & Arman, 2011). This type of social presence will be labelled social presence of interaction. On the other hand, social presence affects trust of the participants on the flat-sharing platform itself when the platform implements features that create a sense of human touch (Gefen & Straub, 2004). For example, social presence of the web can be conveyed by making the website welcome its visitors with their name, by allowing the visitors to know if other viewers are seeing the same page that she/he is on. Or by posting pictures that convey emotion (i.e. people smiling).

Therefore, our hypothesis for the subject would be a double barrel on the trust in the trustee and the trust in the mediator:

Hypothesis 1 (H1). ICT-enabled social presence of interaction positively affects trust in the trustee.

Hypothesis 4 (H4). ICT-enabled social presence of the website positively affects trust in the mediator.

3.2 Online Reputation

Reputation plays a major role in catering for trust in the individual, especially in collaborative consumption where the face-to-face interaction is ruled out (Chang, Cheung, & Tang, 2013; Jøsang et al., 2007a). Reputation is displayed via reputation systems which consist of feedback about the product or service, in addition to the accumulated user rating made by the other participants who used the product or service (Chang, Cheung, & Tang, 2013). Reputation has been tested before by Chang, Cheung, & Tang (2013) and Koufaris & Hampton-Sosa (2004)with a demonstrated effect on trust. Although it was previously mentioned that there are similarities between collaborative consumption and e-commerce, it is still needed to understand how flat-sharing participants (guests and hosts) are affected by the other's reputation in terms of feedback and rating. Henceforth, our hypothesis is:

Hypothesis 2 (H2). Online reputation positively affects trust in the trustee.

3.3 Social Network

Social Network stands for the integration of social media into the mediating platform (Edelman & Luca, 2014; Slee, 2013). Airbnb, for example, allows the users to link their Facebook and Google+ accounts into their profiles allowing guests and hosts to trust each other more when knowing that the other party have friends and an established online social life (Edelman & Luca,

2014; Richardson, 2015). The effects are expected to be greater in the event that the two parties have friends in common. Thus, we assume that integrating social networks in the flat-sharing platform will positively affect trust in the other party (trustee).

Hypothesis 3 (H3). The integration of ICT-enabled social networks into flat sharing platforms positively affects trust among flat sharing users.

3.4 Perceived Platform Design

A platform (website or mobile app) perceived as well-designed (i.e. user friendly design, appealing visuals, easy navigation) would increase chances for participants to trust more the platform which serves as the primary contact point of strangers with common interests in the exchange (Huang & Benyoucef, 2013; D. J. Kim et al., 2008; Ou & Sia, 2010b; Vance, 2009). Previous research, mostly in e-commerce domain has shown the importance of platform design quality and its impact on users' trust (Ou & Sia, 2010). Based on that, we expect the same principles to apply on flat-sharing platforms due to their relation with e-commerce (see section 2.1.1). On that account, trust in the mediating platform is affected by the guests' and hosts' perception of the platform design. Because in practice it is not possible to capture respondents' attitude for such a vast concept, it was seen as suitable to represent perceived platform design as a conceptual construct made of three other sub-constructs: functionality, information quality and visual design.

Adapted from Lankton and McKnight's (2008) functionality in this study will refer to the degree that the platform has the functions and features needed to accomplish the tasks characteristic for the website. Functionality has been investigated previously as an influential factor towards trust in the platform (M. J. Kim et al., 2011; Yoon, 2002)

Information Quality in the point of view of flat-sharing users can be seen as an assessment of the service information based on a set of judgements that cover relevance, recentness and accuracy (Ou & Sia, 2010). The importance of information quality is recognized on the internet due to its abundance in varying degree of quality (Kim, Ferrin & Rao, 2008). Based on that, and from the literature on this topic, it can be derived that information quality will represent a positive influence on guests and hosts in trusting the platform that they are using.

Finally, Visuals refer to the platform's appearance, which includes a variety of design elements, such as text size, colour, page layout and font to enhance visual attractiveness (Huang & Benyoucef, 2012; Lee and Lee 2003). From previous studies, visual design has been identified as an important component influencing trust in the platform, therefore, this hypothetical factor will be investigated (Chen, Teng, Yu, & Yu, 2015; Coles & Smart, 2011; Huang & Benyoucef, 2013). Consequently, three hypotheses are proposed:

Hypothesis 5 (H5). Functionality positively affects trust in the mediating platform.

Hypothesis 6 (H6). Information Quality positively affects trust in the mediating platform.

Hypothesis 7 (H7). Visual design positively affects trust in the mediating platform.

3.5 Perceived Platform Security

Perceived platform security is critical in building participant's trust in the mediating platform (Corbitt, Thanasankit, & Yi, 2003). Safety and privacy concerns in the transaction are challenges related to platform security (R. Chen, 2013; Grabner-Kräuter & Kaluscha, 2003; Slee, 2013; Tussyadiah, 2015). To overcome those challenges, a proper infrastructure for online transactions would need to be implemented (Beldad et al., 2010). In addition, security and privacy were previously proven to be important factors that affected trust in the e-commerce platform (Beldad et al., 2010; Corbitt, Thanasankit, & Yi, 2003; Kim, Chung & Lee, 2011; Kim, Ferrin & Rao, 2008). Also, support or helpfulness reflects an important influencer in this category, in which the technology provides means for adequate and responsive help (Lankton & McKnight, 2008). In the case of the flat-sharing platforms, live chats, support contact lines or other help functions like Q&A. From the sources used and reviewed for the thesis, only the research done by Lankton & McKnight (2008), investigated the effect of support (in their study it was labelled as helpfulness) on trust, even though the purpose of the research differed a lot with what was aimed in here.

Hypothesis 8 (H8). Support positively affects trust in the mediating platform.

Hypothesis 9 (H9). Security positively affects trust in the mediating platform.

Hypothesis 10 (H10). Privacy positively affects trust in the mediating platform.

3.6 Trust in mediator and trust in the trustee

There is evidence, from prior research (Lu et al., 2016; Stewart, 2003) that trust might be transferred from one entity to the other, where the entity might represent an individual, a place or an organization. In our case, we assume that a participant's trust in the mediator will positively impact trust in the other participant. For instance, from hosts' perspective, an attitude of trusting the mediating platform, will lead to trusting the guest and vice-versa. Based on the above theoretical findings, we propose:

Hypothesis 11 (H11). Trust in the mediator will positively affect trust in the trustee.

Table 3.1: Proposed hypotheses

Hypothesis Number	Hypothesis Description
Hypothesis 1	ICT-enabled social presence of interaction positively affects trust in the trustee.
Hypothesis 2	Online reputation positively affects trust in the trustee.
Hypothesis 3	The integration of ICT-enabled social networks into flat sharing platforms positively affects trust among flat sharing users.
Hypothesis 4	ICT-enabled social presence of the website positively affects trust in the mediator.
Hypothesis 5	Functionality positively affects trust in the mediating platform.
Hypothesis 6	Information Quality positively affects trust in the mediating platform.
Hypothesis 7	Visual design positively affects trust in the mediating platform.
Hypothesis 8	Support positively affects trust in the mediating platform.
Hypothesis 9	Security positively affects trust in the mediating platform.
Hypothesis 10	Privacy positively affects trust in the mediating platform.
Hypothesis 11	Trust in the mediator will positively affect trust in the trustee.

4 Research methodology

This chapter's purpose is to present the reader with the chosen method of research in a detailed manner. The research question, as well as the limitations in terms of time and costs, served as an intuitive guide to choose the appropriate methodological and design approach. In addition, data collection techniques and data analysis are carefully described. Last but not least, a reflection of research quality and ethics is covered. In addition, issues of research quality and ethics are also covered later on in this chapter.

4.1 Nature of the research

4.1.1 Research type

It is usually the purpose of the study that determines if the nature of the research will be exploratory, descriptive or explanatory (Bhattacherjee, 2012). Considering the purpose this thesis and the existing types of research. The nature of the study is explanatory because it aspires to pursue explanations of the observed phenomenon, behaviours or issues by attempting to understand the relationships between variables (Bhattacherjee, 2012; Saunders, Lewis, & Thornhill, 2009). In order to answer the research question of how does ICT build trust among host and guest users of flat sharing platforms, we are pursuing an explanation of the behaviour of trust that is caused by the mediating platform, using a theoretical model derived from the literature review. That model will then be tested in order to confirm our assumptions, and identify the significant concepts affecting trust between guests and hosts and trust of the users towards the mediating platform.

4.1.2 Research approach

In this section we will present the appropriate research approach for our study. The term research approach will be adopted from (Saunders et al., 2009) meaning that we will decide whether we will abide by inductive or deductive reasoning throughout the text (Bhattacherjee, 2012). According to Bhattacherjee (2012), the research approach is often guided by a well-crafted research question.

In our paper, the presented research question "How does ICT build trust between participants of CC" conveys our intention of finding the cause and effects of applying features on the mediating ICT platform. Consequently, our proposed study is more related to an assumption of causal factors as hypotheses which will be later on tested and confirmed (Bhattarcherjee, 2012; Recker, 2013). As a result, creating a hypothesis, or generating theory to test its validity later on can be correlated more to a deductive research as a main path for our study (Bhattarcherjee, 2012). But we do need to clarify that we are not fully discarding inductive reasoning. In order to enrich our data, we will attempt to gather information from a company which provides the mediating platform, and from an open ended question in the questionnaire. The reason behind it would be to help explain our proposed theory and explain the potential outcomes of the empirical findings in the discussion chapter. While also pointing us towards possibilities for future research.

4.1.3 Research strategy

In order to have a proper flow in the thesis, research strategies have been developed. Research strategies represent a form of predefined steps which will act as checkpoints in guiding our study, starting from the research method and down to the data collection (Saunders et al., 2009).

According to Bhattarcherjee (2012) and Recker (2013) research strategies can take any of the following forms: Experimental, Field survey, Secondary data analysis, Case research, Focus group research, Action research and Ethnography. However, in the previous section we have mentioned that we will attempt to find the cause of a phenomenon which is trust that is built using ICT. In addition, studies which investigate causality in a deductive paradigm are best tackled using quantitative methods as they can more vividly describe the extent of a relation between two entities (Bhattarcherjee, 2012; Saunders et al., 2009). Consequently, we are able to filter to research strategies that are quantitative at their roots. As mentioned by Saunders et al. (2009) the choice for a research strategy is dependent on the research goal, the amount of knowledge in the field and the amount of time available for the research (Bryman, 2008).

As a result, we will adopt survey research as our research approach because it includes many features that are suitable for our study: (1) it suits our deductive research, especially when it comes to testing the effects of causal relationships in our hypothesis (Bhattacherjee, 2012; Recker, 2013; Saunders et al., 2009) using quantitative data. (2) Another added benefit is that it is based on sending questionnaires to a large population over a cheap and minimally intrusive online medium: Email. The resulting data would be expected to be rich in variety as an email can almost instantly reach any receiving end around the world (Bhattacherjee, 2012; Saunders et al., 2009). (3) Survey research is more easily accepted by the readers since the data it provides about the validity of the research model is self-explanatory (Saunders et al., 2009).

4.2 Data collection

4.2.1 Literature review

As a starting point, we conducted a comprehensive literature review with a twofold purpose: First, we wanted to understand the current state of knowledge in our domain of interest. Secondly, we wanted to adopt an appropriate theory which would contribute in building up our study.

To find articles for the research topic from previous studies, Google Scholar, Lund University Library, “Basket of eight” (aisnet.org, 2011) online digital databases were used (see Table 4.1). This process was divided in two phases. The first phase coincided with identifying the relevant papers. In the second phase, the articles were again screened by reading the abstracts and conclusions to exclude irrelevant papers, while in other cases the whole papers were read. The remaining articles were synthesized to generate and adopt concepts, variables and items to support our proposed model and to ensure its validity. Some of the keywords and phrases used to attain the needed literature are shown in the table below.

Table 4.1: Keywords and phrases

Domain	Keywords and phrases
CC	collaborative consumption, trust ; collaborative consumption, challenges collaborative consumption, ICT; Sharing economy, trust; Sharing economy, ICT; P2P, trust; Flat-sharing, trust challenges in sharing economy
e-commerce	e-commerce, trust; e-commerce, website design, trust; e-commerce, TAM, e-commerce. SET; e-commerce, TPB; trust challenges in e-commerce
Trust	trust and technology; trust, model; trust, antecedents; trust and risks, technology

4.2.2 Participants and sampling

The most appropriate approach to achieve this study's purpose is to collect primary data from our target population. Ideal participants in this study would be guests and hosts that meet each-other in popular intermediated environments, such as flat-sharing websites, but also representatives from those platforms. We are limiting our study to popular platforms (Airbnb, Couchsurfing, HomeAway, 9Flats, FlipKey, Roomorama and Wimdu) as they hold the highest number of users. In addition, hosts and guests of the mentioned websites are the proper representatives of the targeted population.

Limitations in access led the authors to make use of some non-probability sampling techniques: self-selection, convenience, quota, snowball or purposive sampling (Saunders et al., 2009). In convenience sampling, also called opportunity sampling, the sample is drawn from the part of the population which is easy to reach, available and convenient (Bhattacherjee, 2012). Snowball sampling on the other hand, concerns identifying a small number of respondents matching the participant criteria and ask for recommendation to other similar respondents. Based on that, it was decided to gather the primary data necessary for this research by (1) publishing the online questionnaire in forums dedicated to the desired target groups, (2) reaching hosts and guests through the platforms where they operate and inviting them to participate in the survey and (3) using social media network to directly contact potential respondents. In addition, the questionnaire was also distributed through Amazon Mechanical Turk, a popular crowdsourcing service among behavioural scientists to target hosts and guests of flat-sharing platforms (Chandler, Mueller & Paolacci, 2013).

4.2.3 Development of questionnaire

Administration

The technique used to collect data by capturing hosts and guests' perspective in relation to trust built in flat sharing platforms, was administering an online questionnaire. The reason behind this decision lies not only on the limitations of directly having access to the target users email addresses, but also on the advantages this form of data collection offers. There are no costs in

administering it and the results are immediately recorded in an online database (Bhattacherjee, 2012). In addition, it is stated to be as more convenient for respondents and the instrument avoids interviewer's influence on the answers of the respondents (Bryman, 2008). This form has the convenience of being easily shareable, which corresponds to the selected sampling methods abovementioned. The data gathered through the questionnaire will be used to test if the hypothetical factors proposed in Chapter 3 contribute in building trust between hosts, guests and the mediating platform.

Design of the questionnaire

As a starting point, the online questionnaire was designed for two categories of users of flat-sharing websites, guests and hosts. Because of the peculiar nature of our study, it was seen as reasonable to have a single questionnaire, which would result in a single link.

The questionnaire consisted of four parts (see Figure 4.1). The first part included the presentation and motivation of the authors about the study. In addition, there was an explanation of how to use the scale. At the end of this part, the respondents were asked to input if they were guests or hosts. The conditional question, where the respondent was asked to select the respective category facilitated the flow of the questionnaire and later on the data funnelling.

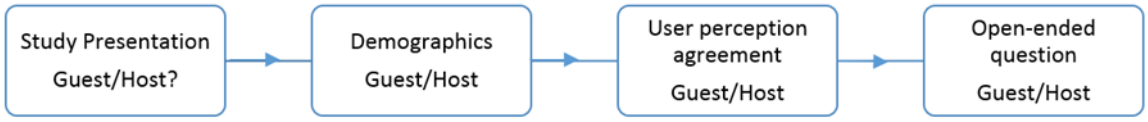

Figure 4.1: The four parts of the designed questionnaire

The second part of the questionnaire aimed to collect demographic data from the guests and hosts who voluntarily participated in our study. To put the obtained results into context, gathering demographic information is necessary (Sharp et al., 2007), therefore, in the questionnaire respondents are required to provide information about the gender, age, country of origin, and how many guests they hosted (hosts) or how many times they booked a space (guests). In this part, respondents were asked to specify the most used website and for the number of exchanges done through these platforms.

The third part of the questionnaire contains the main questions which reflect guests' and hosts' perception agreement for each of the items presented with relation to trust towards the trustee and the mediating platform. Designing this part of the questionnaire required a lot of effort and attention. To finalize the process, a very careful literature review was conducted to provide the right items corresponding to the constructs in the proposed model. Influential academic papers were used to adapt and write the items in such a way to not compromise the measurement validity of the questionnaire (see Appendix A4). Each construct was attempted to be measured by at least three items. A seven-point Likert scale was used to measure respondents' perceptions. Likert scale fits the purpose of the questionnaire as it is mostly used to measure the intensity of feelings, opinions or set of attitudes of respondents for that particular area (Bryman, 2008). In addition, rating scales are suitable for explaining causal relationships (Saunders et al., 2009). In regard of the number of scale, 5 point Likert scale is seen as the most used format,

however, in this study, the 7 point-scale (1=strongly disagree, 2=disagree, 3=disagree somewhat, 4=neither agree or disagree, 5=agree somewhat, 6=agree, 7=strongly agree) was chosen for the advantages it carries: accuracy, ease of use, and the higher reflection of the respondent's true evaluation (Dawes, 2008). All in all, there were 35 items for each respondent to answer.

Finally, the fourth part of the questionnaire was designed to allow respondents to freely write their comments, opinions or suggestions with regard to the topic. By leaving an open-ended question, participants in our survey would have the opportunity to contribute in producing new insights, unbounded by the structure of the questionnaire (Bhattacherjee, 2012).

Pilot test

Conducting a pilot study before releasing the final questionnaire is highly recommended by many sources, to ensure the quality of the data that it aims to collect (Bhattacherjee, 2012; Bryman, 2008; Litwin, 1995; Recker, 2013; Saunders et al., 2009). A pilot test with 15 participants (8 Hosts and 7 Guests) was carried out. As suggested from the literature, the pilot eventually resulted to be helpful by providing the authors with valuable insights on the issues that potential participants would face, for instance: clarity of instructions, ambiguous statements, wording, statements' order, redundancy, duration to complete. The pilot version of the questionnaire was distributed by using convenience sampling. The respondents of the pilot as indicated by Fink (1995) were excluded from the participation in the final version of the questionnaire. In addition, the participants were extracted from the target audience in order to simulate an authentic data feedback. At the end of the pilot, the main issues pointed out from the respondents were:

- Redundancy in some statements
- Broadness of terminology
- Clarity of instruction when options lacked

There were no complaints about the questionnaire length. The questionnaire required in average 7 minutes to be completed. The main hassles faced were redundancy in statements and vast words. To refine the questionnaire quality before the final distribution, the authors evaluated carefully the responses to comprehend the validity of the proposed rated statements. In addition, all the suggestions made at the end of the pilot were critically considered, leading to an improved questionnaire. Moreover, to assure the quality of the adjusted questionnaire, a PhD candidate from Lund University School of Economics and Management, who has also participated as a guest in one of the flat-sharing platforms, was invited to complete the questionnaire thinking out loud. Receiving input from a user, and at the same time, an academic researcher, provided us with valuable feedback to make the last few significant changes in the questionnaire. At the end, the final version was created online using Google forms.

4.2.4 Interview

As suggested by Saunders et al. (2009), while the questionnaires can be used as the only method to collect data, it is recommended to complement it with other methods, such as interviews, to get insights and deeper understanding of the beliefs gathered through the questionnaire. Based on that, an invitation to participate in the study was sent to seven major flat-sharing companies.

At the end, only one representative of those companies accepted the invitation to be interviewed. The questions were designed to enrich the data by having the mediator perspective about trust and ICT features of the platform.

The company's representative held the position of Key Account Manager at 9Flats. During the interview, we were able to know more about the role and judge if the respondent's answer would contribute in reaching our goal in enriching the study by providing insights from the company perspective and suggestions for further research. The respondent had direct responsibility and interactions with guests and hosts, which adds credibility of the interviewing process. Due to long distance and the interviewee request, the conversation was held through phone. Approval to record the interview was obtained without any concern from the respondent part.

An interview guide was designed based on the main constructs of the proposed model and the mediator disposition to trust its users (guests and hosts). The main goal of the guide was to facilitate the process and help the interviewers keep track of the flow. The guide consisted of three parts: (1) in the introduction, we asked questions about the representative's background and position. (2) In the body, we asked questions related to our study and model. (3) Finally, we asked open ended questions related to future research. The interview lasted approximately 30-45 minutes.

Table 4.2: Interview guide

Part	**Questions**
Introduction	1) Ages? 2) Gender? 3) Country of origin? 4) Can you tell us about your job position? 5) Could you tell us a little bit about your job?
Body	1) From your provided features, which of them do you think hosts would rely on more? And which do you think guests rely on more to trust the other? 2) If 9Flats was free, would any of your trust building features become irrelevant? 3) Why did you integrate social media to the website? Does it have any relation towards enhancing trust between people? Between 9Flats and the people? 4) Do you think a reputation system for guests has the same impact as the reputation system on hosts? In other words, would having a high reputation as a host entail the same amount of trust that users have on her/him as a guest? Why? 5) Why do you let users contact others through direct messaging without booking, do you think this has an effect on trust? What is the importance of that effect? 6) How important is security in your website? And do you think that it affects user's trust in your website? Why? 7) How important is the design of the website to you? Do you think it impacts users trust in your website? Why? 8) Do you think that having trust in your website impacts the overall trust of the users between each other? Why?
Conclusion	9) Do you think it is necessary for 9Flats to trust its users? 10) Do you think that the company itself needs to trust its people? 11) How does 9Flats trust its users? Do you think the website has a role in this? 12) What other features can be added to build trust between Guests, Hosts and 9Flats? 10) Has the flat-sharing industry reached its maturation phase?

4.3 Data analysis

This section will provide the methods of analysis used for our survey and our follow up interview.

4.3.1 Survey analysis

After we gathered data from our framed sample, the next step was performing quantitative analysis in order to confirm the theoretical model proposed in Chapter 3. In order to answer the research questions, we would have to assess the proposed hypothesis for both participants using inference analysis (Bhattacherjee, 2012). In fact, because the model is assumed to be made both for guest users and host users, the inference analysis would have to be done twice. The quantitative analysis was conducted in two stages for each of the participants:

(1) In the first stage, we have conducted a descriptive analysis which is based on the demographics section of the created questionnaire. The purpose of the descriptive analysis is to provide knowledge on the characteristics of the sample that have provided their input (Bhattacherjee, 2012) so that future researchers interested in using this model would know the context of its application.

(2) The second stage included the analysis of the structural model using SmartPLS. The cause-effect relationships were assessed between independent and dependent constructs through different techniques provided by the statistical tool, employing regression and factor analysis (Bhattacherjee, 2012).

4.3.2 Interview analysis

The first step when conducting the interview analysis would be to transcribe the recorded interview into written text (Kvale, 2009). This step is required in order to present the readers with the all the responses that the interviewee has said during the interview. It is also required to be done in the most detailed manner in order for the readers to be able to properly interpret the text within the context that it was framed in (Bhattacherjee, 2012).

After finishing the transcription, we have then categorized the answers provided by the interviewee. The purpose behind this categorization is to group the responses given by the interviewee into the different constructs defined in our model.

Because we have conducted this interview as a follow up for our quantitative study, this method of analysis is more suitable for us than performing data coding in relation to the grounded theory technique, as suggested by Corbin and Strauss (1990). The processed transcription (see appendix B4) will be used in the discussion (chapter 6) as a support to explain or reinforce the findings related to the constructs defined in our model.

4.4 Research quality and ethics

In order to have a valid contribution to the body of science, the research's credibility would need to be assessed and criticized to achieve scientific rigor (Heale & Twycross, 2015). In a

quantitative research, the measurement process is paramount to the researcher because it is the bridge between empirical data and the provided theoretical relationships (Recker, 2013). Therefore, scientific rigor here is measured by evaluating the reliability and validity of the instruments - in our case, the questionnaire - used to extract the information needed for our study (Heale & Twycross, 2015; Recker, 2013; Saunders et al., 2009). The following subsections will cover our method of estimating reliability, validity and generalizability in our study.

4.4.1 Reliability

According to Saunders et al. (2009), reliability of an instrument stands for consistency. To further elaborate, we should expect to have the same results when we deploy the questionnaire twice under the same targeted population with the same environmental conditions (Straub, 1989). Many types of tests have been developed in order to assess reliability. Among them, the most used are: Internal consistency, Test-retest and Equivalent forms (Straub et al., 2004; Saunders et al., 2009). Although it is recommended to test reliability using more than one type of test (D. Straub & Gefen, 2004)**,** we chose to only apply internal consistency test, which is the most popular test used amongst researchers in the IS field (Boudreau, Gefen, & Straub, 2001)**.** Composite Reliability was used to assess and measure internal consistency. More details about the procedure and values are provided in the empirical findings (chapter 5).

Testing reliability using composite reliability alone is more convenient for the available time and resources, as administering a test-retest would require more time due to online questionnaires having low response rate. Also, despite the usefulness of equivalent form test in removing the bad apples from the batch, it would cause the length of the questionnaire to almost double. As a result, it would greatly affect our response rate.

4.4.2 Validity

Validity refers to making sure that the instruments used for data collection actually measure what they are supposed to measure (Bhattacherjee, 2012; Recker, 2013). Validity can be traced to two main types: Content Validity and Construct Validity (Bhattacherjee, 2012; Gefen et al., 2000; Mackenzie et al., 2011; Straub, 1989).

When referring to content validity, two elements should be considered: First, face validity allows the researcher to find out if the question being asked is proper for the construct that is being measured (Bhattacherjee, 2012; Straub, 1989; Saunders et al., 2009). Secondly, content validity defines how relevant the items are to the subject - technology, sharing economy and flat-sharing - domain (Bhattacherjee, 2012; Straub, 1989; Saunders et al., 2009). The reason why those concepts were mentioned under content validity is because they both need the same type of verification, which is to validate with researchers who are experienced in the field (Bhattacherjee, 2012; Straub, 1989). For our study, the questions that we extracted to measure the constructs in our model were adopted from previous studies in similar areas (see appendix A.3). However, the construct of social networks has new items which are created based on our assumptions. The news items have been reviewed by the supervisor of the thesis in order to confirm that they properly relate to the construct. In addition, the pilot study was also deployed to ensure the content validity of the survey (Bhattacherjee, 2012; Recker, 2013).

Construct validity is about ensuring that the items of measurements are specific to assessing their intended construct (Bhattacherjee, 2012; Saunders et al., 2009). In order to test construct validity, two types of tests are proposed based on previous research suggestions (Bhattacherjee, 2012; Saunders et al., 2009; Straub et al., 2004). Convergent validity stands for testing how strong the association - or load on - is between the items and their construct (Straub et al., 2004). The second is discriminant validity, which stands for achieving as little cross loading as possible (Straub et al., 2004). Meaning that if the items were instead trialed for measuring a construct that they are not intended for, the resulting data would be irrelevant to that construct (Straub et al., 2004). In order to measure convergent and discriminant validity, the tests provided by the statistical tool SmartPLS were used, respectively the AVE and Fornell-Larcker Criterion (F. Hair Jr, Sarstedt, Hopkins, & G. Kuppelwieser, 2014)More details will be shed on the topic in the empirical findings (chapter 5).

4.4.3 Generalizability

Generalizability, also named as external validity (Bhattacherjee, 2012) is seen as one of the main preoccupations of quantitative researchers (Bryman, 2008). Generalizability refers to whether the findings from this particular study can be applied to the population as a whole. This concern was carried out when reaching the representative sample. Based on that, to ensure the external validity, as earlier mentioned, respondents were reached from different flat-sharing platforms and countries to make the findings as applicable as possible to the whole population. However, we have limited our study to only consider flat sharing websites, therefore our study is not generalizable to the extent where we can include all sharing economy websites. In addition, in our target sample, only guests and hosts from seven flat-sharing websites were invited, while there might be others, global and local that we might have been excluded, to which our findings would not be widely feasible due to the differences in features or purposes. Future studies would be needed to further carry the investigation.

4.4.4 Ethics

Ethics and quality are highly correlated, therefore, one's violation would affect the other and by default the whole research process and its general outcome (Bryman, 2008). To ensure the ethics in our research, the guidelines provided by Bhattacherjee (2012) regarding voluntary and informed participation, confidentiality and anonymity, analysis and reporting were followed.

All the participants in our study, survey respondents and the interviewee were informed about the purpose of the study, and invited to take part on voluntary basis. They had the freedom to withdraw from the process at any time and there would not be any consequences on that end. The workers of Amazon Turk on the other hand, had a monetary reward, which is a common practice used from behavioural researchers to recruit respondents (Chandler, Mueller & Paolacci, 2013).

Anonymity and confidentiality were easily assured for survey participants as the data collection process was done online, where identifying responses of specific respondents was impossible. Regarding the interview respondent, anonymity was not possible to achieve, therefore another form of protection was offered to the interviewee, who was assured that the information disclosed would be confidential and used only for scientific reasons, without harming the respondents' interest (Bhattacherjee, 2012).

Regarding the analysis and reporting of the findings, all results are presented as they were found, and have not been tampered with in any shape or form (Battacherjee, 2012).

5 Empirical Findings and analysis

This chapter provides the results of the analysed empirical data. To begin with, the profile of the companies and demographics of the respondents are presented. In addition, the descriptive statistics and models' analysis are shown, in accordance to the proposed hypotheses. Finally, the findings from the interview and the open question from the survey are also presented.

5.1 Company profile

Before displaying the results of our study, we first need to provide a description for the companies that we have chosen as our empirical sources. The companies that we focused our study on were: Airbnb, Couchsurfing, HomeAway, 9Flats, FlipKey, Roomorama and Wimdu.

- *Airbnb* is our primary source of information for our study because it is the most popular service in the world, harbouring over 2 million users, with 640000 active hosts (Smith, 2015). The main concept of Airbnb revolves around hosts advertising a room for a price where travellers can stay in. The listings could range from a simple air mattress to a whole apartment.
- *Couchsurfing* is another similar flat-sharing service, where hosts advertise their rooms for other travellers to stay in. Couchsurfing is more of a community based flat-sharing service where travellers could stay in other Couchsurfers' place in their travels for free.
- *HomeAway* is also a flat-sharing based service, however the difference between this service and Airbnb is that HomeAway only allows hosts to rent their whole house for monetary gain.
- *9Flats* on the other hand is more focused in Europe, it is based in Germany and currently contains over 265000 listings, which is significantly less than Airbnb (25 million listings).
- *FlipKey* is a flat-sharing service created by TripAdvisor, a popular website that provides reliable user reviews on tourism related services (restaurants, hotels, traveling destinations, resorts). Flipkey provides personal verifications by sending its staff to the advertised space in order to ensure authenticity (Flipkey.com, 2016).
- *Roomorama* is also a flat-sharing based website where hosts advertise rooms for rent by potential guests (Roomorama.com, 2016). It contains just about 5000 listings so far, so it is not considered as a popular company. However, it does revolve around the concept of flat-sharing, since users can use this service to advertise their unused space for other guests to make use of (Botsman & Rogers, 2011).
- *Wimdu* is a flat-sharing service based in Germany, and it contains over 1 million users, with 300000 listings (Wimdu.com, 2016).

5.2 Survey findings

This section will report and analyse the results extracted from our questionnaire. In order to fully cover this section of the readings, the characteristics of the sample will be presented first. Then, the descriptive analysis will be reviewed in depth. And finally, the inferential statistics will take place to provide an assessment of the structural model.

5.2.1 Respondents' demographics

As mentioned before, describing our sample is essential for our study as it would enable readers to gain a perspective about the data collection source. From the gathered data, the sample size is made out of 215 respondents split between 91 females (42.33%), 121 males (56.28%) and 3 (1.39%) other. The data is approximately evenly divided with the male respondents being a bit higher than females and participants choosing "other" were negligible in this study. When it comes to the participants of the flat-sharing economy service: the respondents were made out of 115 (53.49%) hosts and 100 (46.51%) guests.

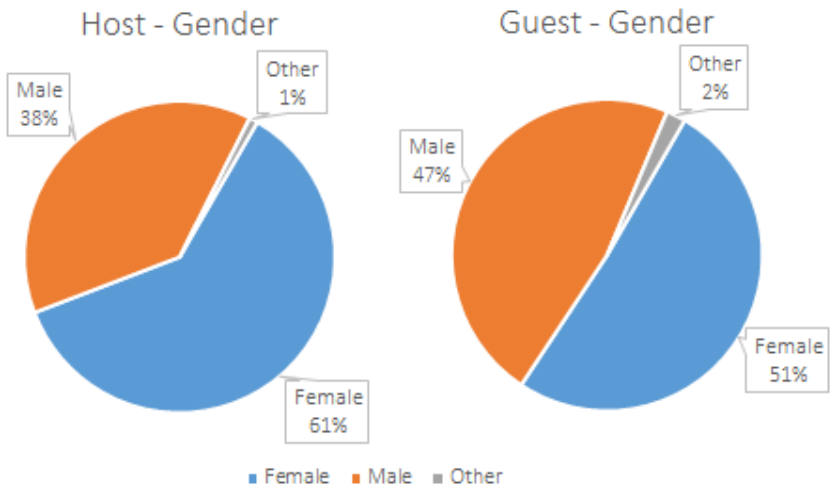

Figure 5.1: Gender differences for Hosts and Guests

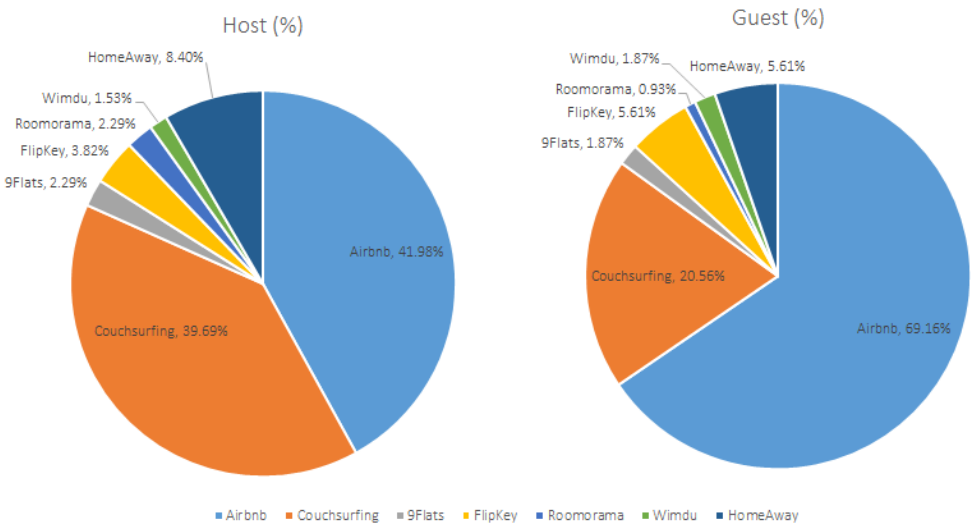

Figure 5.2: Guest platform users vs Host Platform users

Hosts

Among the hosts, the sample was split between 44 (38.26%) females and 70 (60.87%) males. The respondents' country of origin mostly came from Indonesia (14.78%), USA (18.26%), India (15.65%) and France (14.78%) with the rest of the data being more spread out (see Appendix A5.1). As for the ages: Most of the respondents were aged between "26 and 35" (48.70%). While between "19 and 25" were at 23.48% and "Over 45" (15.65%) was similar to those between 36 and 45 (12.17%) who had the lowest number of participants. When it comes to the websites used, most of the participants (39.69%) were from Couchsurfing and Airbnb (41.98%). While the others were spread out amongst HomeAway (8.40%), FlipKey (3.82%), Roomorama (2.29%) and Wimdu (1.53%). Finally, most of the participants (66%) were experienced in the flat-sharing industry by hosting at least 10 guests, with most of the participants (36%) having hosted more than 30 guests.

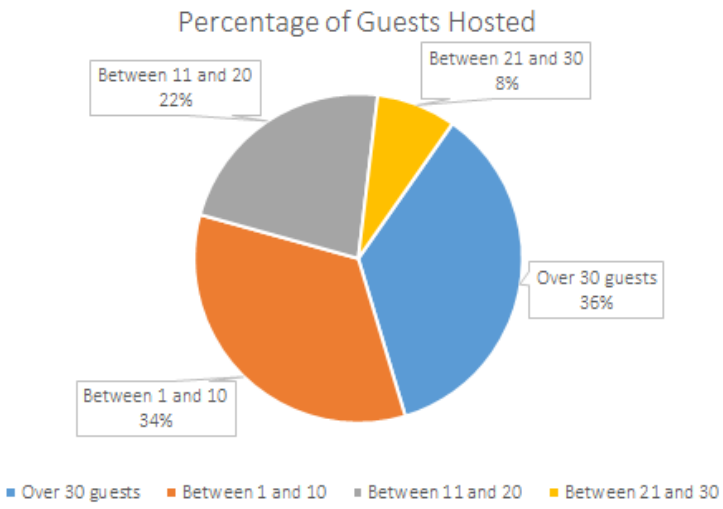

Figure 5.3: Percentage of Guest Hosted

Guests

Among the guests, the sample was split between 51 (51.00%) males and 47 (47.00%) females. The respondents' country of origin mostly came from Germany (8.00%), USA (14.00%), Sweden (7.00%) and Albania (9.00%) with the rest spread out across the world. As for the ages: Most of the respondents were aged between "19 and 25" (55.00%) and between "26 and 35" (34.00%) while a small portion were over 36 (10.00%). This would make us deduce that guests from younger generations are willing to try out a service where they would have to collaborate with strangers. When it comes to the websites used, most of the participants were from Airbnb (69.16%) and Couchsurfing (20.56%). While the others were spread out amongst HomeAway (5.61%), FlipKey (5.61%), Roomorama (0.93%), 9Flats (1.87%) and Wimdu (1.87%). Finally, half the participants are considered as experienced guests by booking at least 3 times (53.7%).

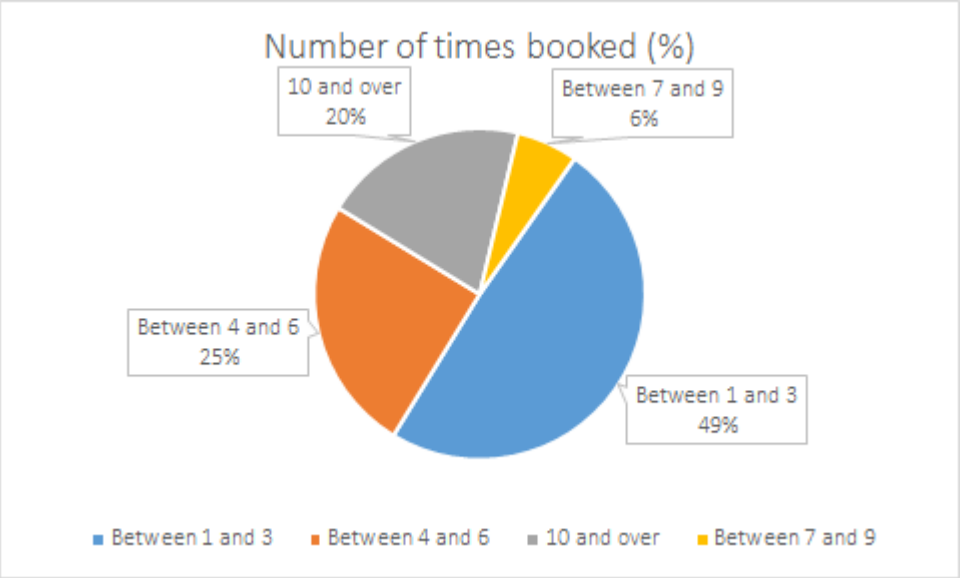

Figure 5.4: Percentage of times booked

5.2.2 Flat-sharing user's perspective on trust

Following the plan provided in the methodology section, descriptive statistics will be used to point out the views of the different participants - i.e. guests and hosts - in the flat-sharing business. The flow will be made by displaying the answer characteristics - mean, answer percentage and frequency - of guests and hosts for the items belonging under each construct (see Appendix A5.2, A5.3, A5.4 &A5.5). The purpose of this section would be to provide more insight on the users' stance when answering our questionnaire.

Social Presence of Interaction

The average response value for hosts is 5.17 for SPI1, 5.30 for SPI2 and 4.90 for SPI3. The overall attitude turned toward neutral on that topic (see Appendix A5.2). However, looking at the chart provided below (Figure 5.5), the highest responses for all three items are concentrated between agree - 36.52% for SPI1, 34.51% for SPI2 - and somewhat agree, which has values of 33.91% for SPI3. Therefore, it would seem that social presence of interaction is present at some point from the point of view of the hosts.

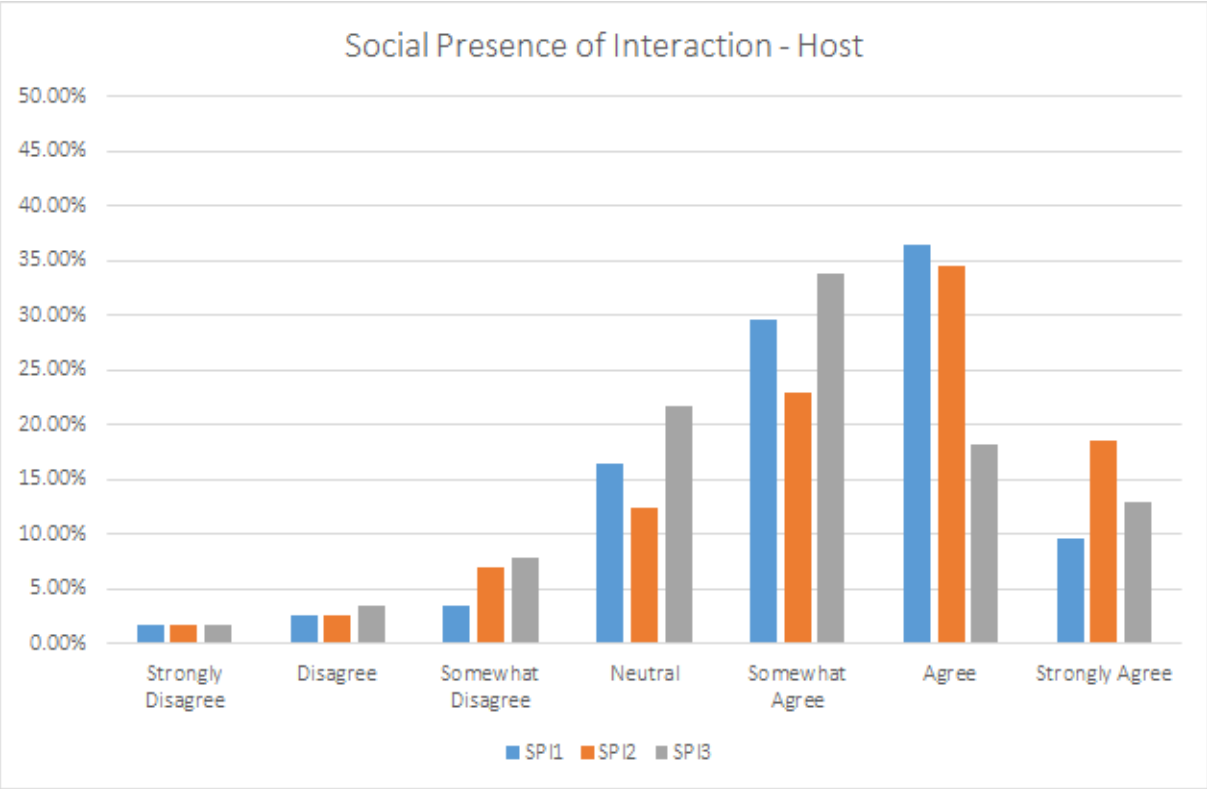

Figure 5.5: Social Presence of Interaction - Host perspective

From the guest perspective, the average response value was 4.92 for SPI1, 4.93 for SPI2 and 4.35 for SPI3. In addition, 56% of the respondents scored 'Somewhat Agree' when asked about being able to perceive the attitude of their hosts through the ICT platform (SPI1). Proving to some extent that being able to communicate with the other part has some effect on the guests being able to perceive the interaction. For the guests however it seems that the platform they are using is not very successful in providing them with the full description of their hosts (32% of their votes is neutral for SP3), meaning that they would have to rely on other features to be able to gain a proper picture of their host. However, with SPI1 and SPI2 having the highest scores, it would seem that social presence of interaction is existent.

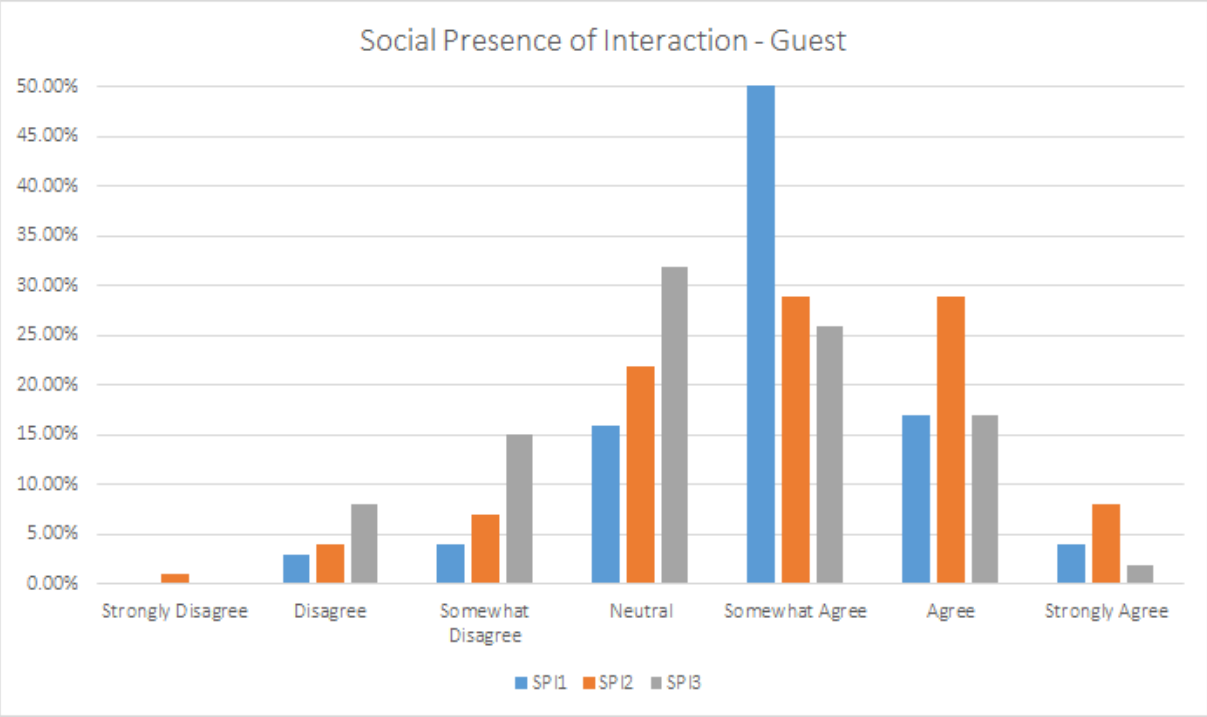

Figure 5.6: Social Presence of Interaction - Guest perspective

Online Reputation

Concerning online reputation from the hosts' perspective, the hosts have an overall confirmatory view when asked if they have chosen their guests based on their online reputation by having an average of 4.97 for ORP1 and 5.38 for ORP2. When asked if their guests were recommended by others, almost 70% of their answers fell between somewhat agree and strongly agree for ORP1. For ORP2, when asked if their guests were recommended by other hosts, most of the hosts agreed (33.04%) and strongly agreed (20.87%). Meaning that the guests that were picked by hosts mostly had good online reputation in the website.

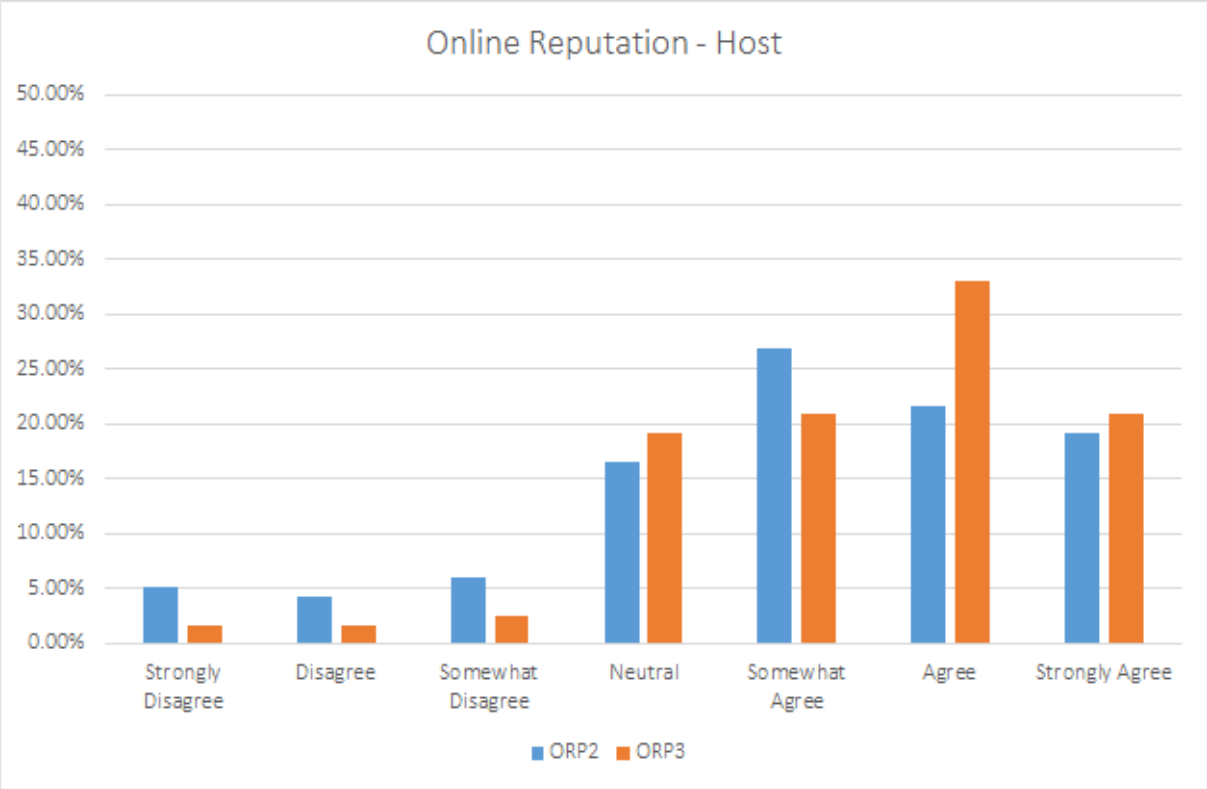

Figure 5.7: Online Reputation - Hosts perspective

From the guests' perspective, it is also visible that the hosts who have been picked by the guests were clearly picked for them having a high online reputation. Unlike the data provided by the hosts, the average answers provided by the guests fell on the right end of the spectrum with values of 5.79 for ORP1, 5.70 for ORP2 and 6.09 for ORP3. When it comes to the provided answers, 49% of the guests agreed that their hosts have a high rating in those websites (ORP1), while 42% (ORP2) agree and 41% (ORP3) strongly agree that their hosts were recommended by other guests through the website.

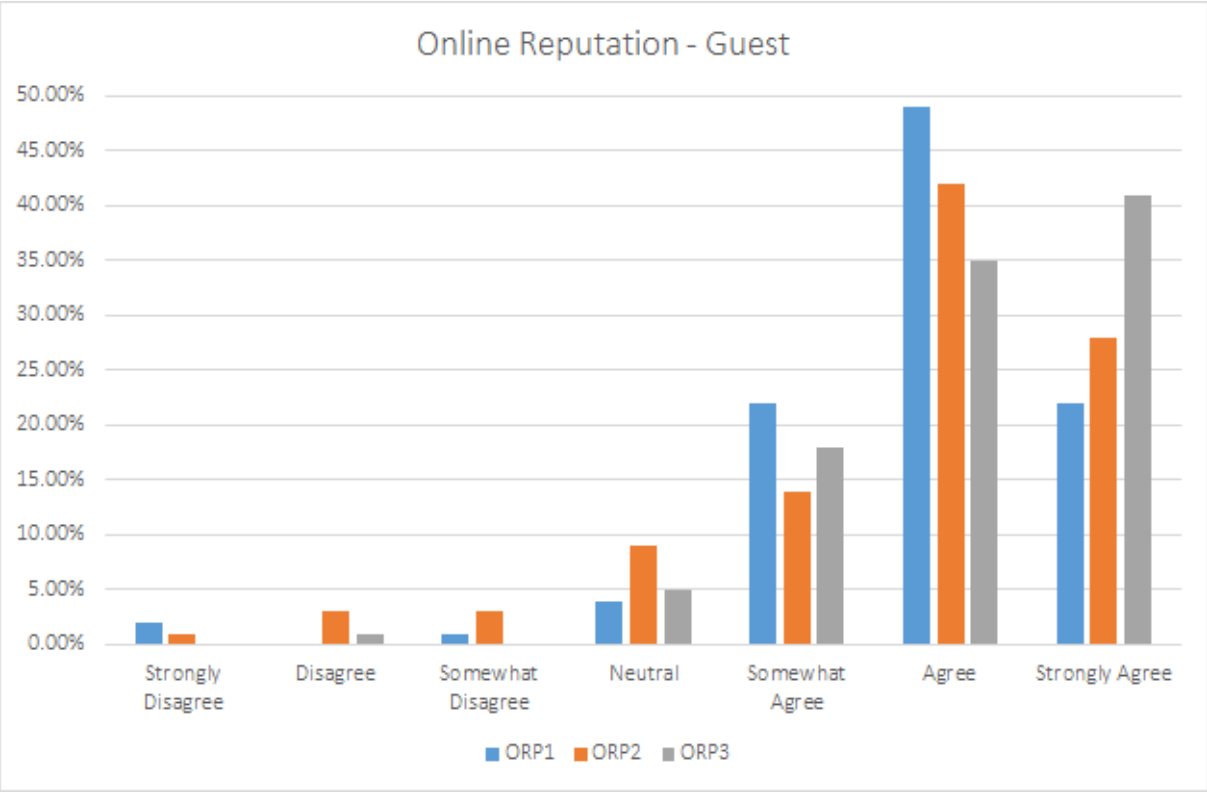

Figure 5.8: Online Reputation - Guests perspective

Social Networks

For social networks, when it comes to the hosts' perspective the responses are a bit varied with their views moving more towards disagreement. The average response for SNT1 is 4.83, for SNT2 it is 3.59 and for SNT3 it is 3.3. However, it is worth noting the standard deviation (SDV) here as for SNT2 and SNT3 the responses are not very consistent to the mean: For SNT2, SDV is 2.14 and for SNT3 SDV is 2.05. When it comes to the percentages: Most of the hosts strongly disagreed when asked about SNT2 (29.57%) and SNT3 (33.04%). However, for SNT1, the responses were scattered. From the responses we can deduce that social network does not have much importance in point of view of the hosts when picking their guests.

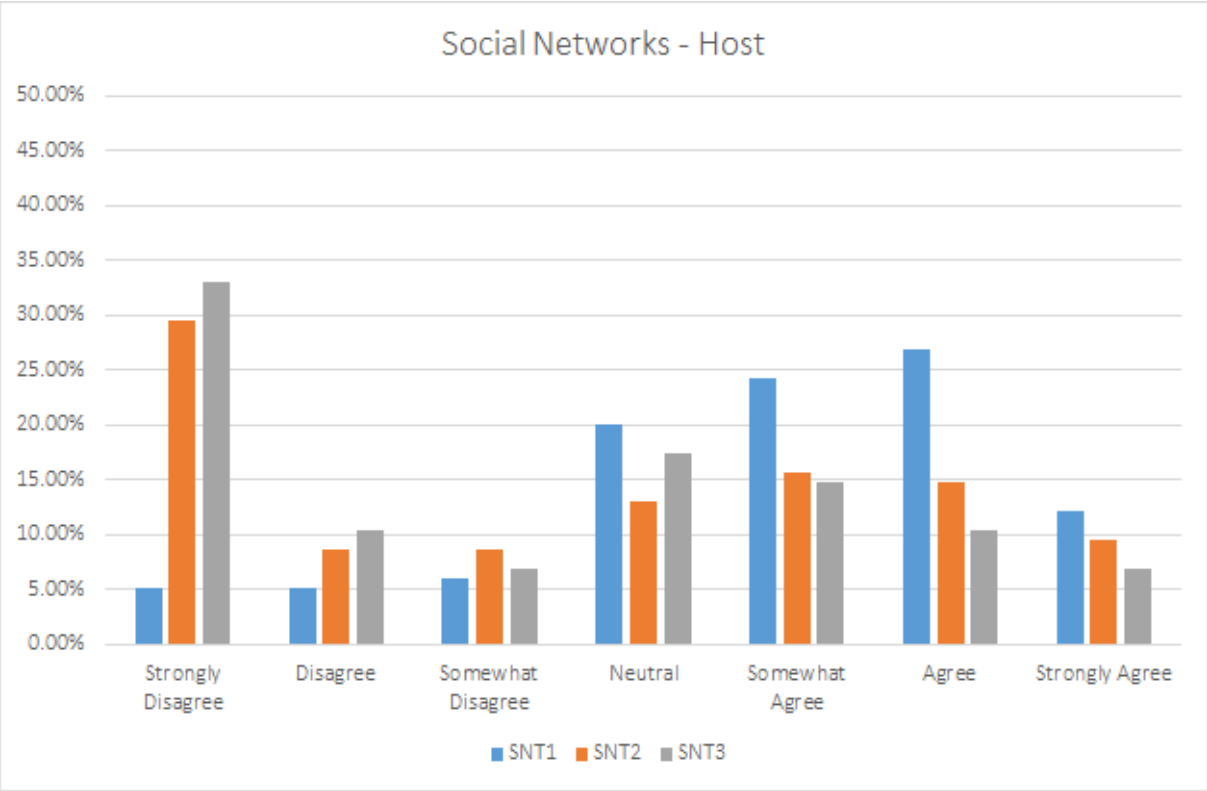

Figure 5.9: Social Networks - Hosts perspective

From the guest's perspective, the average for SNT1 is 3.98, for SNT2 it is 2.18 and for SNT3 it is 2.28. As per the mean values, hosts seem to be neutral when asked about guests having a social media account connected with their profile (SNT1), meaning that there is a chance that hosts did not notice if their guests had social media account in their profile. When it comes to the other items, SNT2 and SNT3 have had the highest values on strongly disagree (53.3% for SNT2 and 48% for SNT3). This does bring speculation that social networks do not have an effect on guests who picked their hosts.

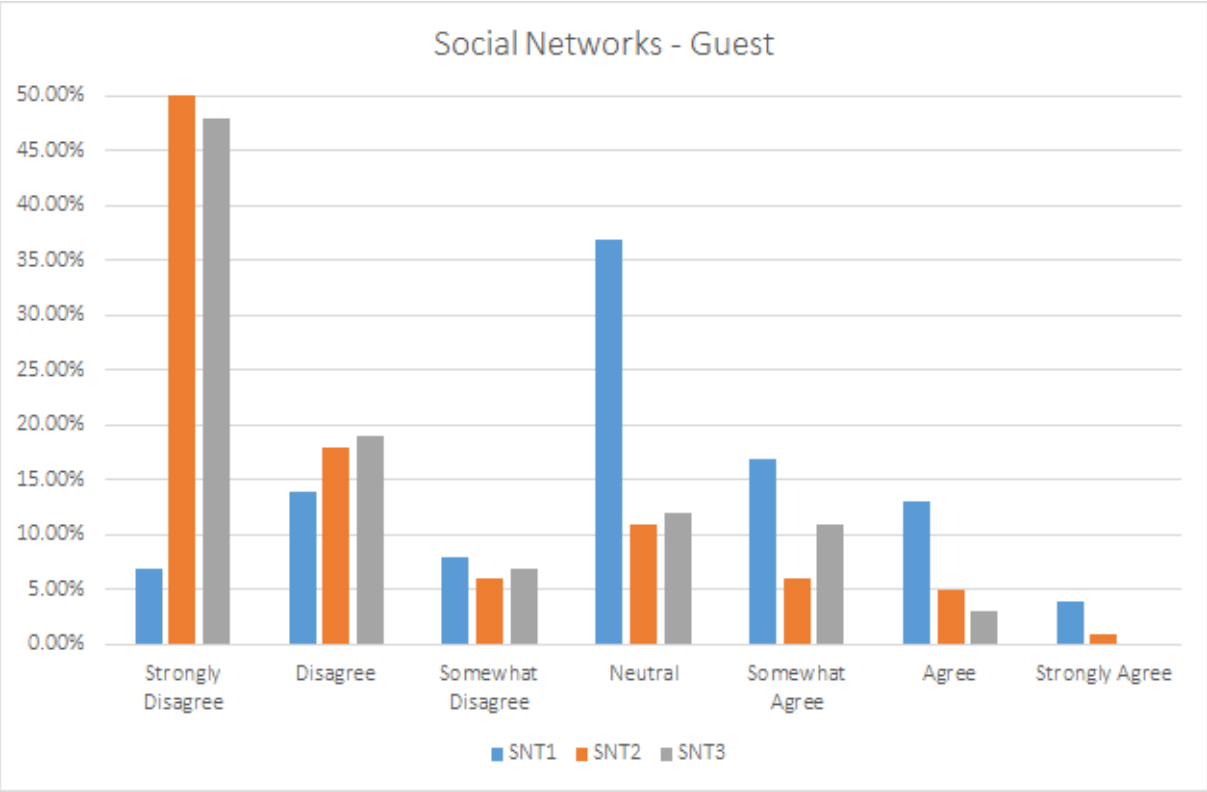

Figure 5.10: Social Networks - Guests perspective

Trust in Trustee

From the results provided, hosts' answers were on average 5.37 for TiT1, 5.69 for TiT2 and 5.82 for TiT3. Meaning that in overall, hosts trust the guests that they have picked. When asked if their guests were consistent in their behaviour (TiT1), 36.52% agreed. Also, for TiT2, and TiT3 33.04% and 39.13% respectively agreed, while 32.8% and 36% strongly agreed. Accordingly, the guests that they have hosted were perceived as honest and trustworthy by the hosts.

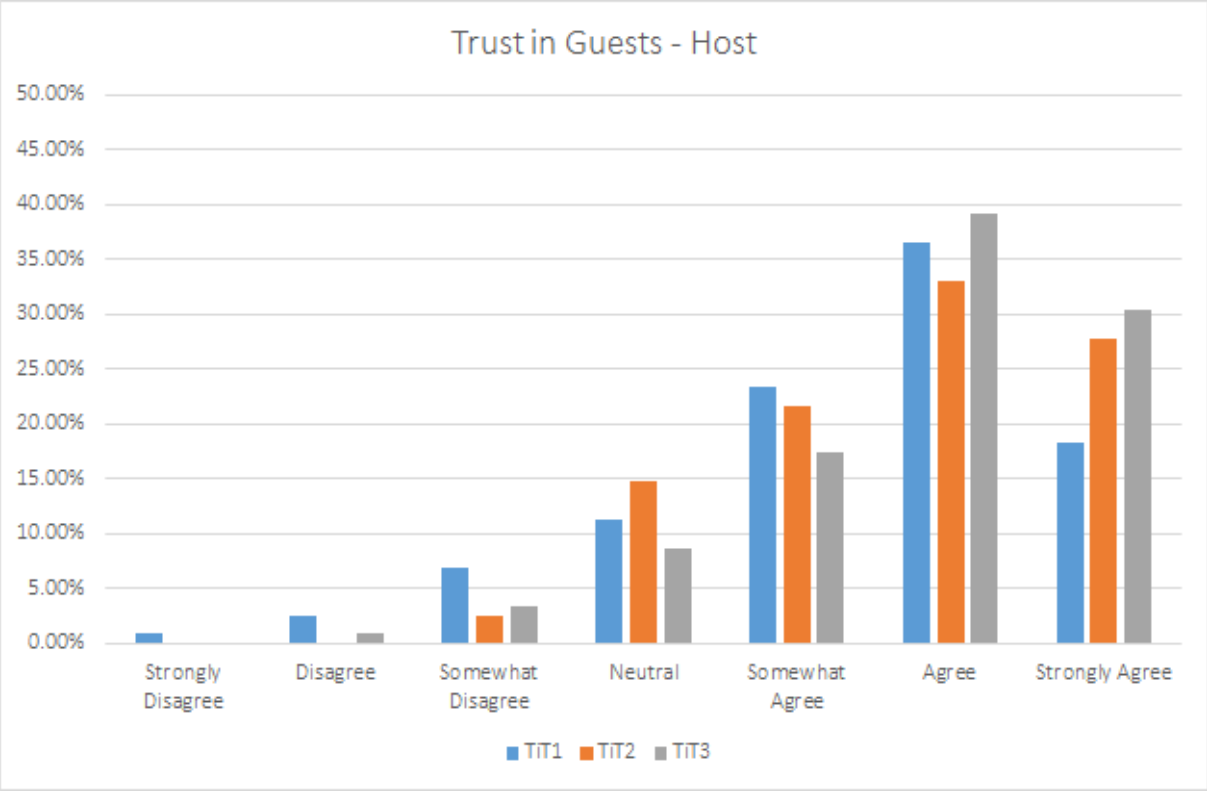

Figure 5.11: Trust in Trustee - Host perspective

From the guest perspective the average responses for the three items in order were 5.24, 5.63 and 5.63. Overall, guests also trust their hosts. When asked, if their hosts were consistent (TiT1), 47% of the guests' answers were between Agree and Strongly agree. In addition, guests perceive their hosts as honest with 64% of their answers being agree and strongly agree (TiT2). Also, guests perceive their hosts as trustworthy with 64% of their answers falling between Agree and Strongly Agree (TiT3).

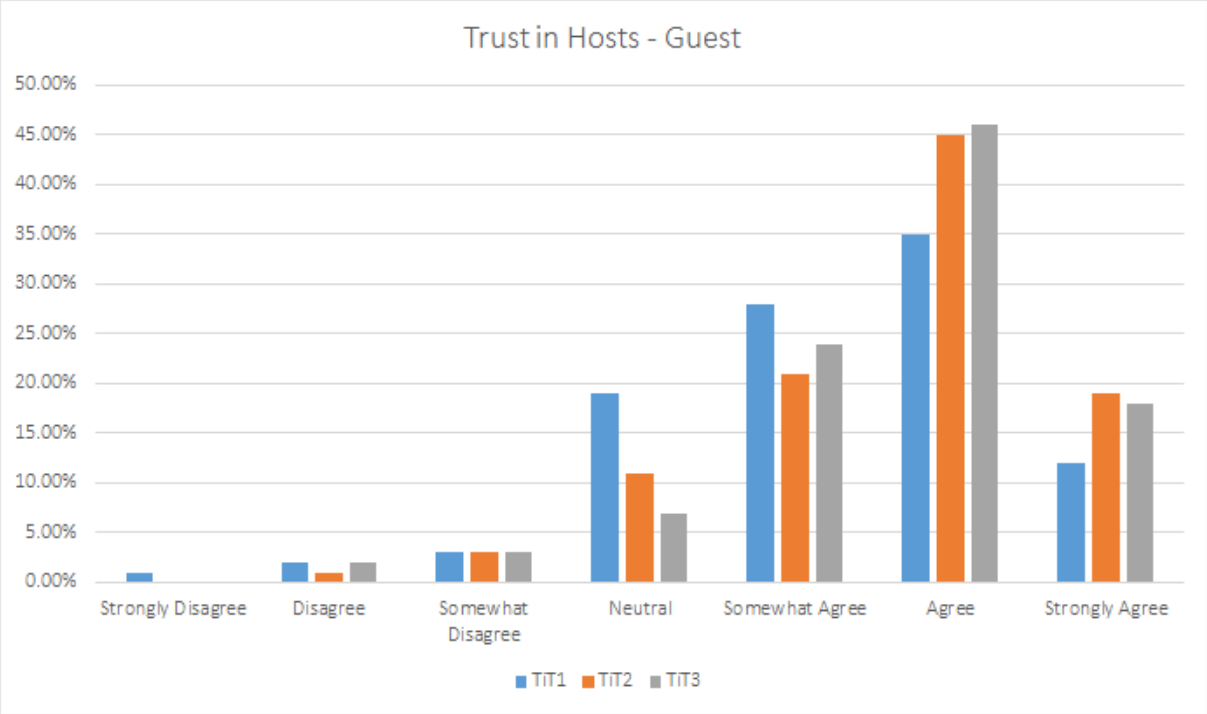

Figure 5.12: Trust in Trustee - Guest Perspective

Social Presence of the Platform

When assessing the results of social presence of the platform for the hosts, from the averages provided by appendix A5.2 are: 5.52 for SPP1, 5.73 for SPP2 and 5.48 for SPP3. Resulting in users confirming that the platform they're using has social presence. When asked if there is a sense of human contact in the platform (SPP1) the highest rated answer was agree by having 37.39% of the users' votes. In addition, 20% of the users strongly agreed on that item. Users followed a similar pattern when asked if there was a sense of user friendly-ness in the website (SPP2) by having 36.52% in agree, and 25.22% in strongly agree. Finally, in an identical manner, 30.43% of the users answered agree and 23.48% answered strongly agree when asked if there was a sense of human warmth in the website (SPP3).

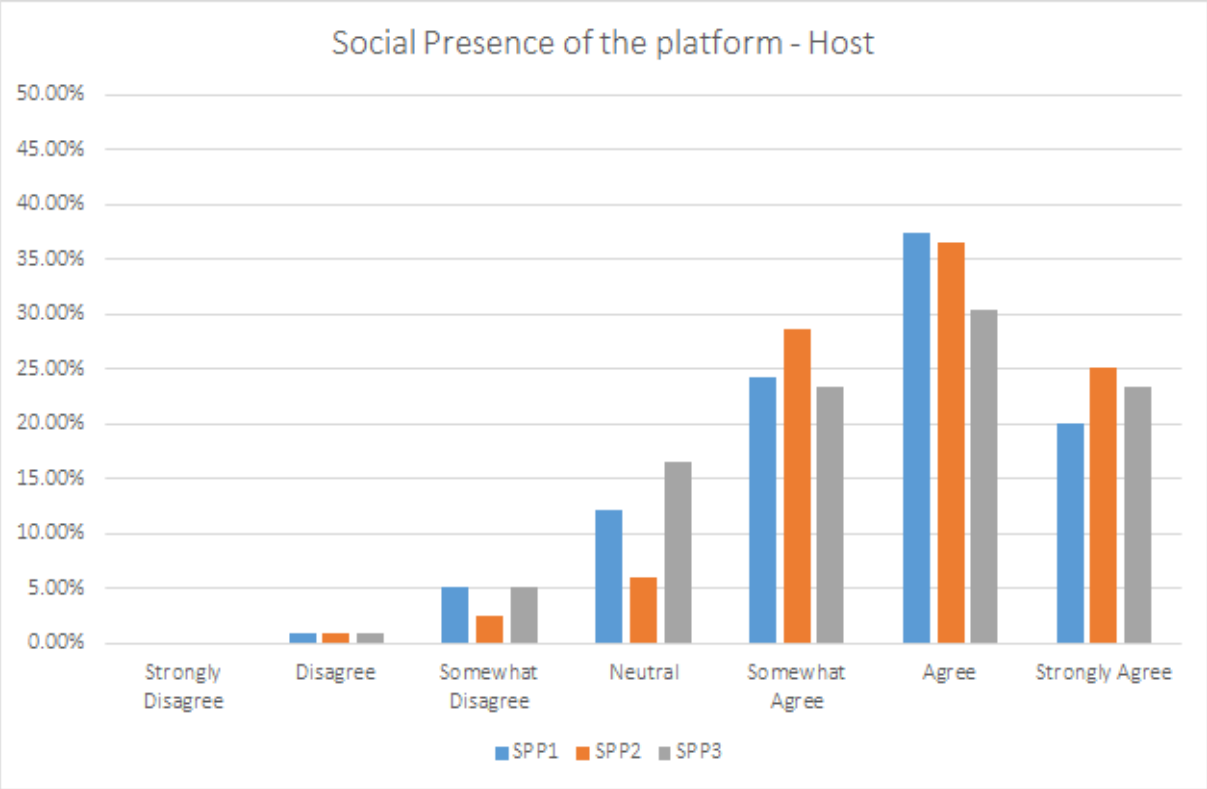

Figure 5.13: Social Presence of the Platform - Host Perspective

For the guests' perspective, the averages are 5.08 for SPP1, 5.34 for SPP2 and 5.02 for SPP3. The guests do agree that their social presence is existent to an almost similar degree to the host. Guests have had the highest the answers on somewhat agree, with SPP1 having 34% of the answers, SPP2 and SPP3 are 38%. When it comes to answering with agree, SPP1 is at 31.0%, SPP2 is at 36% and SPP3 is at 24%. However, unlike, the hosts' perspective, the amount of people who have scored for strongly agree on all three items were significantly lower, with SPP1 at 10%, SPP2 at 11% and SPP3 at 10%.

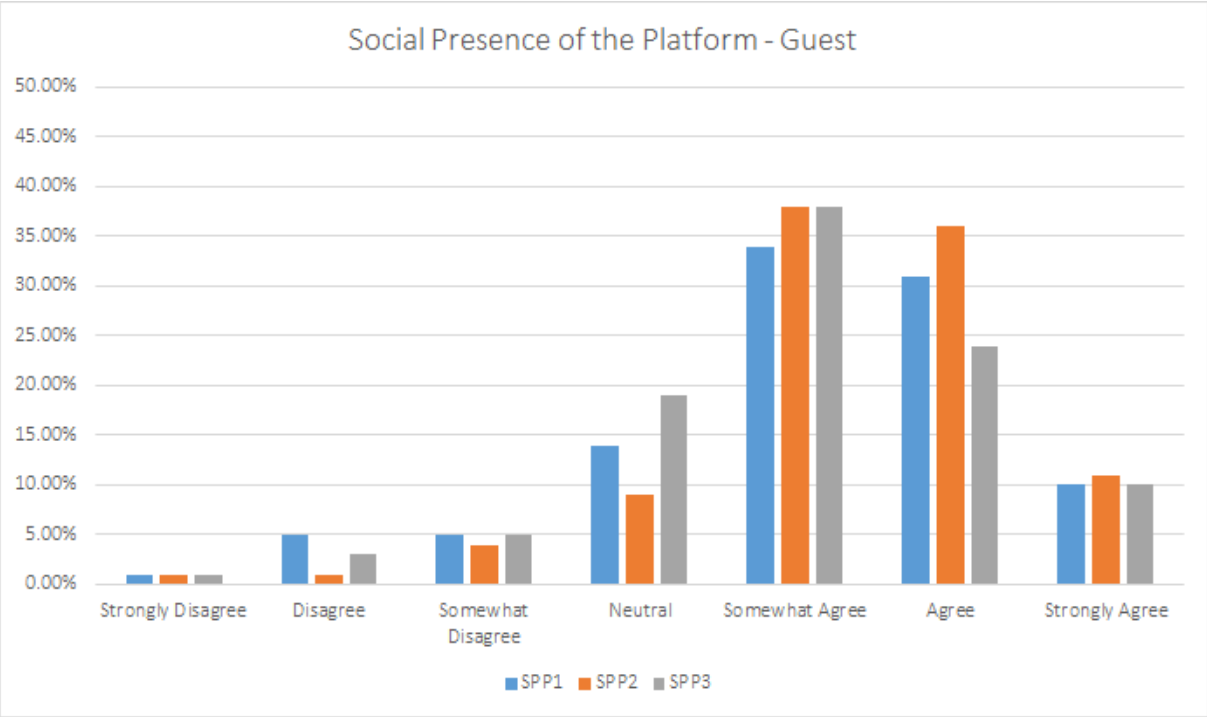

Figure 5.14: Social Presence of the Platform - Guest Perspective

Functionality

When assessing functionality, from face value, it is evident that the hosts agree their platform being functional. This is expressed by having the input mostly aggregated on the right-end of the graph (see Figure 5.15). The average answers for FNC1 is 5.83, for FNC2 it is 5.58 and for FNC3 it is 5.14. Consequently, the values back up the face value assessment.

For FNC1, when asked about hosts' perception of the website being always accessible, the highest scoring attitudes were 'agree' and 'strongly agree' with a combined percentage of 64.35%. When asked about the perceived speed of the platform. FNC2 also has a similar pattern with a combined percentage of 57.39%. Finally, concerning errors in the platform, FNC3 has the highest score in agree with 31.3% but the lowest among the other items in strongly agree (16.52%).

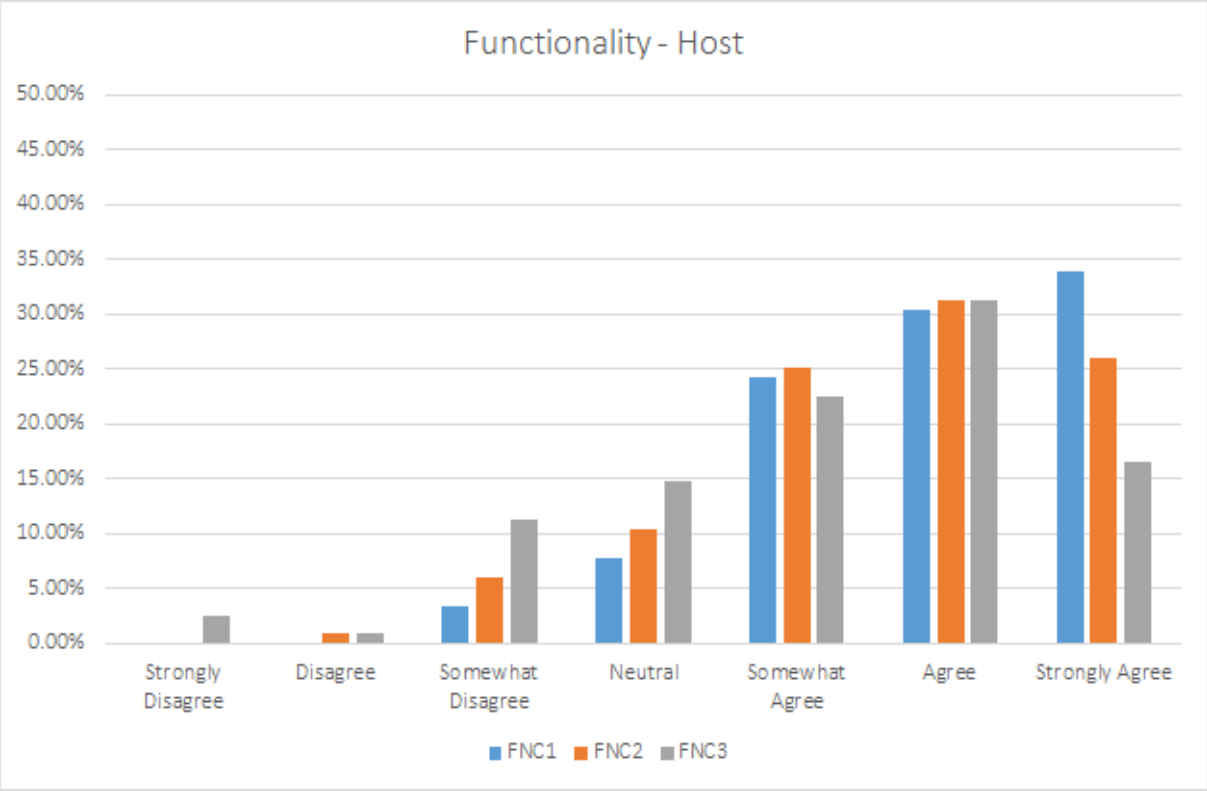

Figure 5.15: Functionality - Host Perspective

From the guests' perspective, the values are almost similar to the perspective of the hosts. The averages are 5.81 for FNC1, 5.56 for FNC2 and 5.52 for FNC3. This shows that guests also agree that the platform they are using is functional. The highest scored opinion is 'Agree' for all three items: FNC1 has 34% of the respondents who agreed. FNC2 scored 42% on agree and FNC3 scored 36% on agree.

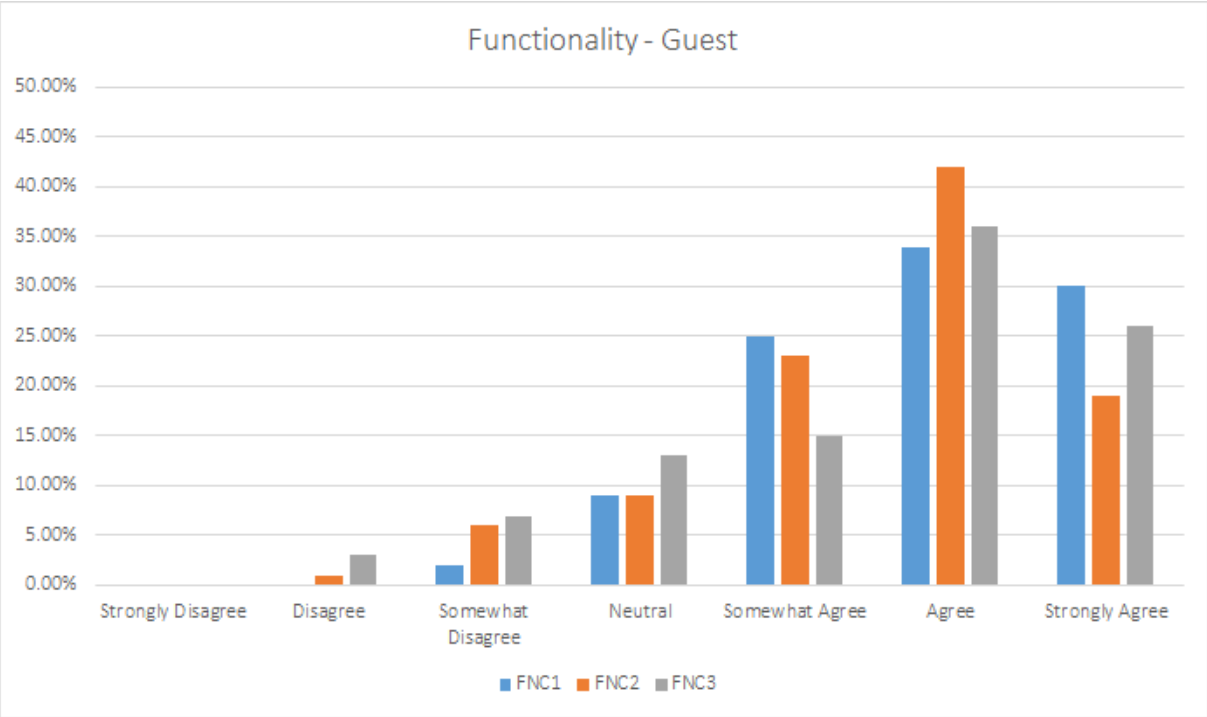

Figure 5.16: Functionality - Guest Perspective

Information Quality

By assessing Information Quality, from face value, it can be seen that hosts agree on their platform providing them with an overall good quality information. This is expressed by having the input mostly aggregated on the right-end of the graph (see Figure 5.17). In accordance with the face value analysis, the average answers for INF1 are 5.42, for INF2 it is 5.53 and for INF3 it is 5.56. When asked about the relevance of the information provided by the website (INF1), the highest scoring attitudes are in the agree score with INF1 having a percentage of 35.65%. When asked about information for the listings being up to date, INF2 scored 33.91% on agree. And finally, for INF3, when asked about the correctness of the information provided by the platform, the respondents scored 35.65% on agree.

Figure 5.17: Information Quality - Host Perspective

From the guests' perspective, the values are similar to the perspective of the hosts. The averages are 5.61 for INF1, 5.53 for INF2 and 5.68 for INF3. This shows us that the guests also agree that the platform provides them with good quality information. The highest scored opinion is 'Agree' for all three items: FNC1 has 37% of the respondents who agreed. INF2 scored 38% on agree and INF3 scored significantly high on agree with 49% of the respondents scoring on agree.

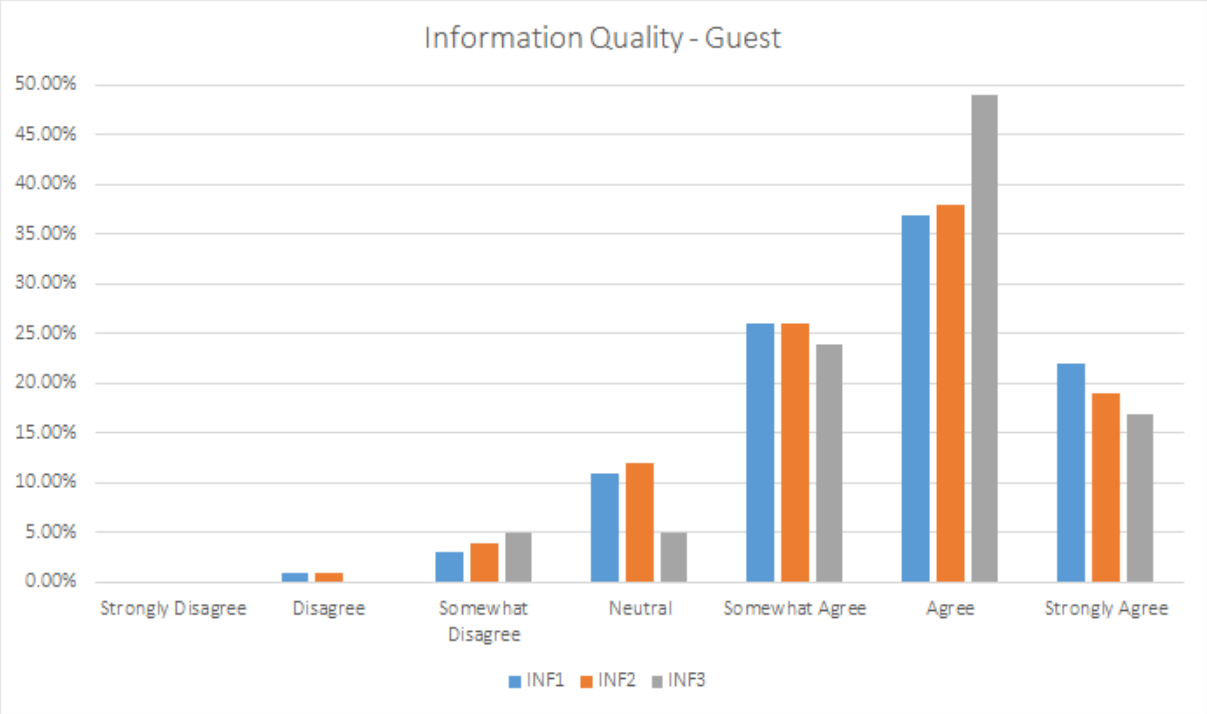

Figure 5.18: Information Quality - Guest Perspective

Visuals

Looking at the face value of the answers for visuals, it can be seen that hosts also agree on their platform providing them with good visuals. This is expressed by having the input mostly grouped to the right-end of the graph (see Figure 5.19). In accordance with the face value analysis, the average answers for VIS1 are 5.57, for VIS2 it is 5.51 and for VIS3 it is 5.51 also.

For VIS1, when asked about the attractiveness of the website, the highest scoring attitudes are in the agree score with VIS1 having a percentage of 34.78%. When asked about the organization of the website, VIS2 scored 30.43% on agree. And finally, for VIS3, when asked about the platform's layout and choice of colours, the respondents scored 31.3% on agree.

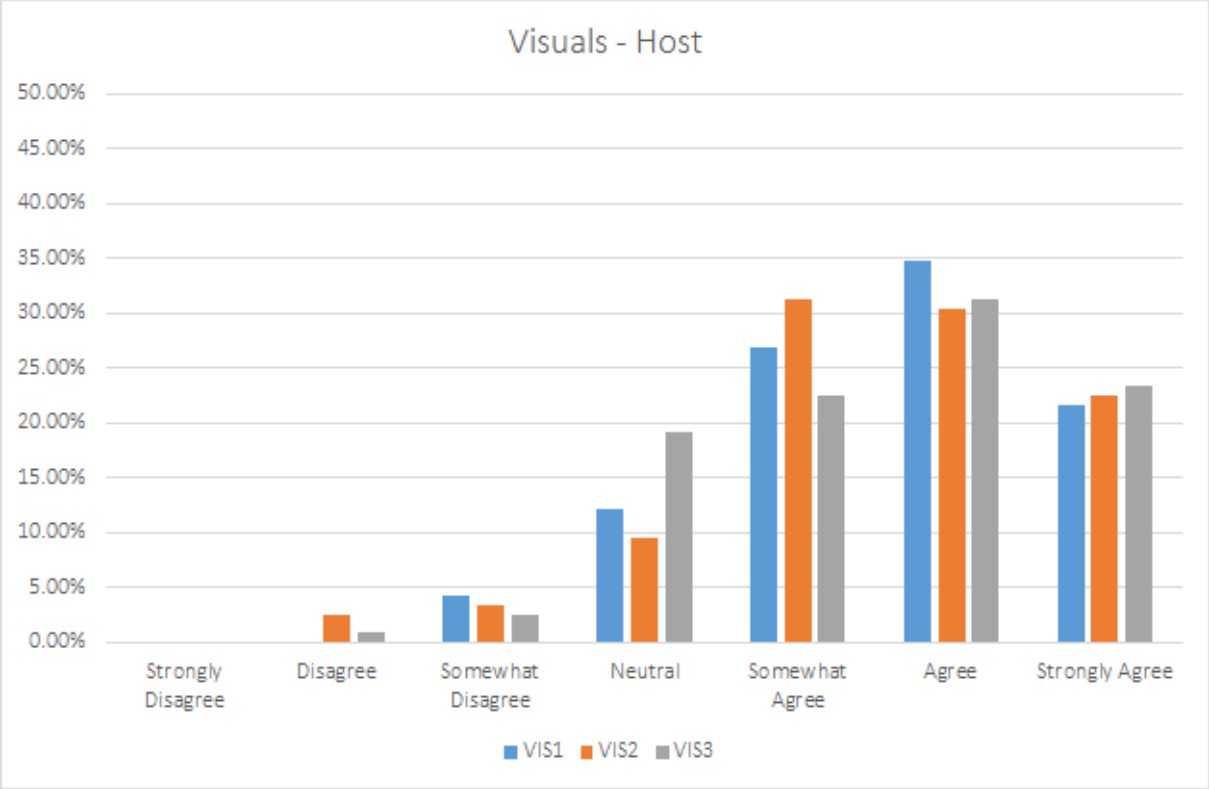

Figure 5.19: Visuals - Host Perspective

From the guests' perspective, the values are similar to the perspective of the hosts. The averages are 5.79 for VIS1, 5.78 for VIS2 and 5.73 for VIS3. This shows us that the guests also agree that the platform is visually aesthetic. The highest scored opinion is 'Agree' for all three items: VIS1 has 37% of the respondents who agreed. VIS2 scored 42% on agree and VIS3 scored 35% for agree. All in all, those three items scored higher than hosts.

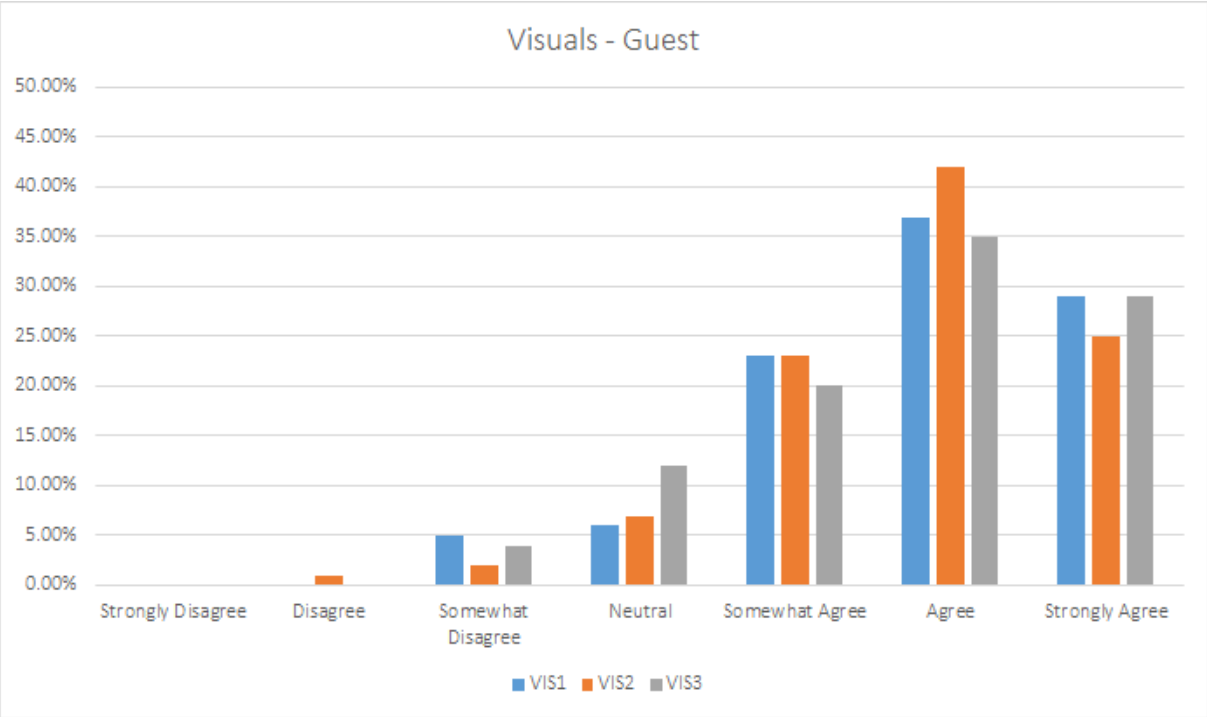

Figure 5.20: Visuals - Guest Perspective

Support

From the support aspect, the responses are varied between neutral and strongly agree with an almost equal score. Therefore, the extent of the presence of support does not seem quite clear, however, it is on the positive end of the scale. The average for SUP1 is 5.29 and for SUP2, it is 4.97. For SUP1, when asked about how much they would agree to refer to the platform that they are using, SUP1 has a percentage of 30.43% on 'agree'. Looking at SUP2, when asked about the platform reliability, SUP2 does not have a score that stands out between neutral (24.35%), somewhat agree (22.61%) and agree (23.48%).

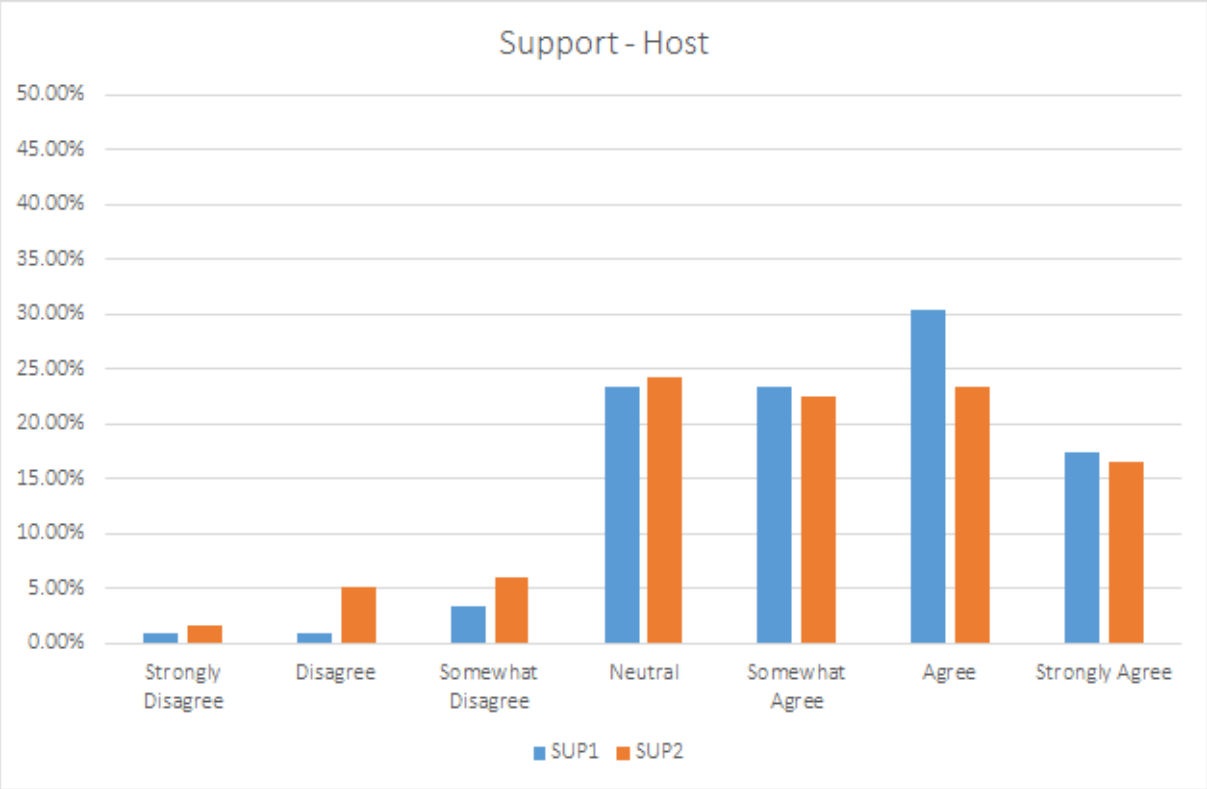

Figure 5.21: Support - Host Perspective

From the guests' perspective, the values are more concentrated on the right-end of the chart with responses of somewhat disagree, disagree and strongly disagree being close to non-existent. The averages are 5.11 for SUP1 and 5.28 for SUP2. This shows us that the guests also agree that the platform is visually aesthetic but to a greater extent than the hosts.

When it comes to the scores for SUP1, the highest score does not stand-out between neutral (26%), somewhat agree (25%), agree (23%) and strongly agree (17%). For SUP2 however, the percentage of people who scored on somewhat agree (36%) stands out from the other answers on the right end of the spectrum.

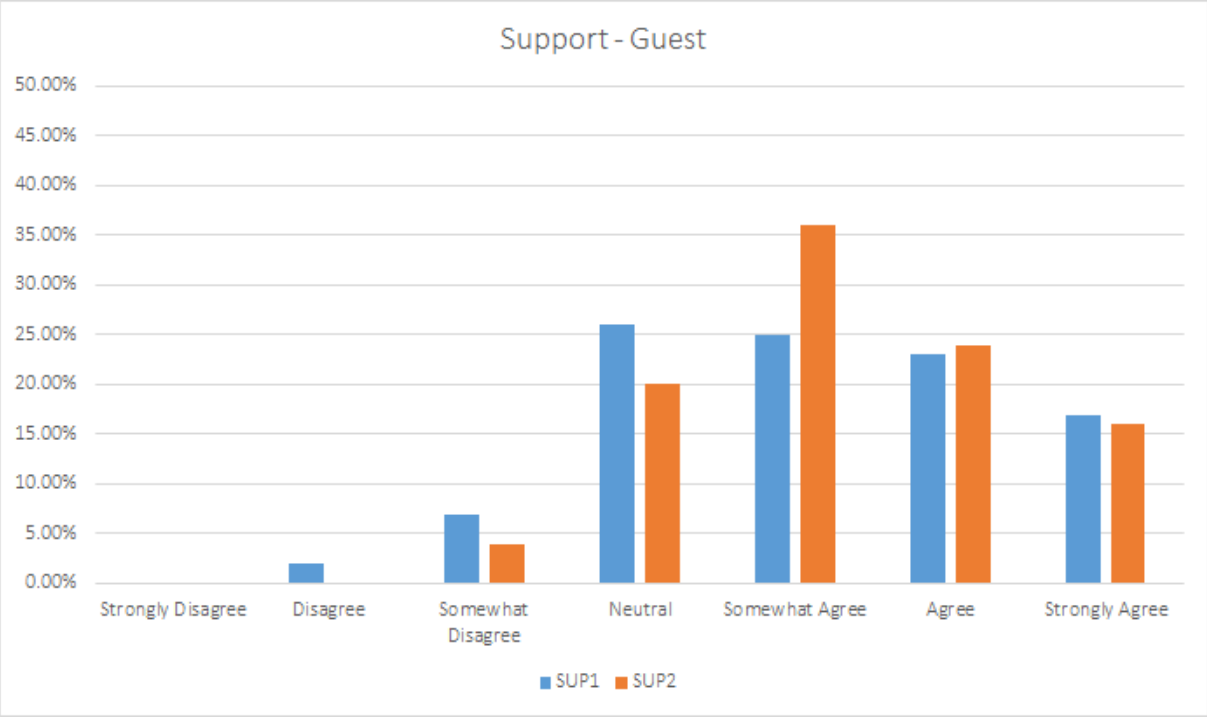

Figure 5.22: Support - Guest Perspective

Security

From the aspect of security, the average responses are: 5.05 for SEC1, 5.26 for SEC2 and 5.07 for SEC3. The results seem split between neutral and agreement.

When asked about the willingness to use their credit card details for financial transactions (SEC1): 20% were neutral about the topic while 27.83% strongly agreed. As for SEC2, when asked about feeling secure about electronic payments in the system: 24.35% were neutral and 26.09% strongly agreed on the matter. And finally, when asked about their belief about security of their personal information in the website (SEC3): 27.83% were neutral, while the responses related to user agreement were scattered in an even fashion between somewhat agree (25.22%), agree (19.13%) and strongly agree also scored (19.13%).

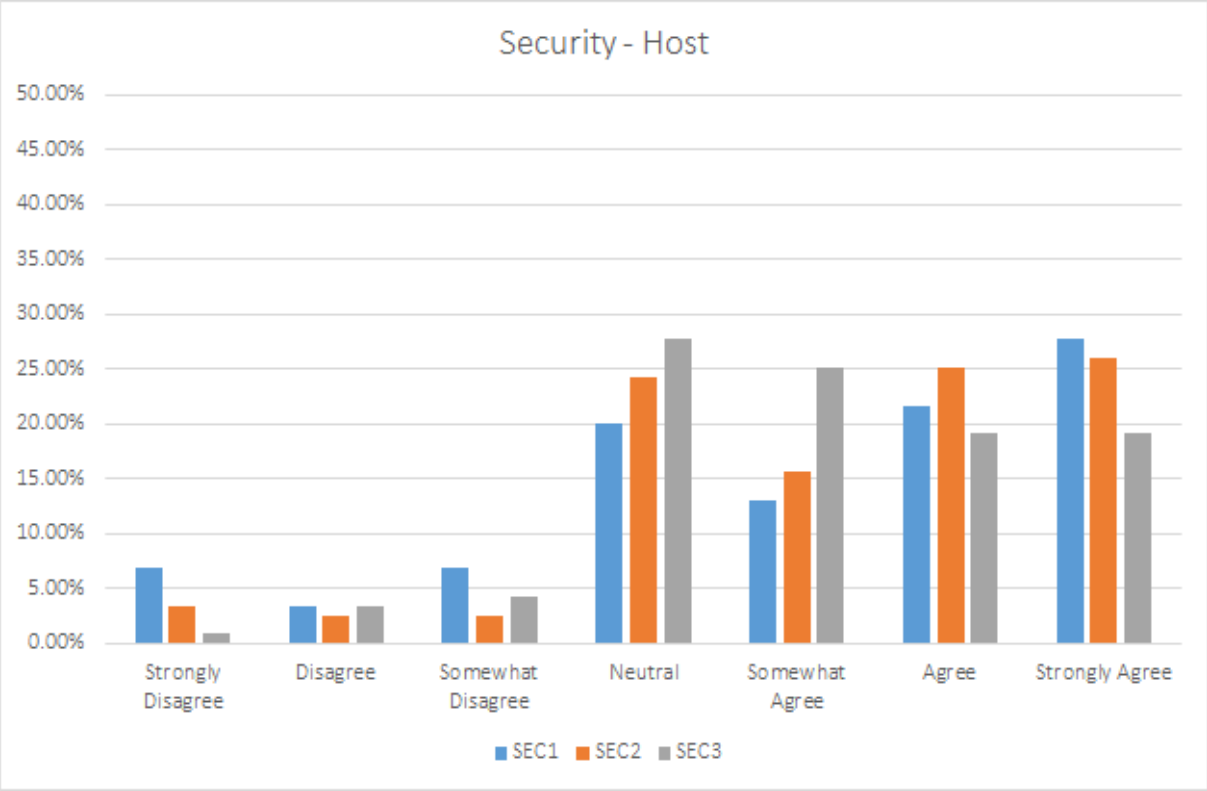

Figure 5.23: Security - Host Perspective

From the guests' point of view, the answer is a lot clearer than the hosts'. The answers have the highest concentration on strongly agree for items SEC1 and SEC2, while SEC3 is more concentrated on agree. While, the averages are 5.52 for SEC1, 5.67 for SEC2 and 5.34 for SEC3. Looking at the results, it is valid to say that the guests feel secure about their platform. When it comes to the percentages, the amount of guests who strongly agreed with being willing to perform an online financial transaction (SEC1) scored highest at 37%, while the second highest was for 'agree' (23%). Similarly, the highest percentage of guests (36%) strongly agreed when asked about their feeling of security towards electronic payments in the platform that they are using (SEC2), while the second highest was for 'agree' (26%). However, guests do not agree on the security of their personal information in the platform as much as the previous items (SEC3). Because the answers scored highest on 'agree' (28%) and second highest on 'strongly agree' (24%).

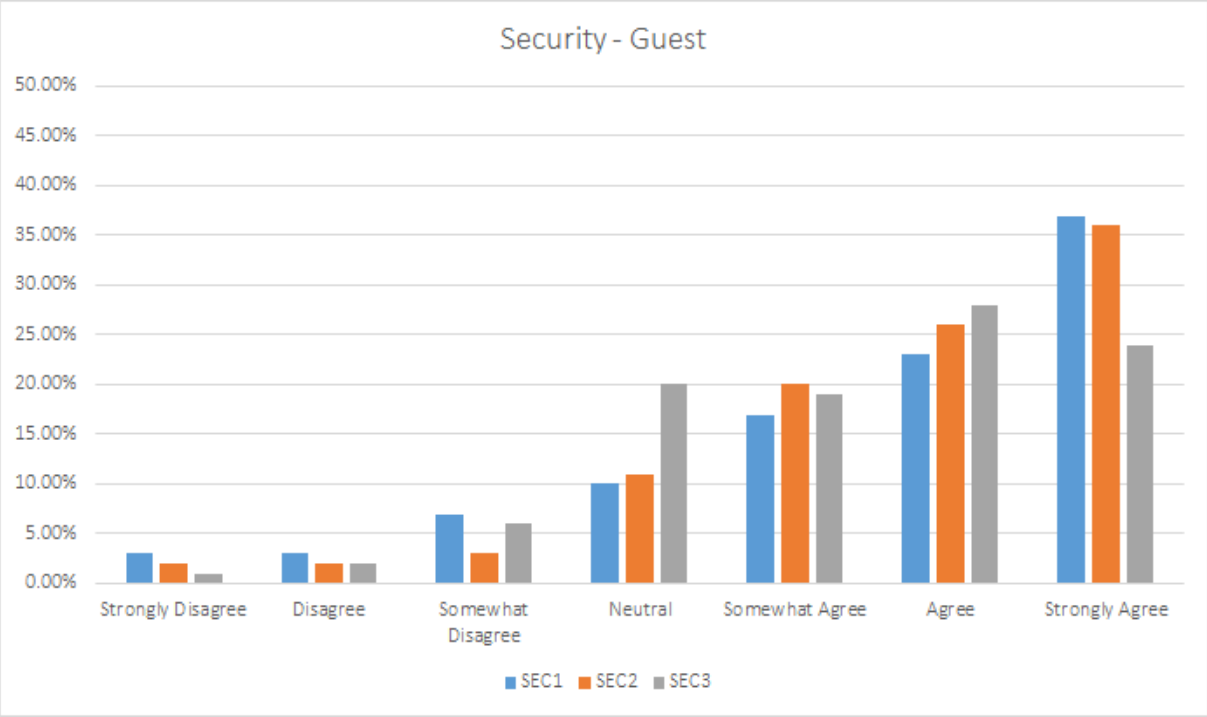

Figure 5.24: Security - Guest Perspective

Privacy

Putting into focus hosts' perception about their privacy, the results seem to be scattered on the right-end of the spectrum. The averages for PRV1, PRV2 and PRV3 are, in order, 5.52, 5.15 and 4.30. The highest score when asked about the amount of personal information that is provided by the website (PRV1) is based on 'agree' (27.83%). Hosts scored second highest in 'strongly agree' (26.09%). When asked about their belief if their personal information will be shared to other parties without their consent (PRV2), the highest score in agree (23.48%) does not stand out from the other scores on the right-end of the spectrum (Neutral is also at 23.48% and strongly agree is at 22.61%). Finally, for PRV3, when asked about their concern for their private information during a transaction, hosts were mostly neutral on that matter, by scoring highest for neutral at 24.35% and scattered with a standard deviation of 1.81. Resulting in having hosts who agree (15.65%) almost similar to hosts who somewhat disagree (17.39%). While hosts who strongly disagree are (10.48%) and the ones who strongly agree (13.04%).

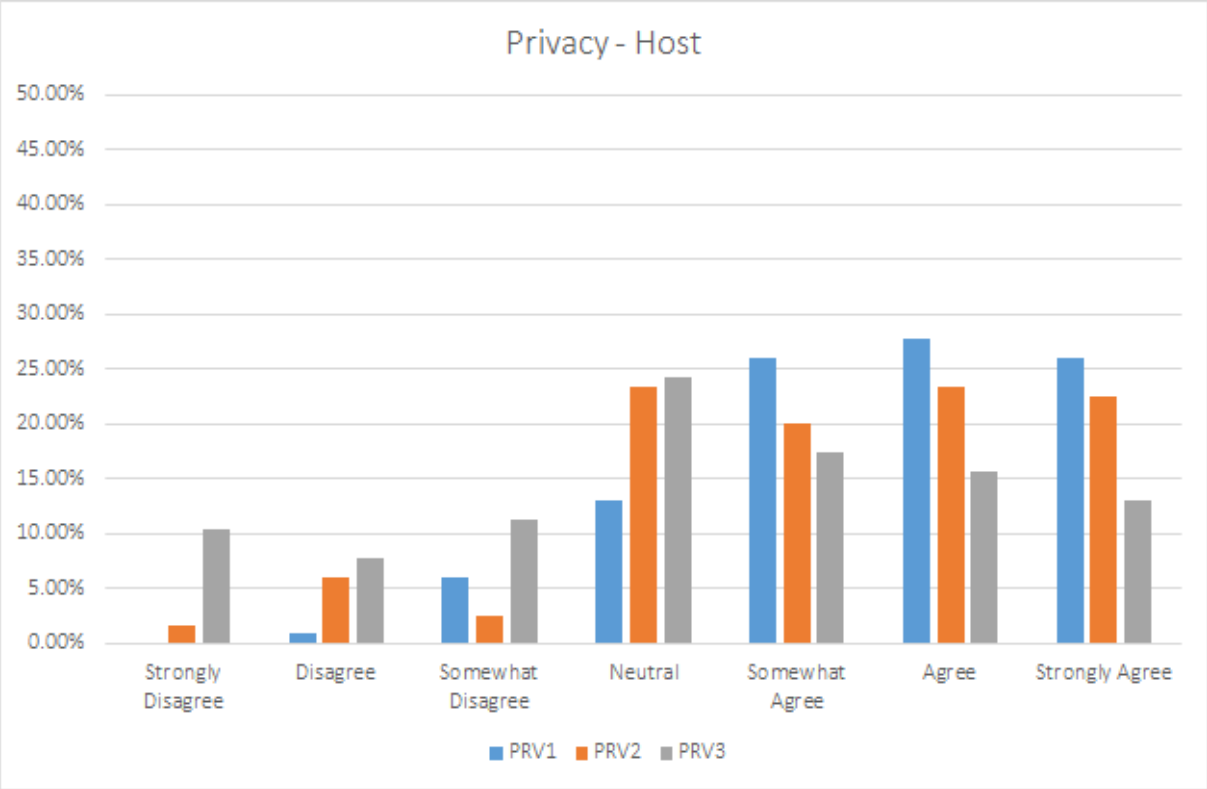

Figure 5.25: Privacy - Host Perspective

On the other hand, for guests, their views on privacy is clearer than hosts. The scores are mainly grouped in the right end. Meaning that privacy is present in the platform. The averages for PRV1, PRV2 and PRV3 are, successively, 5.55, 5.19 and 4.16.

For PRV1, the highest and second highest amount of participants scored a combined percentage of 64% for somewhat agree and agree. The result is similar for PRV2 with the highest and second highest amount of participants scoring a combined percentage of 53% for somewhat agree and agree. Finally, for PRV3, the pattern is identical, with the highest and second highest having a combined score of 43% for somewhat agree and agree.

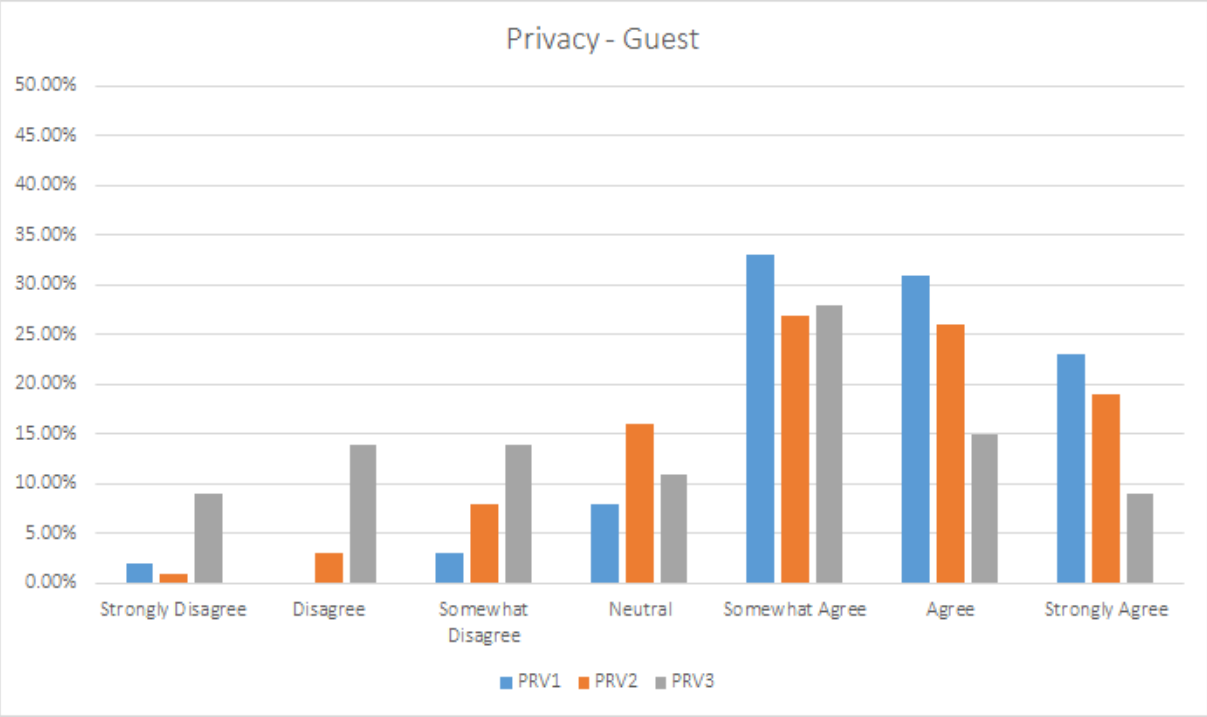

Figure 5.26: Privacy - Guest Perspective

Trust in Mediator

With regard to hosts' judgment about them trusting the mediator, it resulted that in general, hosts trust the platform (mediator). The averages for the three proposed statements to evaluate were: 5.54 for TiM1, 5.34 for TiM2 and 5.11 for TiM3.

When expressing their opinion about the platform being reliable, the majority of the responses centered at the agree option by 33.06%. When asked about when asked about the platform always performing well, the respondents agreed by 31.30%. Finally, when asked for their perception for trusting the platform all the time, the responses were more spreaded, however the tendency was for hosts to agree with the fact that the platform could be trusted all the time by 27.83%.

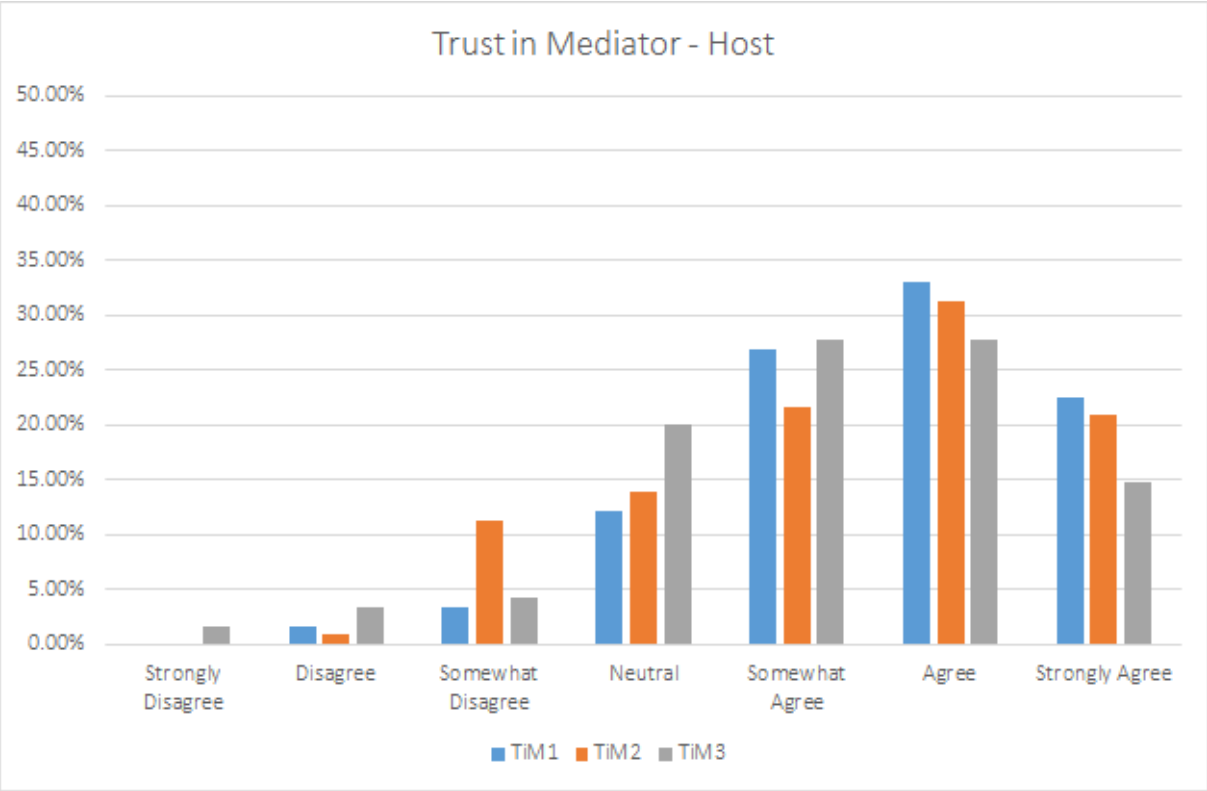

Figure 5.27: Trust in Mediator - Host Perspective

Considering guests' answers when asked to evaluate the ability of the platform to be trusted, the average for each of the three items was: 5.8 for TiM1, 5.45 for TiM2 and 5.12 for TiM3. As it can be noticed, guests appear to perceive the platform as more reliable than hosts having 47% of the respondents agreeing.

When asked if they agreed about the platform performing well all the time, the number dropped slightly compared with TiM1, resulting in 40% for the ones who agreed and increasing the neutral attitude to 12%. For the last item, the overall impression of guests for the platform being trusted all the time, the responses were spreaded between agree- 35%, somehow agree-29% and the third most frequent attitude was neutral, expressed in 18% of the respondents.

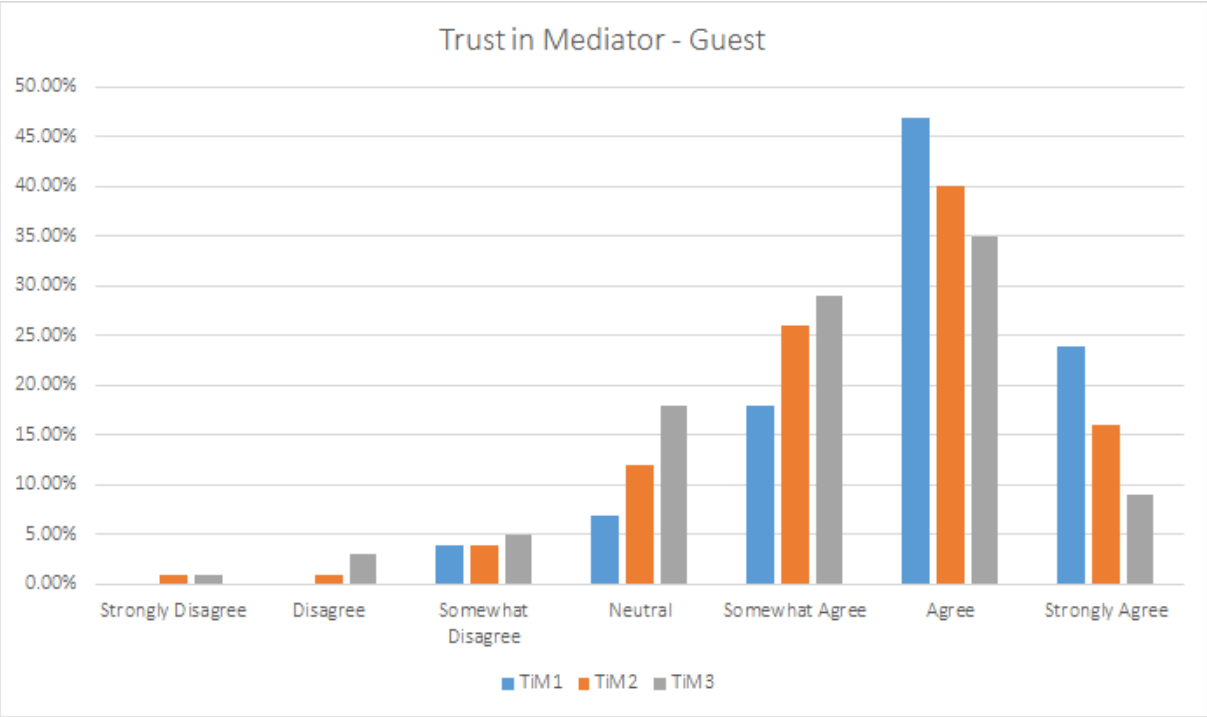

Figure 5.28: Trust in Mediator - Guest Perspective

5.2.3 Analyses of the models

The primary data collected through the online questionnaire were analysed in relation to the proposed model (see chapter 3). Two main tools, Excel and SmartPLS were used to perform the analysis and statistical tests. SmartPLS is recognized as a Partial Least Square (PLS) structural equation modelling (SEM) tool, which assesses model's measurement and estimates the structural model (Hair, Ringle, & Sarstedt, 2011). As per the nature of the study, two models and the respective data collected, for guests and hosts, will be reported below.

Measurement model

Prior to assessing the proposed conceptual model, it is imperative to run the necessary tests to assess the reliability and validity of the measurements. Several steps of assessment were used to confirm the measurement model following as a guide the rules of thumb presented by Hair,

Ringle & Sarstedt (2011). Based on that, for the reflective model, internal consistency reliability and indicator reliability were considered to assess reliability, while for the assessment of measurement validity, there were considered convergent validity and discriminant validity.

Reliability

As it is recommended for PLS-SEM, the very first step is the examination of the outer model, which corresponds in assessing the relationships between constructs and their indicators (Hair et al., 2014). Based on that, the process started by examining the indicator (item) loadings to make sure that each of the indicators correctly corresponded to the assigned factor.

Table 5.1: Item loadings

Construct	Item	Item Loadings	
		Hosts	Guest
Functionality	FNC1	0.892	0.833
	FNC2	0.914	0.877
	FNC3	dropped	0.827
Information Quality	INF1	0.870	0.935
	INF2	0.917	0.888
	INF3	0.901	0.906
Online Reputation	ORP1	*na	0.812
	ORP2	0.873	0.852
	ORP3	0.894	0.856
Privacy	PRV1	0.833	0.839
	PRV2	0.865	0.842
	PRV3	dropped	dropped
Security	SEC1	0.824	0.863
	SEC2	0.870	0.920
	SEC3	0.900	0.883
Social Network	SNT1	0.937	dropped
	SNT2	0.755	0.920
	SNT3	0.764	0.929

Construct	**Item**	**Item Loadings**	
		Hosts	**Guest**
Social Presence of Interaction	SPI1	0.837	0.850
	SPI2	0.751	0.750
	SPI3	0.743	0.719
Social Presence of the Website	SPP1	0.813	0.868
	SPP2	0.908	0.930
	SPP3	0.862	0.889
Support	SUP1	0.890	0.945
	SUP2	0.929	0.886
Trust in Mediator	TiM1	0.806	0.914
	TiM2	0.909	0.877
	TiM3	0.843	0.822
Trust in Guest	TiT1	0.841	0.708
	TiT2	0.892	0.926
	TiT3	0.839	0.928
Visuals	VIS1	0.912	0.899
	VIS2	0.886	0.893
	VIS3	0.878	0.931

* *na- it should be noted that Online Reputation for hosts was measured by only two indicators ORP2 and ORP3*

Items with loadings below 0.7 were removed as suggested (Hair et al., 2010**)**. As it is shown in the table above, the item loadings varied from 0.7 to 0.937 for hosts and for guests the range was between 0.7 to 0.945. When checking item loadings for hosts it was noticed that two items, which belonged to Functionality and Privacy resulted in values below the threshold, therefore the two of them were dropped and no longer considered when assessing the structural model for hosts.

With regard to guests, when performing the PLS algorithm (a sequence of regressions in terms of weight vectors) two items resulted problematic in terms of loadings, the third item measuring

the privacy construct (PRV3) same as hosts, and the first item measuring Social Network construct (SNT1). The items were dropped one at a time to increase the scale reliability and validity as recommended (Raubenheimer, 2004).

At the end, from a total of 34 items used to measure constructs that are proposed to capture hosts' attitude and beliefs about trust in a flat-sharing website and trust in guest, only two were dropped due to a lower value than the common recommended. On the other hand, for guests, from a total of 35 items used to measure constructs that are proposed to capture guests' attitude and beliefs regarding trust in the website and in the host, 33 of them proved to be acceptable, and two were dropped following the common acceptance level of 0.7.

To measure the reliability of internal consistency, Composite Reliability test has been administered (Bagozzi and Yi, 1988; Hair, Ringle & Sarstedt, 2011; Wong, 2013). In this study, Composite Reliability was used as the metric to assess internal consistency of the factors. The reason behind this decision lies on the fact that, unlike Cronbach's Alpha, Composite Reliability does not assume that indicators are equally reliable (Hair, Ringle & Sarstedt, 2011). In fact, indicators are prioritized according to their reliability (Hair, Ringle & Sarstedt, 2011). In addition, sources from IS research using PLS-SEM, in their reports assess internal consistency reliability using Composite Reliability (Al-Gahtani, Hubona, & Wang, 2007; Large & Gimenez Thomsen, 2011) However, we will still report Cronbach's Alpha in order to enrich our findings.

Following Cronbach's Alpha test, it can be noticed that two constructs have an Alpha coefficient that do not exceed the minimum requirement of 0.7 (Polit & Beck, 2004). Based on that logic and assuming that the reliability of the constructs would be measured by Alpha's coefficient, there would be an indication of lack of internal consistency with two constructs: Privacy and Social Presence of Interaction for both, hosts and guests. Though, we will rely on Composite Reliability in order to validate internal consistency, since we are using PLS-SEM with a reflective model, as abovementioned (Hair, Ringle & Sarstedt, 2011).

Construct's value for Composite Reliability ranged from 0.821 to 0.924 for hosts and for guests the range was from 0.818 to 0.935, surpassing the minimum of 0.7 (Hair, Ringle & Sarstedt, 2011; Nunnally and Bernstein, 1994). The values obtained after running the reliability test in SmartPLS, indicate decent reliability coefficients for the proposed hypothetical factors. A summary table showing the respective values of Composite Reliability, Cronbach Alpha, and AVE for both, hosts and guest is displayed below. (See Table 5.2)

Table 5.2: Construct reliability and validity

Construct	**Cronbach's Alpha**		**Composite Reliability**		**Average Variance Extracted (AVE)**	
	Hosts	**Guests**	**Hosts**	**Guests**	**Hosts**	**Guests**
Functionality	0.775	0.803	0.899	0.883	0.816	0.716
Information Quality	0.878	0.897	0.924	0.935	0.803	0.828
Online Reputation	0.719	0.793	0.877	0.878	0.780	0.706
Privacy	0.613	0.586	0.838	0.828	0.721	0.707
Security	0.849	0.868	0.899	0.919	0.749	0.790

Social Network	0.821	0.831	0.862	0.922	0.677	0.855
Social Presence of Interaction	0.672	0.674	0.821	0.818	0.606	0.600
Social Presence of the Website	0.841	0.879	0.896	0.924	0.743	0.803
Support	0.794	0.813	0.906	0.912	0.828	0.839
Trust in Guest/Host	0.825	0.821	0.893	0.894	0.736	0.740
Trust in Mediator	0.813	0.843	0.889	0.905	0.729	0.760
Visuals	0.872	0.893	0.921	0.933	0.796	0.824

Validity

The Average Variance Extracted (AVE) was considered to assess the convergent validity of the constructs. From the test it resulted that all the proposed hypothetical factors exceeded the cut-off value of 0.5, implying a satisfactory convergent validity (Hair et al., 2012). AVE's values for each category, hosts and guests are shown in Table 5.2.

Regarding discriminant validity, the Fornell-Larcker test was performed. The bold elements in the diagonal in Table 5.3 and Table 5.4, represent the square roots of the AVEs. As it can be noticed, the values of the matrix diagonal are higher than the off-diagonal elements, implying that the conditions for discriminant validity are met (Fornell & Larcker, 1981). The results for Fornell-Larcker test for hosts and guest are shown in the tables below.

Table 5.3: Fornell-Larcker Criterion for hosts

Construct	Functionality	Information Quality	Online Reputation	Privacy	Security	Social Network	Social Presence of Interaction	Social Presence of the Website	Support	Trust in Guest	Trust in Mediator	Visuals
Functionality	**0.903**											
Information Quality	0.627	**0.896**										
Online Reputation	0.080	0.208	**0.883**									
Privacy	0.489	0.491	0.161	**0.849**								
Security	0.507	0.575	0.113	0.605	**0.865**							
Social Network	-0.015	0.096	0.241	0.167	0.059	**0.823**						
SP of Interaction	0.263	0.351	0.413	0.259	0.221	0.250	**0.778**					
SP of the Website	0.537	0.534	0.349	0.371	0.372	0.119	0.380	**0.862**				
Support	0.397	0.524	0.234	0.439	0.474	0.177	0.233	0.311	**0.910**			
Trust in Guest	0.510	0.648	0.328	0.498	0.503	0.118	0.425	0.526	0.342	**0.858**		
Trust in Mediator	0.534	0.674	0.164	0.586	0.468	0.218	0.216	0.355	0.593	0.429	**0.854**	
Visuals	0.572	0.639	0.072	0.385	0.470	0.205	0.299	0.447	0.509	0.378	0.658	**0.892**

Table 5.4: Fornell-Larcker Criterion for guests

Construct	Functionality	Information Quality	Online Reputation	Privacy	Security	Social Network	Social Presence of Interaction	Social Presence of the Website	Support	Trust in Host	Trust in Mediator	Visuals
Functionality	**0.846**											
Information Quality	0.618	**0.910**										
Online Reputation	0.369	0.572	**0.840**									
Privacy	0.406	0.560	0.393	**0.841**								
Security	0.465	0.440	0.224	0.485	**0.889**							
Social Network	-0.402	-0.385	-0.305	-0.304	-0.259	**0.925**						
SP of Interaction	0.215	0.368	0.289	0.334	0.187	-0.176	**0.775**					
SP of the Website	0.229	0.455	0.515	0.291	0.074	-0.071	0.409	**0.896**				
Support	0.230	0.250	0.075	0.359	0.455	-0.102	0.191	0.186	**0.916**			
Trust in Host	0.375	0.441	0.485	0.358	0.175	-0.247	0.469	0.402	0.225	**0.860**		
Trust in Mediator	0.596	0.519	0.352	0.658	0.645	-0.334	0.363	0.316	0.451	0.347	**0.872**	
Visuals	0.614	0.591	0.315	0.533	0.608	-0.379	0.209	0.184	0.284	0.281	0.685	**0.908**

After evaluating item loadings, the Composite Reliability, AVE, and the Fornell-Larcker criterion, it can be concluded that the proposed measurements are valid and reliable. Having that confirmed through different statistical test, the following step of reporting the findings would be the evaluation of the structural model.

The structural model

The main criteria to evaluate the structural model are considered R^2 and the significance level of path coefficients (Hair, Ringle & Sarstedt, 2011). On that account, the results obtained by running the Bootstrap algorithm in SmartPLS, which tests statistical significance of various PLS-SEM measures (i.e. path coefficients, R^2 values), will be reported in this section for both hosts' and guests' proposed models. It is due to this analysis where we expect to have a better understanding of the relationships of the proposed hypothetical factors and their influence on trust in the other participant and trust in the mediating flat-sharing platform.

For both categories, hosts and guests, two regressions were run, as presented in Table 5.5. It should be noted that the dependent variable Trust in the Trustee is derived from the conceptual model and when applied practically in the respective models, it is referred as Trust in Guest for hosts, and Trust in Host for Guest.

Table 5.5: Regressions for the proposed models

Path	Independent	Dependent
Regression 1	Social Presence of Web Functionality Information Quality Visuals Support Security Privacy	Trust in Mediator
Regression 2	Social presence of Interaction Online Reputation Social Network Trust in Mediator	Trust in the Trustee

Hosts

The practical model for hosts, which was tested and assessed is displayed in Figure 5.29. It provides information for the path coefficients, their significance level and the value for the coefficient of determination, R^2 for both regressions presented in Table 5.5. Causal relationships are represented by arrows, reflected in such a way as proposed (see Chapter 3). The bold lines indicate significant relationships, supported by the results of $p < 0.05$, while dashed lines represent non-significant relationships in relation to host's trust in the guest or in the platform (Detailed statistical results for T-statistics, p-values and R^2 are provided in Appendix A5.6).

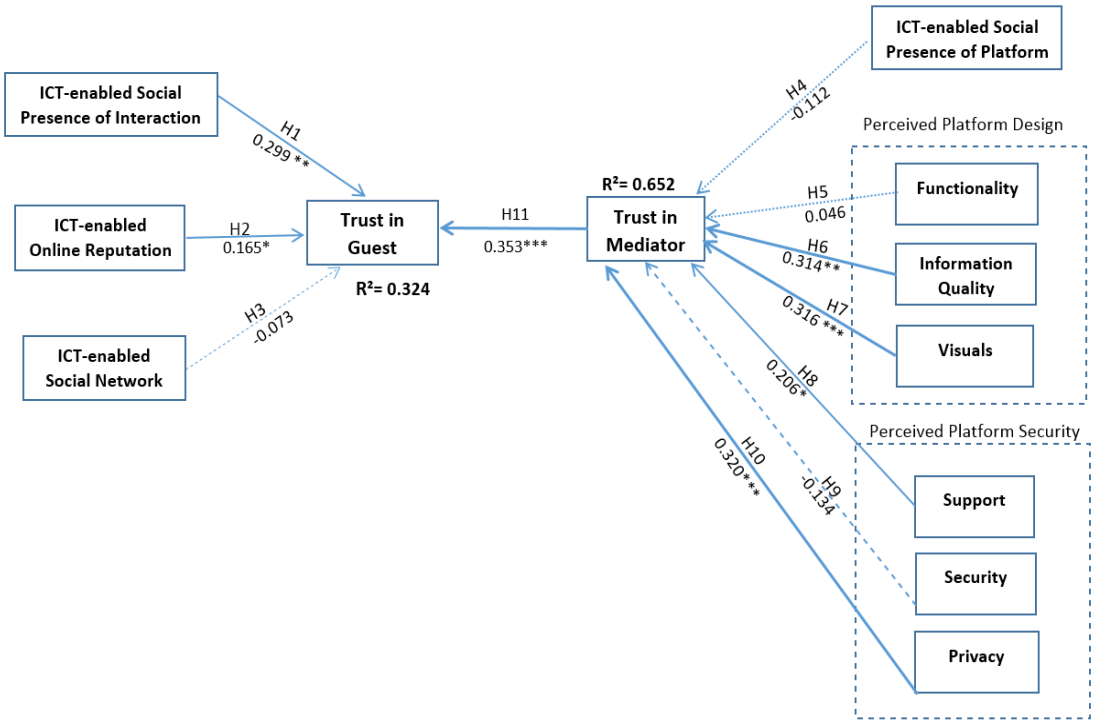

Figure 5.29: Hypothetical model for hosts
Note: *p<0.05; **p<0.01; ***p<0.001

The results provide empirical support for seven out of the eleven proposed hypotheses based on the significance level and relationships reflected as positive. According to hosts respondents for regression 1:

Information Quality, Visuals, Support and Privacy, have a positive effect on hosts' trust in the mediating platform, significantly supporting hypotheses H6, H7, H8, H10. Among those relationships, Information Quality, Visuals and Privacy exert the most influence on Trust in Mediator.

Functionality results as an unimportant factor in relation to Trust in Mediator, which is reflected in a weak path coefficient and a non-significant relationship, rejecting this way H5. Moreover, it has occurred that two relationships, Social Presence of Platform and Security, even though not significant (p>0.05), were reflected as negative, differently from the proposal, meaning that Social Presence of the Web and Security do not have a positive effect on Trust in Mediator according to hosts' perspective.

To conclude, the coefficient of determination, R^2, resulted that Information Quality, Visuals, Support and Privacy together can explain 65.2% of the variability in Trust in Mediator.

For regression 2, where Trust in Mediator acts now as an independent variable, and the dependent variable is Trust in Guest, it resulted that Social Presence of Interaction, Online Reputation and Trust in the Mediating platform, were positively reflected, indicating a positive effect on hosts' Trust in Guest. In addition, the two relationships were very significant since their respective p-values were below 0.001, while reputation was significant at level where $p<0.05$, thus supporting H1, H2 and H11.

On the other hand, the causal relationship of Social Network not only resulted as insignificant, but also negative, as the coefficient is -0.073, leading to the rejection of hypothesis 3.

To conclude with R^2, 32.4% of hosts' Trust in Guest is explained by Social Presence of Interaction and Trust in Mediator.

Guests

The practical model for hosts, which was tested and assessed is displayed in Figure 5.30. It provides information for the path coefficients, their significance level and the value for the coefficient of determination, R^2 for both regressions presented in Table 5.5. The same explanations for arrows, bold and dashed lines apply here. (Detailed statistical results for T-statistics, p-values and R^2 are provided in Appendix A5.7)

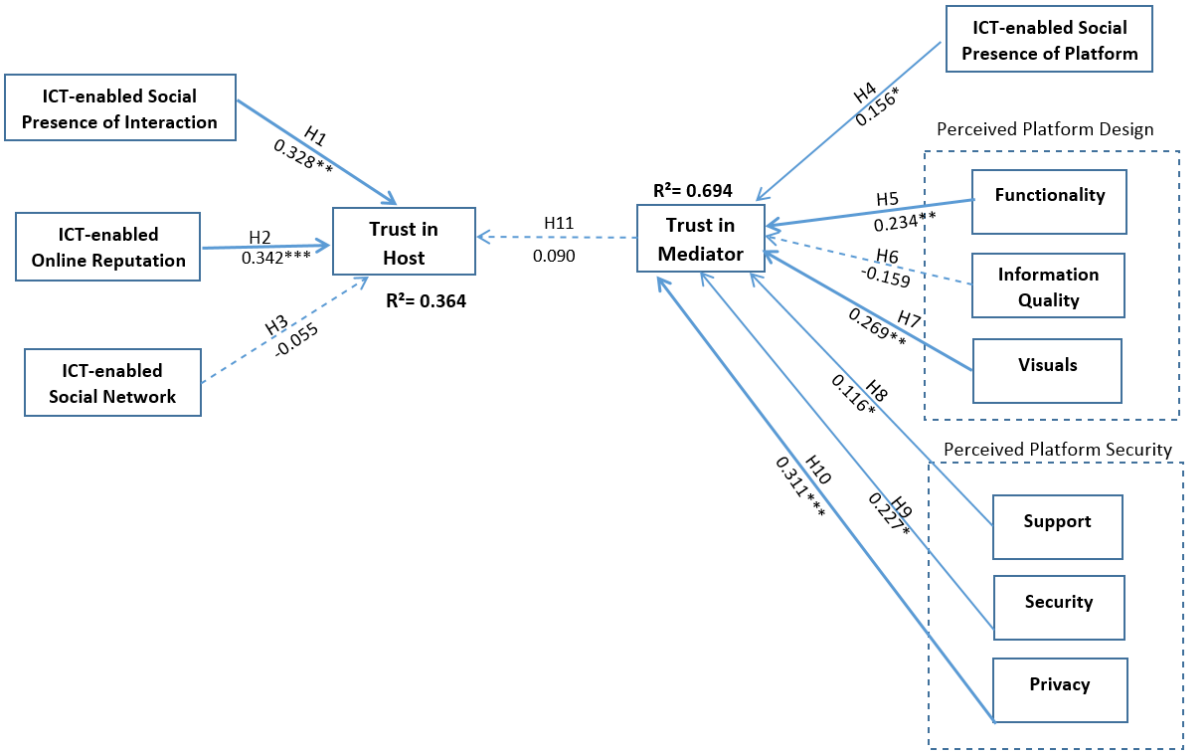

Figure 5.30: Hypothetical model for guests

Note: *p< 0.05; **p<0.01; ***p<0.001

It was noticed that the causal relationships between factors appear to be slightly different, compared to hosts. To begin with, out of the eleven proposed hypotheses, eight were reflected as positive and significant, thus supported, while three were rejected. According to guest respondents, for regression 1, these results were derived:

Social Presence of the Platform, Functionality, Visuals, Support, Security and Privacy appeared to be significant factors that have a positive effect on guests' Trust in Mediator (H4, H5, H7, H8, H9, and H10). Only one of the proposed factors, Information Quality appeared to not be significant towards Trust in Mediator. In addition, the relationship was reflected as negative. In total, except Information quality, all the above mentioned factors together can explain at the level of 69.4% the variability of guests' Trust in Mediator.

For the second regression, as it can be seen in Table 5.5, Trust in Mediator acts as an independent variable towards Trust in Host.

For the second regression, only two hypothetical relationships resulted as significant and positively reflected in guests' Trust in Host, thus H1 and H2 were supported ($p<0.05$). Social Network resulted as a non-significant factor towards Trust in Host and what is more, it was negatively reflective.

Last, but not least, surprisingly, the relationship Trust in Mediator --> Trust in Host arises as not significant ($p>0.05$). At the end, the variability in Trust in Host was therefore explained only by Social Presence of Interaction and Online Reputation together by 36.4%.

Table 5.6: Summary of tested hypotheses

Hypotheses	Path	Host	Guest
H1	Social Presence of Interaction → Trust in the Trustee	Supported	Supported
H2	Online Reputation → Trust in the Trustee	Supported	Supported
H3	Social Network → Trust in the Trustee	Not supported	Not supported
H4	Social Presence of the Platform → Trust in Mediator	Not supported	Supported
H5	Functionality → Trust in Mediator	Not supported	Supported
H6	Information Quality → Trust in Mediator	Supported	Not supported
H7	Visuals → Trust in Mediator	Supported	Supported
H8	Support → Trust in Mediator	Supported	Supported
H9	Security → Trust in Mediator	Not supported	Supported
H10	Privacy → Trust in Mediator	Supported	Supported
H11	Trust in Mediator → Trust in the Trustee	Supported	Not supported

5.3 Interview and open question analysis

5.3.1 Interview

As there was only one interview and the questions were designed to grasp the interviewee opinion for each of the main constructs of the proposed model, the findings are straightforward.

The interview questions had a dual focus: Discovering the importance of the features guests and hosts relied more according to the mediators and finally, and discovering what new changes could be made in the platform to increase trust between users and users towards the platform.

When it comes to features of the platform that build trust between guests and hosts:

- Online reputation - it was confirmed the need and importance of bilateral reputation system, due to both participants sharing some risks when deciding to collaborate in an online environment with strangers.
- Social Network - interviewees confirmed that other confirmed social media account would be useful to prove the existence of the person. It was also made clear that, before the booking the information displayed for guests and hosts is limited, the social media profile also, due to the risk of participants dealing outside the flat-sharing platform.
- Visuals - As the website is the first contacting point with the users, the visuals create the first impact, so the website should be "clear, structured and safe".
- Security - The perceived security of the platform was revealed as very important, especially when monetary transactions are involved. According to the respondent, both guests and hosts pay attention to the security of the platform, and given this, impacted to trust the platform.

As for changes for the future, when asked about the maturity of flat-sharing system and trust, the interviewee suggested no limit for that and left plenty of space for future improvements. While there can be many features from the technical aspect that could be added, the needs and desires of the customers of the platforms are taken into consideration. However, third party recognition was brought up, emphasizing the importance of providing separate feedback and rating for the company who mediates the process. In addition, the possibility of importing reputation from one system to the other was mentioned, leaving it to the future developments as this process would require broad collaboration and synchronization.

5.3.2 Open question

As mentioned earlier, the questionnaires included a question where respondents could suggest how the platform could build trust between the participants, current and future. Not everyone left a comment, however those inputs were valuable in complementing the quantitative findings. All the comments extracted were connected to the main constructs. Based on the data gathered, and the respective associations with each construct below is provided a summary of the main findings from the comments.

- Social Presence - guests and hosts provided suggestions related to features that would increase the level of social presence of interaction between guests and hosts, such as a video-chat system or further verifications from the ones already provided. The number

of comments on this construct reflected the importance it has in the proposed model, confirming further what was deduced from the descriptive and path analysis.

- Online Reputation - hosts made obvious the importance of guests' reputation and the necessary features to display such information to hosts.
- Social Network - guests and hosts suggested integration and connection with social media in a higher level than the existing one.
- Information Quality - guests showed interest for the quality of the information displayed in the platform and gave examples/suggestions to further improve this part.
- The rest of the comments was based on comparisons between platforms, highlighting the differences and suggesting improvements. Also, many expressed they did not have trust issues with the platform they were using, as it performs as it should.

6 Discussion

The end goal for our research is to be able to trace the ICT factors that build trust in the trustee. As trust in trustee is a concept that is dependent on a variety of independent constructs, achieving our goal of unravelling the primary influencers of trust would entail the need for us to discuss and explain the findings related to our hypothesis.

The purpose of this chapter is to discuss the results provided by our study in order to attain a plausible explanation towards the outcome of our data collection. According to our findings, from the host perspective: Online reputation, Social Network, Social Presence of the Platform, Security and Functionality were rejected. From the guests' perspective: Social Network, Information Quality and Trust in the Mediator were rejected. The following section will discuss the result of each construct taken from the point of view of the host and the guest. Finally, a refined model will be presented to the readers for future research.

6.1 Social Presence of Interaction

Social presence of interaction is an accepted hypothesis for the hosts. It also has one of the highest path coefficient with $\beta = 0.299$. Effectively confirming that social presence of interaction is one of the main enhancers of trust building towards the guests. The study does confirm the literature around that topic and also provides proof about it being compatible in the flat-sharing community (Lu et al., 2016; Chen et al., 2011; Hassanein et al., 2009; Weisberg et al., 2011). In addition, the respondents have provided the most amount of feedback relating to social presence in the questionnaire. The answers in general reported the need for the flat-sharing platforms to provide even more methods of identification and communication (i.e. Video introduction, id identification, providing more description about the person and demanding quicker replies from the guests) in order for them to know that the guests that they are communicating with them are real. Also, the interview with the 9Flats representative also confirms those results by stating that social presence is equally important for both hosts and guests.

As stated by the interviewee and confirmed by the results of our questionnaire, social presence of interaction has also a main effect on trust of the guests towards the hosts. It has one of the highest report beta coefficient $\beta = 0.328$. The background literature also supports this argument because the authors have tested and mentioned the importance of social presence which includes social presence of interaction (Chen et al., 2011; Hassanein et al., 2009; Weisberg et al., 2011). The gain from the results would be that we are now able to confirm the importance of social presence provided by ICT in building trust for guests in the flat-sharing field.

From the open ended answers, it would seem that both guests and hosts agree about the need to be able to have video communication enabled in order to be able to have a more complete image of each other. As demonstrated in the Social Presence section (see Appendix A6.2 – Section Social Presence), the more information that can be appended to the users' profile in those website, the better it would be for both guests and hosts.

6.2 Online Reputation

Referring to Online Reputation, from the host perspective, it is now confirmed that hosts' trust in guests is affected by the guest's advertised online reputation by having statistical significance $p < 0.05$. By applying previous e-commerce related studies on hosts it was proven that our assumption was correct through the data extracted (Chang et al., 2013; R. Chen, 2013; Corbitt et al., 2003; Jøsang, Ismail, & Boyd, 2007b). In that perspective, from the flat-sharing context, hosts do rely on the online reputation provided by the system as an enabler for trust where $\beta = 0.165$ (see Figure 5.29).

The value of beta which suggest that it may not be very strong can be explained on the account that not all the flat-sharing platforms provide the hosts with the full capability of viewing the potential guests' reputation, meaning that hosts would have to rely on other methods to trust the guests. This is true for the case of HomeAway and Airbnb, where respondents commented on the need to have as much information for hosts as provided for guests (see Appendix A6.2 – Section Online Reputation). Also, the 9Flats representative confirms that it is important for hosts to also to receive information about their guests because they are sharing part of the risk that accompanies participating in flat-sharing.

From the guest perspective, the results were more expected, as most of the studies were based on consumer's perspective when considering trust in the online context (Chang et al., 2013; Corbitt et al., 2003; Jøsang et al., 2007b; Koufaris & Hampton-Sosa, 2004b). But it is still useful to know that the same applies in the context of flat-sharing.

The path coefficient is even higher than that of the host, which can be explained by the matter that companies focus more on guests in that area. Since, besides the high significance of the path coefficient ($\beta = 0.342$), only hosts commented on the lack of enough information for the reputation assessment.

6.3 Social Network

Social Network has a rather interesting result for both hosts and guests. Both perspectives have had a statistical significance that is over the benchmark limit of 0.05 ($p = 0.596$ for Hosts and $p = 0.584$), causing their effect on trust in Guest/Host to be insignificant. The results do contradict the papers of Edelman (2014), Slee (2013) and Richardson (2015) who stated in their research that incorporating social network to users' profile would help build trust between online commerce participants. There are two possible explanations for this contradiction:

The first possible cause could be that the questions that are new items based on the background literature (see appendix A4) do not properly measure social network. However, the questions that we have made do pass the pilot, validity and reliability tests, meaning that it is not very likely the main cause of those results. The second explanation for the matter could be drilled down to social network not being fully incorporated in the flat-sharing the websites.

Although flat-sharing platforms, covered in our study (see section 5.1), provide a mean for users to link their social media account, only Airbnb, HomeAway and Couchsurfing advertise to other users that the account has been verified through social media. In addition, the social media address belonging to those linked accounts is only shared to those who have already booked a

room. Meaning that guests and hosts will not be able to check the social media account until after they have booked a room with each other. So the decision to trust the other person should have already been established by the time they do receive the social media account address.

According to the interview with the 9Flats representative, integrating social media to the account is considered as an enhancer for trust, however they cannot provide their users with the social media account address before booking as the users could then collaborate without using the website. But on a personal scale, the representative does agree that having a social media link does help prove that the person is "real" to some extent. To add, some respondents did suggest that "connecting in social media is a good way to establish the mutual trust in the beginning" (see Appendix A6.2 – Section Social Network).

6.4 Social Presence of the Platform

Social presence of the platform stands for the human touch that is provided by the online platform in order to build trust for users of this website through virtual interactions (Hassanein et al., 2009; Lu et al., 2016). Although, in both studies, the effects of social presence of the platform were confirmed in the e-commerce aspect. When it comes to flat-sharing, which is a subset of e-commerce, our hypothesis was not supported for the host perspective (p value > 0.05). A possible explanation, as the 9Flats representative mentioned, hosts are after the pool which generates the most income for them, and to 9Flats, they want to ensure to their participants that their website is "a place where good and serious hosts and guests meet" - 9Flats. Knowing that, hosts may not be interested in the social presence of the website itself if all that they may be interested in is the company brand and, as discussed in Social Presence of Interaction, being able to communicate with their clients (Grabner-Kräuter & Kaluscha, 2003; D. J. Kim et al., 2008; Shankar et al., 2002).

Guests have a different perspective than the hosts in line for Social Presence of the Platform: The outcome of the path analysis has confirmed previous literature on the topic of social presence of the platform in the flat-sharing field (Hassanein et al., 2009; Lu et al., 2016). Adding a sense of "human warmth" (Hassanein et al., 2009) positively affects trust in the mediating platform.

6.5 Functionality

Generally, flat-sharing users perceived the platform as functional in terms of accessibility, speed and system not crashing. In fact, as mentioned earlier (see chapter 5), respondents hold strong positive attitudes about how functional they perceive the flat-sharing platform they are using. The descriptive analysis pointed out that Functionality was perceived almost at the same level between guests and hosts. However, after conducting the path analysis, it resulted that the assumption of the possible positive effect of Functionality on hosts' trust in the mediating platform was not significant, thus it was rejected. On the other hand, from the perspective of guests, empirical data supported the hypothesis of Functionality positively affecting their Trust in the mediating platform.

The relationship between Functionality and Trust has been tested in prior research, and there have been noticed different results as in our two models, for guests and hosts. Kim, Chung & Lee (2011) found that functionality influenced consumers' overall trust in the tourism sites. Since our assumptions were based on previous e-commerce literature, and most of the studies took in consideration the consumers side, this goes along with the customers of the flat-sharing websites, which are guests. Also, in another study, it was found that functionality represents a positive influence when it comes to users' trust in the platform. However, Yoon (2002), argued that users trust in the website was not influenced by functionality.

Having divergent findings in this thesis, considering what was reported before, makes the results appear realistic and acceptable. Unable to find sources that have studied the perspective of providers with respect to the functionality of the platform and the positive impact of this factor in trusting the mediating platform, the authors suggest that it is tolerable that guests and hosts can differ in their opinions about the functionality of the platform and its impact on trusting the mediating platform. For instance, guests are more likely to be dependable on the platform' functionality as they need to do more research when it comes to book a place. They have to access the platform more often to compare, decide, communicate, open multiple pages and all those elements working as expected, increases their trusting intention towards the platform.

Hosts, on the other hand, have totally different behaviour when it comes in using the platform, and the frequency might vary compared to guests, and by default make the functionality of the platform appear less as a not very important factor that affects their Trust in the mediating platform. In addition, as Yoon (2002) suggested, those differences might be due to users (guest and hosts in our case) of being little concerned about the functional attributes of the website. To summarize, the more functional the platform is perceived from guests, the more trusting beliefs toward the mediating platform is shown, while for hosts this statement could not be proven as true.

6.6 Information Quality

Information Quality has a positive and significant effect on hosts' trust towards the flat-sharing (mediating) platform. This can be interpreted that the more the hosts perceive the information provided in the platform as of high quality, the more are they willing to trust the mediating platform. This relationship appeared to be highly significant, as it can be seen in Figure 5.29, where the path coefficient $\beta = 0.314$ and $p<0.01$. These results are consistent with prior research. Kim, Ferrin & Rao (2008), found that Information Quality represented an important influencer in customers' trust in the website. In addition, another study about customers loyalty in e-commerce, where the concept of trust was used as an intermediary construct there were reported that Information Quality was found to have significant effect on consumers trust towards the e-commerce system (Chen et al., 2015).

From guests' perspective the results are surprising. The proposed relationship between information quality and guests' trust in the mediating platform not only resulted insignificant, but was also reflected as negative. Based on what is reported, an increased perception of Information Quality in the website would contribute in decreasing the perceived trust on the mediating platform. An explanation for such reported values ($\beta= -0.159$, $p>0.05$) and visible difference between hosts and guests could be due to cultural issues. In a comparative study conducted by (Chen et al., 2015) where cultural context was taken into consideration, it was found that

Information Quality was perceived differently in two countries, reporting contradictory results. Information Quality, differing from the case, could appear as an important factor positively affecting users' trust in the platform, but in the other case, it appeared that it could also negatively affect users' trust in the e-commerce system. In our case, based on the comments written from our guest respondents it was noticed that they had higher expectations in relation to the information displayed in the platform, suggesting to "have more details for new listings", "find the rate of the host updated", "more information about the host" or "make refund policies clearer" (see appendix A6.2). Considering those comments, it appears reasonable for guests' relationship towards trusting the platform to not be significant and positively reflected.

Also, the sample size might play a significant role in those results. In summary, it was shown that the higher the perceived information quality found in the platform, the more likely hosts will trust the mediating platform, however, the same assumption could not be proven as true for guests.

6.7 Visuals

As previously discussed in chapter 3, platform design in terms of user experience has been regarded as an enhancer to trust in the platform (Ou & Sia, 2010). The results that we received from our sample of hosts were confirmatory towards the theory. In that sense, hosts have provided an overall agreement when asked about the visuals of the websites that they are using, which are advocates of trust (see Figure 5.19).

Concerning the outcome of path significance, the relationship between visuals and trust in the mediating platform is characterized by a positive effect ($\beta = 0.316$). The result can be explained by two main points: (1) Website quality - which includes appearance (Chang & Chen, 2008) - affects trust because it acts as a replacement for first impressions which is a prime factor for trust. From the user perspective (host), applying a visually stimulating interface contributes to the integrity and benevolence of the platform as it has an adequate presentation. (2) Second, ICT platform can be designed in a standard manner that will harbour trust from a user experience perspective. This point has been taken from the interview that occurred with the representative from 9Flats. When asked about the importance of visuals in creating trust, the interviewee agreed by saying that it was "all about psychology" - 9flats (see appendix A6.1 & B4).

In regards to the guests' perspective, the results are also identical to that of the hosts. The answers are also concise towards an overall opinion which agrees that their platform has good visuals. However, there is a difference between the intensity of the effect. According to the path analysis (see Figure 5.29 & 5.30), hosts have $\beta = 0.316$ while guests have $\beta = 0.269$. In addition, the significance for hosts and guests is $p < 0.01$. Although they both count as valid, it is interesting to find out the potential cause for this difference. A primary assumption for this instability could be trailed down to the sample demographics. The sample population extracted for hosts has 40% of its respondents from Couchsurfing, while for guests, the amount of Couchsurfers is at 22%. It could be that the Couchsurfing community is more susceptible to visual stimulation than those who are using Airbnb and its likes. The main difference between the two platforms is that Couchsurfing is more of a community based flat-sharing website where the users are not motivated by financial gains. Studying the effects of ICT on building trust between participants in flat-sharing platforms with different business goals could present a subject for future research.

6.8 Support

According to the questionnaire analysis, it was observed that respondents, guest and hosts perceived the website's support tools and functionalities as helpful and available to them, in case of need or assistance, even though not in the highest level. This might be explained with the fact that flat-sharing users, guests and hosts, are not aware for all the functionalities provided in the platform, since a considerable number of the respondents were neutral. This interpretation can be sustained by the comments our respondents left, where it was suggested for the flat-sharing platforms to provide support through a help desk clerk, meanwhile some of the platforms provide live-chat to assist in case of need. Both, guests and hosts were consistent in the level of agreement of how much they could rely on the platform's support. In addition, through the path analysis, it was shown a significant relationship that the support provided through the flat-sharing platform, positively affected trust in the mediating platform. Therefore, the assumptions made earlier, about Support having a positive effect on flat-sharing users' trust in the mediating platform was supported by the empirical data. A different result would not be expected due to the nature of the flat-sharing system where everything is arranged online between strangers, guests, hosts and representatives of the flat-sharing company. A platform that has provides Support functionalities to their users contribute in building trust in mediating platform.

6.9 Privacy

From our results, it was acknowledged that hosts were concerned about their privacy in dealing with ICT related transaction, as the results do show that the hosts have an opinion gathered around that topic. In addition, the output of the questionnaire shows that the users in general agree about their information being safe on this website (see Figure 5.25). The fact that PLS-SEM shows as a positive influence between privacy and the trust in the mediating platform perfectly conforms with the hypothesis that we have provided in chapter 3. The results and the way that we have designed the questionnaire conform with the previously made studies around the concept of e-commerce and sharing economy (Beldad et al., 2010b; Chen, 2013; Corbitt et al., 2003). The path analysis also upholds the background literature by holding one of the highest correlation values where β=0.320. Respectively, the more users feel that they are in control of their private information, the more trustworthy a site would become (Corbitt et al., 2003).

From the guest perspective, the results have also come in a similar manner. The only difference is that the graph in the descriptive statistics (see Figure 5.26) is more concentrated towards and overall answers which is between somewhat agree and agree.

Confirming previous studies about privacy and trust, we could deduce that privacy is an influential construct (Beldad et al., 2010; Chen, 2013; Corbitt, 2003). This theory is backed up by a positive correlation ($\beta = 0.311$) and a high significance rate ($p<0.01$).

6.10 Security

Security and Privacy, both, are proven to have a strong effect on trust in the site, and reasonably could happen that the presence of one, security for instance could be more than enough or vice-versa, based on previous study, the two concepts were valued independently (Kim, Chung & Lee, 2011). The findings for guests were consistent for Privacy and Security, meaning that they were both proven as important influencers in building trust relationships between guests and the mediating platform. From hosts' perspective, the same expected results did not happen for Security.

From the descriptive analysis it resulted that hosts, differently from guests were more conservative in their perception of the flat-sharing platform as secure. In addition to that, the relationship was reflected as negative, meaning that an increased level of Security perception would contribute in decreasing Trust in the mediating platform. The findings for hosts do not go along with prior research results, where security had a strong positive impact on consumers' trust in the platform as it happened for guest (Kim, Ferrin & Rao, 2008; Kim, Chung & Lee, 2011). An explanation of this finding might be that the characteristics of the platform hosts had in mind when answering the question, and particularly, since security as a concept was related with transactional process, respondents from Couchsurfing, representing 39.69% of the respondents do not have such attributes due to the accommodation being offered for free. Based on that, it can be explained the high number of neutral responses, which did not go along with higher values belonging to Trust in mediating platform.
Another explanation that could provide some insights for such results might be that Security can be considered as more important from guests than from hosts for the simple reason of guests being the ones who make the online payment while hosts just get paid from the platform after the booking has been confirmed or immediately after the guest(s) have checked in, depending on the payment policy of each website. Therefore, hosts might have not evaluated highly questions for Security. To summarize, the more secure the platform is perceived by guests, the more they trust the mediating platform, while for hosts the assumption could not be proven as true.

6.11 Trust in Mediating Platform

As explained in Chapter 5, two regressions were run to investigate the proposed relationships. Trust in mediating platform acted as a dependent variable for one regression and as independent in the second regression, inheriting the effects of the first regression and the perception of respondents for the respective statements assigned to this construct. In this section, trust in mediating platform will be analysed for the effect it has on guests' and hosts' trust in the other participant.

Starting with hosts, from the descriptive analysis, it resulted that in general hosts show a positive attitude on trust in the mediating platform about trusting the other participants in the social exchange, in this case, guests. Also, the path analysis, confirmed the importance of hosts' trust in mediating platform as positively affecting trust in guest. It was noticed that the path coefficient was one of the highest in relation to trust in guest (β=0.353).This finding is consistent with the result of the (Hong & Cho, 2011) study as well as Pavlou & Gefen (2004) study in which it was drawn that trust in the intermediary was a strong determinant of sellers' trust, where intermediary would be adapted as the mediating platform and sellers would represent hosts.

Guest respondents had a positive attitude with regard to trust in mediating platform towards trust in hosts. The path analysis however, demonstrated surprising results to what the descriptive analysis indicated. Consequently, at the end, it resulted that guests' trust in the mediating platform did not have a significant meaning to imply trust in the host. The path coefficient was relatively low, (β=0.09, while $p>0.05$). After reviewing the sources in the literature, it was noticed that the findings for guests were consistent with the findings of Lu, Fan & Zhou (2016) study, were the relationship of trust mediating platform positively affected the trust in sellers was not proven as significant. An explanation for this result could be that guests at the final end, will have to collaborate with the hosts, that is why, they consider as more important their social presence and reputation, and apparently do not give many credits to the features of the platform, leading to an insignificant relationship between trust in mediating platform and trust in hosts, from the guests' perspective.

In addition, it might have happened that intermediary platforms have reached a maturation phase, even though our contact from 9Flats expressed that "there is no limit" set in regard with that, and explicitly related the use of the platform with people who trust the platform. Here the notion of brand awareness and company reputation should have its role, but in our research we excluded those constructs. However, based on the interview, the expectation of the flat-sharing is for users to trust the platform, the service in order to have them registered and to continue growing, and this goes along with the results of hosts, which rely more on the platform, also because they depend from the platform to receive the payment, while for guests, the most important factors are hosts' social presence while interacting and their reputation.

6.12 Explanatory power

Taking into account the focus of the research which is understanding how trust is built between the trustor and the trustee, for both perspectives, the empirical findings suggested an explanatory power of 32.4% for hosts and 36.4% for guests.

From hosts' perspective, their trust in guest was affected by social presence, online reputation and trust in mediating platform. All these factors together, contributed in explaining 32.4% of hosts; trust in guest. In addition, trust in mediating platform was affected by information quality, visuals, support and privacy features of the platform. While for guests' perspective, their trust in host was affected only by two hypothetical factors, social presence of interaction and online reputation, in a degree of 36.4%, excluding this way any possible effect from trust in mediating platform. Even though at the end, trust in the mediating platform was not supported to be an influencing factor, it resulted that trust in the mediating platform for guests was explained in a degree of 69.4% by social presence of the platform, functionality, visuals, support, security and privacy.

A reason for such degree of explanatory ability might be related with the rejection of some hypothesis for both guests and hosts. Also, the individual associations of the independent variables itself might have caused such results. In addition, there might be other hypothetical factors that do affect trust in the trustee and trust in the mediating platform, but those were not included in the study, which might have contributed more in explaining the dependent variables.

7 Conclusion

The purpose of this chapter is to provide the reader with the answers for the research questions, key findings and future research suggestions.

7.1 Research question and key findings

The disruption of many traditional industries like tourism, traveling, learning, and clothing was powered by the rise of collaborative consumption, a socio-economic-technological phenomenon that has recently gained popularity. Sharing economy based serviced bare many advantages for society in regards to economic efficiency and environmental sustainability. However, one of the main obstacles towards applying those types of services is that they require collaboration between people that are unfamiliar with each other. Therefore, trust is a major contributor to the success of those services. And it is within our interest to discover how the mediating technology, which is at the forefront of interaction, is building trust between the participants of collaborative consumption. In our study, we have set out to explore the relationship between trust and the mediating through one of the many facets of sharing economy: flat-sharing. Thus, the purpose was to understand and explain how trust is built between different stakeholders of flat-sharing platforms through ICT-enabled features. The research question of this study was broken down in the following questions:

- How does ICT build trust among host users of flat sharing platforms?
- How does ICT build trust among guest users of flat sharing platforms?

The end-goal is to understand how trust is built between the hosts and guests of flat-sharing who intend to collaborate together. The key findings for each research question are presented below:

How does ICT build trust among host users of flat sharing platforms?

The trust of hosts in guests was enhanced by ICT-enabled social presence of interaction, ICT-enabled online reputation and Trust in the Mediating Platform. Trust in the mediating platform on the other hand was only enhanced by the platform's Information quality and Visuals in the perceived platform design. While perceived platform security only enhanced trust in the mediating platform through support and privacy. Consequently, we have provided the model below to answer the question in subject (see Figure 7.1).

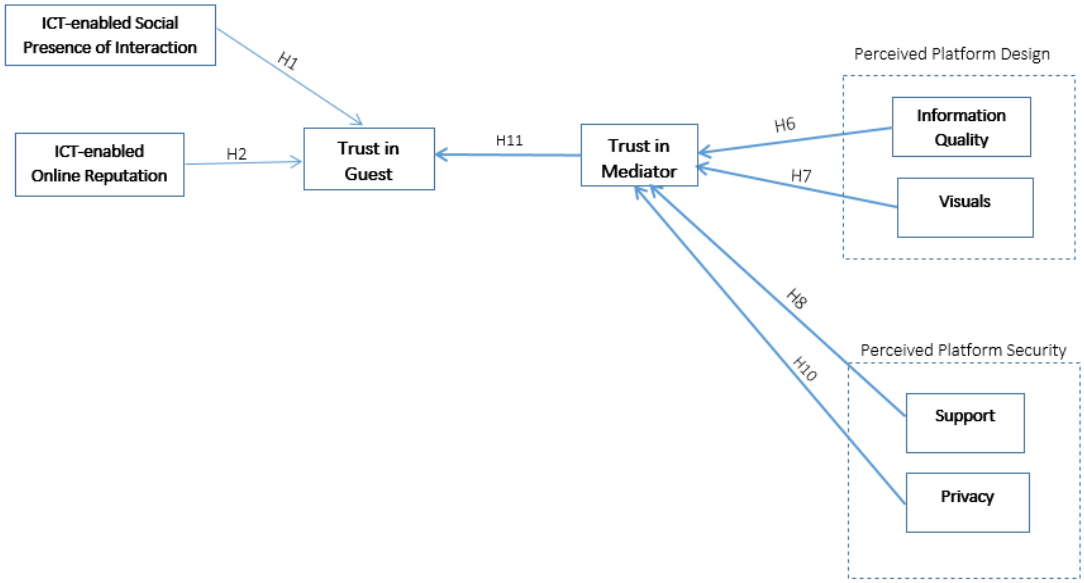

Figure 7.1: Refined model for the host perspective

How does ICT build trust among guest users of flat sharing platforms?

The trust of guests in hosts was enhanced by ICT-enabled social presence of interaction and ICT-enabled online reputation only. Although our hypothesis about Social Presence of the Platform, Functionality, Visuals, Support, Security and Privacy were significant, the relation between trust in the mediating platform and the trust in the guest proved to be insignificant. Leading us to reject this construct as an enhancer to trust in the hosts. However, because the focus in here is on trust in the hosts, any construct that does not directly relate to it will not be included in the refined model. Consequently, we have provided the theoretical model below to answer the question in subject.

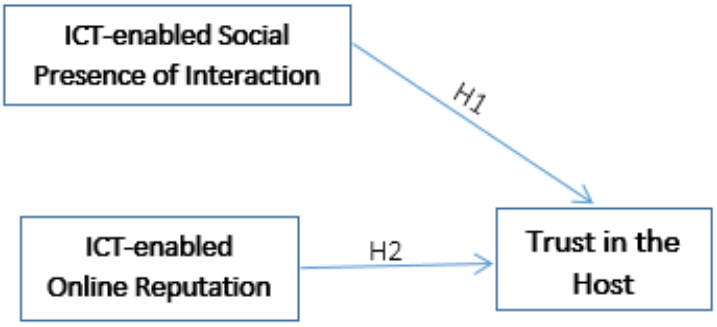

Figure 7.2: Refined model for the guest perspective

7.2 Contribution

In this study we contribute in enriching the body of knowledge and narrowing the knowledge gap in the domain of sharing economy, trust and ICT by providing a theoretical and empirical analysis of the ICT-enabled factors that build trust between hosts and guest in flat-sharing platforms. Our study provides theoretical and empirical evidence of the most influencing ICT-enabled trust factors for guests and hosts respectively. The findings assist in understanding end-users mind-set and could result into a valuable guide for current and future flat-sharing companies to take into consideration during the decision making process of system design (architecture and interface design).

7.3 Future research

Having answered the research question that is at the center of our study, the body of knowledge which belongs to collaborative consumption and technology is not yet saturated. On contrary, it is still a field that is ripe for further research and contributions. Therefore, this part will present to readers interested in this study with propositions for future research.

The most important quest for knowledge would be to fit the final piece of puzzle of our research with the mediator perspective on how ICT builds trust between the participants of collaborative consumption. It was recognized as mentioned in the literature review that the mediator is also a stakeholder in the flat-sharing business. However, as mentioned in section 4.2.2 we were unable to reach representatives of the companies in our focus. As a result, we have focused our research on the host and guest perspective only.

A possible research question for this topic would be “How does ICT build trust between the mediator and the flat-sharing participants”. In our research we were able to gain a few insights on that topic in the conducted interview, where we asked the company representative how they trust their users. To which the interviewee replied in saying that they rely on the term and agreement which users have to abide by when using the service. In addition, they mentioned using external tools to verify the authenticity of the users that they are dealing with. And finally, to them online reputation in their platform is also important for them know if the users are trustworthy or not.

Another path of future research would be to carry on the study by investigating how technology can affect participation in collaborative consumption. A useful theory to help this study would be incorporating our refined models with SET theory. Social exchange theory is used predominantly with trust, e-commerce and sharing economy (Lu et al., 2016; Ou and Sia; 2010). And through it, trust affects participation intention and perceived risk. From the perspective of information systems, it would be interesting to continue the study by testing the effect of technology on participation intention in Collaborative Consumption. Therefore, trust would be influenced by the refined model of trust in the guest, and the refined model of trust in the host.

Appendix A4: Questionnaire items

Constructs	Item code	Questions for guests	Questions for hosts	Source
ICT-enabled social presence of interaction	SPI1	I can perceive the attitude of my hosts when communicating with them via the flat-sharing website.	I can perceive the attitude of my guests when communicating with them via the flat-sharing website.	(Caspi & Blau 2008; Hess et al., 2009; Lu et al., 2016)
	SPI2	I am able to know how my hosts look like by checking their profile (May or may not include a picture or video)	(If applicable) I am able to know how my guests look like by checking their user profile via the flat-sharing website.	(Caspi & Blau 2008; Hess et al., 2009; Lu et al., 2016)
	SPI3	I feel close to my hosts when communicating with them via the flat-sharing website.	I feel close to my guests when communicating with them via the flat-sharing website.	(Caspi & Blau 2008; Hess et al., 2009; Lu et al., 2016)
Online Reputation	ORP1	In general, my hosts' listing/accommodation have high ratings by others in the flat-sharing website.	-	(Chen et. al, 2015)
	ORP2	In general, my hosts are often recommended by others (through positive ratings/reviews/comments) on the flat-sharing website.	In general, my guests are recommended by others (through positive ratings/reviews/comments) on the flat-sharing website.	(Chen et. al, 2015)
	ORP3	From the comments/reviews, I know that other guests have had a good experience with my hosts.	From the comments/reviews, I know that other hosts have had a good experience with my guests.	(Chen et. al, 2015)
ICT-enabled social network	SNT1	My hosts have a social media (i.e. Facebook/Google+) account connected with the flat-sharing website.	My guests have a social media (i.e. Facebook/Google+) account connected with the flat-sharing website.	New item

	SNT2	My hosts have a social media (i.e. Facebook/Google+) friend in common with me.	My guests have a social media (i.e. Facebook/Google+) friend in common with me.	New item
	SNT3	The accommodations that I previously booked were recommended to me by my friends through social media (Facebook/Google+).	My guests are usually recommended for my accommodation through social media (i.e. Facebook/Google+).	New item
Trust in Trustee	TiT1	Based on my experience, hosts have been consistent in their behaviour.	Based on my experience, guests have been consistent in their behaviour.	(Pavlou & Gefen, 2004)
	TiT2	Based on my experience, hosts are honest.	Based on my experience, guests are honest.	(Pavlou & Gefen, 2004)
	TiT3	Based on my experience, hosts are trustworthy.	Based on my experience, guests are trustworthy.	(Pavlou & Gefen, 2004)
Social Presence of the Platform	SPP1	There is a sense of human contact in the flat-sharing website.		(Gefen & Straub, 2004; Lu et al., 2016)
	SPP2	There is a sense of friendliness in the flat-sharing website.		(Gefen & Straub, 2004; Lu et al., 2016)
	SPP3	There is a sense of human warmth in the flat-sharing website.		(Gefen & Straub, 2004; Lu et al., 2016)
Perceived Platform Quality	FNC1	From my point of view, the flat-sharing website can always be accessed.		(Kim et al., 2002; Ou & Sia, 2010; Zhang & Dran, 2000)
	FNC2	From my point of view, the flat-sharing website is fast.		(Kim et al., 2002; Ou & Sia, 2010; Zhang & Dran, 2000)
	FNC3	From my point of view, the flat-sharing website does not crash nor does it have errors.		(Kim et al., 2002; Ou &

				Sia, 2010; Zhang & Dran, 2000)
	INF1	Overall, the information (about hosts, policies, etc.) that this flat-sharing website provides to me seems relevant.	Overall, the information (about guests, policies, etc.) that this flat-sharing website provides to me seems relevant.	(Ou & Sia, 2010; Zhang & Dran, 2000)
	INF2	Overall, the information (about hosts, listings/accommodations, etc.) that this flat-sharing website provides to me is up to date.	Overall, the information (about guests, policies, etc.) that this flat-sharing website provides to me seems up to date.	(Ou & Sia, 2010; Zhang & Dran, 2000)
	INF3	Overall, the information (about host information, listings/accommodations, etc.) that this flat-sharing website provides to me seems correct.	Overall, the information (about guests, policies, etc.) that this flat-sharing website provides to me seems correct.	(Zhang & Dran, 2000)
	VIS1	The flat-sharing website looks visually attractive.		(Hsin, Chang & Chen, 2008)
	VIS2	The design of this flat-sharing website looks organized.		(Hsin Chang & Chen, 2008)
	VIS3	The website's layout and choice of colors are appealing.		(Chen et al., 2015)
Perceived Platform Design	SUP1	I can go to this flat-sharing website whenever I have issues or concerns.		(Lankton & McKnight, 2008)
	SUP2	I can rely on the support of the flat-sharing website when I need it.		New item
	SEC1	I am willing to use my credit card on this flat-sharing website to make a transaction.		(Gefen, 2000; Kim et al., 2008)
	SEC2	I feel secure about the electronic payment system of this flat-sharing website.		(Kim et al., 2008; Koufaris & Hampton, 2004)

	SEC3	I believe my personal information is secure in this flat-sharing website.		(Kim et al., 2008)
	PRV1	The amount of my personal information that the flat-sharing website displays to the hosts is acceptable.	The amount of my personal information that the flat-sharing website displays to the hosts is acceptable.	New Item
	PRV2	My personal information in the platform will not be shared with other parties without my consent.		(Kim et al., 2008)
	PRV3	I am not concerned about the privacy of my personal information during a transaction.		(Kim et al., 2008)
Trust in Mediator	TiM1	My perception is that this flat-sharing website is reliable.		(Ou & Sia, 2010; Pavlou & Gefen, 2004)
	TiM2	My perception is that this flat-sharing website is always performing well.		(Pavlou & Gefen, 2004)
	TiM3	My perception of this flat-sharing website is that it can be trusted all the time		Pavlou & Gefen, 2004; Kim et al., 2008)

Appendix A5.1: Percentage of hosts and guests by country

Percentage of Hosts and Guests by Country				
Country	Host (%)	Host	Guest (%)	Guest
Afghanistan	0.87%	1	0.00%	0
Albania	3.48%	4	9.00%	9
Algeria	0.00%	0	2.00%	2
Antarctica	0.00%	0	1.00%	1
Argentina	0.00%	0	1.00%	1
Armenia	0.00%	0	1.00%	1
Australia	0.00%	0	1.00%	1
Austria	1.74%	2	1.00%	1
Azerbaijan	0.87%	1	0.00%	0
Belgium	0.87%	1	0.00%	0
Bosnia and Herzegovir	0.00%	0	2.00%	2
Brazil	0.87%	1	1.00%	1
Burma	0.00%	0	2.00%	2
Canada	4.35%	5	5.00%	5
China	2.61%	3	3.00%	3
Czech Republic	0.87%	1	0.00%	0
Denmark	0.00%	0	2.00%	2
Finland	0.00%	0	1.00%	1
France	14.78%	17	4.00%	4
Germany	0.87%	1	8.00%	8
Greece	0.00%	0	1.00%	1
Hong Kong	0.00%	0	1.00%	1
India	15.65%	18	1.00%	1
Indonesia	14.78%	17	2.00%	2
Iraq	0.00%	0	1.00%	1
Italy	2.61%	3	0.00%	0
Japan	2.61%	3	0.00%	0
Kenya	0.00%	0	1.00%	1
Korea/South	0.00%	0	1.00%	1
Lebanon	0.00%	0	5.00%	5
Malaysia	0.00%	0	1.00%	1
Netherlands	0.87%	1	2.00%	2
New Zealand	0.87%	1	2.00%	2
Nigeria	0.87%	1	0.00%	0
Norway	0.87%	1	0.00%	0
Palestine	1.74%	2	0.00%	0
Peru	0.87%	1	0.00%	0
Portugal	0.00%	0	2.00%	2
Romania	0.00%	0	1.00%	1
Russia	0.00%	0	2.00%	2
Serbia	0.00%	0	1.00%	1
South Africa	0.00%	0	1.00%	1
Spain	0.00%	0	1.00%	1
Sweden	0.87%	1	7.00%	7
Taiwan	0.00%	0	2.00%	2
Tunisia	0.00%	0	1.00%	1
Turkey	0.87%	1	1.00%	1
Ukraine	0.87%	1	0.00%	0
United Arab Emirates	0.00%	0	1.00%	1
United Kingdom	3.48%	4	3.00%	3
United States	18.26%	21	14.00%	14
Uruguay	0.87%	1	0.00%	0
Venezuela	0.87%	1	0.00%	0
Zimbabwe	0.00%	0	1.00%	1

Appendix A5.2: Mean and Standard Deviations for hosts

		AVG	SDV
Social Presence of Interaction	SPI1	5.17	1.24
	SPI2	5.30	1.39
	SPI3	4.90	1.35
Online Reputation	ORP2	4.97	1.62
	ORP3	5.38	1.33
Social Networks	SNT1	4.83	1.58
	SNT2	3.59	2.14
	SNT3	3.30	2.05
Trust in Guest	TiT1	5.37	1.32
	TiT2	5.69	1.11
	TiT3	5.82	1.12
Social Presence of the Platform	SPP1	5.52	1.15
	SPP2	5.73	1.05
	SPP3	5.48	1.22
Functionality	FNC1	5.83	1.09
	FNC2	5.58	1.21
	FNC3	5.14	1.44
Information Quality	INF1	5.42	1.12
	INF2	5.53	1.11
	INF3	5.56	1.14
Visuals	VIS1	5.57	1.09
	VIS2	5.51	1.19
	VIS3	5.51	1.17
Support	SUP1	5.29	1.23
	SUP2	4.97	1.47
Security	SEC1	5.05	1.81
	SEC2	5.26	1.55
	SEC3	5.07	1.37
Privacy	PRV1	5.52	1.23
	PRV2	5.15	1.52
	PRV3	4.30	1.81
Trust in Mediator	TiM1	5.54	1.17
	TiM2	5.34	1.31
	TiM3	5.11	1.36

Appendix A5.3: Percentage (%) & Frequency (F) of Hosts for each item

		Strongly Disagree		Disagree		Somewhat Disagree		Neutral		Somewhat Agree		Agree		Strongly Agree	
		(%)	F	(%)	F	(%)	F	(%)	F	(%)	F	(%)	F	(%)	F
Social Presence of Interaction	SPI1	1.74%	2	2.61%	3	3.48%	4	16.52%	19	29.57%	34	36.52%	42	9.57%	11
	SPI2	1.77%	2	2.65%	3	7.08%	8	12.39%	14	23.01%	26	34.51%	39	18.58%	21
	SPI3	1.74%	2	3.48%	4	7.83%	9	21.74%	25	33.91%	39	18.26%	21	13.04%	15
Online Reputation	ORP2	5.22%	6	4.35%	5	6.09%	7	16.52%	19	26.96%	31	21.74%	25	19.13%	22
	ORP3	1.74%	2	1.74%	2	2.61%	3	19.13%	22	20.87%	24	33.04%	38	20.87%	24
Social Networks	SNT1	5.22%	6	5.22%	6	6.09%	7	20.00%	23	24.35%	28	26.96%	31	12.17%	14
	SNT2	29.57%	34	8.70%	10	8.70%	10	13.04%	15	15.65%	18	14.78%	17	9.57%	11
	SNT3	33.04%	38	10.43%	12	6.96%	8	17.39%	20	14.78%	17	10.43%	12	6.96%	8
Trust in Guest	TiT1	0.87%	1	2.61%	3	6.96%	8	11.30%	13	23.48%	27	36.52%	42	18.26%	21
	TiT2	0.00%	0	0.00%	0	2.61%	3	14.78%	17	21.74%	25	33.04%	38	27.83%	32
	TiT3	0.00%	0	0.87%	1	3.48%	4	8.70%	10	17.39%	20	39.13%	45	30.43%	35
Social Presence of the Platform	SPP1	0.00%	0	0.87%	1	5.22%	6	12.17%	14	24.35%	28	37.39%	43	20.00%	23
	SPP2	0.00%	0	0.87%	1	2.61%	3	6.09%	7	28.70%	33	36.52%	42	25.22%	29
	SPP3	0.00%	0	0.87%	1	5.22%	6	16.52%	19	23.48%	27	30.43%	35	23.48%	27
Platform Functionality	FNC1	0.00%	0	0.00%	0	3.48%	4	7.83%	9	24.35%	28	30.43%	35	33.91%	39
	FNC2	0.00%	0	0.87%	1	6.09%	7	10.43%	12	25.22%	29	31.30%	36	26.09%	30
	FNC3	2.61%	3	0.87%	1	11.30%	13	14.78%	17	22.61%	26	31.30%	36	16.52%	19
Information Quality	INF1	0.00%	0	0.87%	1	3.48%	4	17.39%	20	26.09%	30	35.65%	41	16.52%	19
	INF2	0.00%	0	0.87%	1	2.61%	3	14.78%	17	26.96%	31	33.91%	39	20.87%	24
	INF3	0.00%	0	1.74%	2	4.35%	5	7.83%	9	29.57%	34	35.65%	41	20.87%	24
Visuals	VIS1	0.00%	0	0.00%	0	4.35%	5	12.17%	14	26.96%	31	34.78%	40	21.74%	25
	VIS2	0.00%	0	2.61%	3	3.48%	4	9.57%	11	31.30%	36	30.43%	35	22.61%	26
	VIS3	0.00%	0	0.87%	1	2.61%	3	19.13%	22	22.61%	26	31.30%	36	23.48%	27
Support	SUP1	0.87%	1	0.87%	1	3.48%	4	23.48%	27	23.48%	27	30.43%	35	17.39%	20
	SUP2	1.74%	2	5.22%	6	6.09%	7	24.35%	28	22.61%	26	23.48%	27	16.52%	19
Security	SEC1	6.96%	8	3.48%	4	6.96%	8	20.00%	23	13.04%	15	21.74%	25	27.83%	32
	SEC2	3.48%	4	2.61%	3	2.61%	3	24.35%	28	15.65%	18	25.22%	29	26.09%	30
	SEC3	0.87%	1	3.48%	4	4.35%	5	27.83%	32	25.22%	29	19.13%	22	19.13%	22
Privacy	PRV1	0.00%	0	0.87%	1	6.09%	7	13.04%	15	26.09%	30	27.83%	32	26.09%	30
	PRV2	1.74%	2	6.09%	7	2.61%	3	23.48%	27	20.00%	23	23.48%	27	22.61%	26
	PRV3	10.43%	12	7.83%	9	11.30%	13	24.35%	28	17.39%	20	15.65%	18	13.04%	15
Trust in Mediator	TiM1	0.00%	0	1.74%	2	3.48%	4	12.17%	14	26.96%	31	33.04%	38	22.61%	26
	TiM2	0.00%	0	0.87%	1	11.30%	13	13.91%	16	21.74%	25	31.30%	36	20.87%	24
	TiM3	1.74%	2	3.48%	4	4.35%	5	20.00%	23	27.83%	32	27.83%	32	14.78%	17

Appendix A5.4: Mean and Standard Deviations for guests

		Mean	SDV
Social Presence of Interaction	SPI1	4.92	0.96
	SPI2	4.93	1.28
	SPI3	4.35	1.22
Online Reputation	ORP1	5.79	1.08
	ORP2	5.70	1.31
	ORP3	6.09	0.98
Social Networks	SNT1	3.98	1.53
	SNT2	2.18	1.62
	SNT3	2.28	1.56
Trust in Hosts	TiT1	5.24	1.20
	TiT2	5.63	1.07
	TiT3	5.63	1.08
Social Presence of the Platform	SPP1	5.08	1.29
	SPP2	5.34	1.09
	SPP3	5.02	1.21
Functionality	FNC1	5.81	1.03
	FNC2	5.56	1.14
	FNC3	5.52	1.35
Information Quality	INF1	5.61	1.10
	INF2	5.53	1.11
	INF3	5.68	0.98
Visuals	VIS1	5.79	1.09
	VIS2	5.78	1.03
	VIS3	5.73	1.13
Support	SUP1	5.11	1.28
	SUP2	5.28	1.08
Security	SEC1	5.52	1.61
	SEC2	5.67	1.41
	SEC3	5.34	1.39
Privacy	PRV1	5.55	1.21
	PRV2	5.19	1.38
	PRV3	4.16	1.79
Trust in Mediator	TiM1	5.80	1.02
	TiM2	5.45	1.18
	TiM3	5.12	1.23

Appendix A5.5: Percentage (%) & Frequency (F) of Guests for each item

		Strongly Disagree		Disagree		Somewhat Disagree		Neutral		Somewhat Agree		Agree		Strongly Agree	
		(%)	F	(%)	F	(%)	F	(%)	F	(%)	F	(%)	F	(%)	F
Social Presence of Interaction	SPI1	0.00%	0	3.00%	3	4.00%	4	16.00%	16	56.00%	56	17.00%	17	4.00%	4
	SPI2	1.00%	1	4.00%	4	7.00%	7	22.00%	22	29.00%	29	29.00%	29	8.00%	8
	SPI3	0.00%	0	8.00%	8	15.00%	15	32.00%	32	26.00%	26	17.00%	17	2.00%	2
Online Reputation	ORP1	2.00%	2	0.00%	0	1.00%	1	4.00%	4	22.00%	22	49.00%	49	22.00%	22
	ORP2	1.00%	1	3.00%	3	3.00%	3	9.00%	9	14.00%	14	42.00%	42	28.00%	28
	ORP3	0.00%	0	1.00%	1	0.00%	0	5.00%	5	18.00%	18	35.00%	35	41.00%	41
Social Networks	SNT1	7.00%	7	14.00%	14	8.00%	8	37.00%	37	17.00%	17	13.00%	13	4.00%	4
	SNT2	53.00%	53	18.00%	18	6.00%	6	11.00%	11	6.00%	6	5.00%	5	1.00%	1
	SNT3	48.00%	48	19.00%	19	7.00%	7	12.00%	12	11.00%	11	3.00%	3	0.00%	0
Trust in Host	TiT1	1.00%	1	2.00%	2	3.00%	3	19.00%	19	28.00%	28	35.00%	35	12.00%	12
	TiT2	0.00%	0	1.00%	1	3.00%	3	11.00%	11	21.00%	21	45.00%	45	19.00%	19
	TiT3	0.00%	0	2.00%	2	3.00%	3	7.00%	7	24.00%	24	46.00%	46	18.00%	18
Social Presence of the Platform	SPP1	1.00%	1	5.00%	5	5.00%	5	14.00%	14	34.00%	34	31.00%	31	10.00%	10
	SPP2	1.00%	1	1.00%	1	4.00%	4	9.00%	9	38.00%	38	36.00%	36	11.00%	11
	SPP3	1.00%	1	3.00%	3	5.00%	5	19.00%	19	38.00%	38	24.00%	24	10.00%	10
Platform Functionality	FNC1	0.00%	0	0.00%	0	2.00%	2	9.00%	9	25.00%	25	34.00%	34	30.00%	30
	FNC2	0.00%	0	1.00%	1	6.00%	6	9.00%	9	23.00%	23	42.00%	42	19.00%	19
	FNC3	0.00%	0	3.00%	3	7.00%	7	13.00%	13	15.00%	15	36.00%	36	26.00%	26
Information Quality	INF1	0.00%	0	1.00%	1	3.00%	3	11.00%	11	26.00%	26	37.00%	37	22.00%	22
	INF2	0.00%	0	1.00%	1	4.00%	4	12.00%	12	26.00%	26	38.00%	38	19.00%	19
	INF3	0.00%	0	0.00%	0	5.00%	5	5.00%	5	24.00%	24	49.00%	49	17.00%	17
Visuals	VIS1	0.00%	0	0.00%	0	5.00%	5	6.00%	6	23.00%	23	37.00%	37	29.00%	29
	VIS2	0.00%	0	1.00%	1	2.00%	2	7.00%	7	23.00%	23	42.00%	42	25.00%	25
	VIS3	0.00%	0	0.00%	0	4.00%	4	12.00%	12	20.00%	20	35.00%	35	29.00%	29
Support	SUP1	0.00%	0	2.00%	2	7.00%	7	26.00%	26	25.00%	25	23.00%	23	17.00%	17
	SUP2	0.00%	0	0.00%	0	4.00%	4	20.00%	20	36.00%	36	24.00%	24	16.00%	16
Security	SEC1	3.00%	3	3.00%	3	7.00%	7	10.00%	10	17.00%	17	23.00%	23	37.00%	37
	SEC2	2.00%	2	2.00%	2	3.00%	3	11.00%	11	20.00%	20	26.00%	26	36.00%	36
	SEC3	1.00%	1	2.00%	2	6.00%	6	20.00%	20	19.00%	19	28.00%	28	24.00%	24
Privacy	PRV1	2.00%	2	0.00%	0	3.00%	3	8.00%	8	33.00%	33	31.00%	31	23.00%	23
	PRV2	1.00%	1	3.00%	3	8.00%	8	16.00%	16	27.00%	27	26.00%	26	19.00%	19
	PRV3	9.00%	9	14.00%	14	14.00%	14	11.00%	11	28.00%	28	15.00%	15	9.00%	9
Trust in Mediator	TiM1	0.00%	0	0.00%	0	4.00%	4	7.00%	7	18.00%	18	47.00%	47	24.00%	24
	TiM2	1.00%	1	1.00%	1	4.00%	4	12.00%	12	26.00%	26	40.00%	40	16.00%	16
	TiM3	1.00%	1	3.00%	3	5.00%	5	18.00%	18	29.00%	29	35.00%	35	9.00%	9

Appendix A5.6: Path analysis for hosts

Path analysis

Path	**Path Coefficient**	**T-Statistics**	**P-Values**
Trust in Mediator -> Trust in Guest	0.353	4.397	**0.000**
Privacy -> Trust in Mediator	0.320	4.066	**0.000**
Visuals -> Trust in Mediator	0.316	4.030	**0.000**
SP of Interaction -> Trust in Guest	0.299	2.970	**0.003**
Information Quality -> Trust in Mediator	0.314	2.761	**0.006**
Support -> Trust in Mediator	0.206	2.546	**0.011**
Online Reputation -> Trust in Guest	0.165	2.119	0.035
Security -> Trust in Mediator	-0.134	1.749	0.081
SP of the Website -> Trust in Mediator	-0.112	1.529	0.127
Functionality -> Trust in Mediator	0.046	0.552	0.581
Social Network -> Trust in Guest	-0.073	0.548	0.584

Coefficient of determination-hosts

Dependent variable	**R^2**	**T-Statistics**	**P-Values**
Trust in Guest	**0.324**	5.005	0.000
Trust in Mediator	**0.652**	13.053	0.000

Appendix A5.7: Path analysis for guests

Path analysis

Path	**Path Coefficients**	**T -Statistics**	**P-Values**
Online Reputation -> Trust in Host	0.342	3.898	**0.000**
Privacy -> Trust in Mediator	0.311	3.616	**0.000**
Social Presence of Interaction -> Trust in Host	0.328	3.351	**0.001**
Visuals -> Trust in Mediator	0.269	3.112	**0.002**
Functionality -> Trust in Mediator	0.234	2.677	**0.008**
Security -> Trust in Mediator	0.227	2.387	**0.017**
Social Presence of the Website -> Trust in Mediator	0.156	2.248	**0.025**
Support -> Trust in Mediator	0.116	1.995	**0.047**
Information Quality -> Trust in Mediator	-0.159	1.603	0.109
Trust in Mediator -> Trust in Host	0.090	0.933	0.351
Social Network -> Trust in Host	-0.055	0.550	0.583

Coefficient of determination-guests

Dependent variable	**R^2**	**T-Statistics**	**P-Values**
Trust in Host	**0.364**	4.423	0.000
Trust in Mediator	**0.694**	12.083	0.000

Appendix A6.1: Interview analysis

Topic	Interview	
	Questions	**Answers**
Social Presence	From your provided features, which of them do you think hosts rely on more, and which of them do you think guests rely on more when it comes to trusting each other? (Photos, comments, reviews, ratings)	I think photos are very important, because, for example, if you have an uploaded a profile picture, you see who is the person that you're dealing with. It is always very important for lots of people, to know what the person looks like, because you can see a lot of the personality from the profile picture.
	So 9flats thinks that guests rely more on pictures when it comes to choosing the places that they need to trust.	The most important thing, I guess is the price and the place. - haha, yes of course. - Because when I just see besides the profile picture, when I just see the place it is always just the place, not only proper picture of the guest and the host but also of the place. Because you see what you get from the picture. But here we are discussing it from the trust aspect, so guests and host rely most on pictures.
	So you think that guests and hosts rely on the same thing when it comes to trusting each other? - Yes. - So I asked which is the most important feature that ensures trust between the participants, does that mean that the others are less important, or are they simply irrelevant?	Less important, but only from the trust aspect. As I said for booking a place, is depends where the place is located, what the price of the place is, is there internet or not, this is very important. But from the trust perspective, it is very important to know who is the person who booked the place, or who is the person who is coming to my place. There is mainly another point, but now we're talking between hosts and guests. But as I said we have some instruments where you can trust the other one a little bit more, because we have the system of reviews on our website. So we ask every hosts and every guests after the booking has taken place on our website, to review the other one. So even guests, if they use our network frequently, they definitely will receive a review from us. "This is a nice guest, she is clean, I recommend this guest, etc." This is a super big trust point, and it also can happen that this is a guest is playing his/her trumped every night, so he will not have the trust of the host. So the review is super important also.
Online Reputation	Do you think the reputation system for guests, has the same impact as the reputation system for hosts. Would having a high rep for host entail the same amount of trust if the guest had a high reputation (Comments, reviews, ratings)	Absolutely, because, it is important, as I said, most of our host are private persons, not professional. So they have part of a risk, who lives in my place. It is important to know if a guest is a reliable person that you can trust, and you can give them the key and everything. So it is very important for any user on our website if the other one has reviews it is always a benefit.
	If the host had a high reputation and you wanted to do a background check on that host, when you notice that this host has a high reputation, would you trust them more than a host with low reputation.	Definitely, but normally we don't do a background check on a high rep host, because everyone makes a mistake. But if we already have 100 bookings for that host and 95% of the reviews are positive, we don't do a background check. Because those are made if somebody was a frauder. On the other hand if there are complaints on the place, then we speak to the host [something to clean or that sort] then we send a discount. The way that guests review the host is maybe a bit worse than all the guests before, so it is not good for the host because. We ask for phone number and email in order to sign up for the website.

Topic	Interview	
	Questions	**Answers**
Social Network	And to go more in details, we want to know why did you incorporate social media in the website, does it have any relation in enhancing trust between the hosts and the guests? Between 9Flats and its users?	No, No, only when the booking is accepted they can exchange social media account and that sort. Because the only contact possibility between hosts and guests is watching the profile, reading reviews and exchanging messages on our website. But before booking it is not possible to exchange social media accounts.
	Users have the possibility to log in with FB and G+, does 9Flat have any features where maybe they would say, this guest have a friend in common with you, would those social media features enhance trust between the host and the guest?	No. Because, as I said, we don't forward this information. The reason for that btw is very simple, if we allow guests to communicate in private before the booking takes place, they would get the contact and collaborate on their own. Then 9Flats would go down.
	So you think people logging in with their social media account doesn't affect trust between you and the users?	This is a personal question because we don't make it any different from people who log in via Facebook or normal way. But normally if we wanted to check if that person were real, then we can check his/her Facebook account.
Perceived Platform Design	Do you think, that the design of the website affects trust of the users in your website?	Sure, it is all psychology, isn't it? Yes so you have to be open positive internet website. If it is all black or all like I don't know bad design, design is very important let's say this. You have to be trustful, people who want to shop, they are not our customers just by walking in meeting the customer. They only see our website, so the website has to be clear, open structured positive, clear and safe.
Mediator--> trust in the trustee	So do you think that having trust in your website impacts the overall trust between users and each other?	Yes because they know that this is a place where good and serious hosts and guests meet. We are a marketplace, and we open our market to this shared economy and we try to eliminate bad hosts and frauders. So we know it is a safe harbour for good hosts and good guests. And we use it frequently for example, host said "yes, you've sent me a good guest, thank you very much for this"

Topic	Interview	
	Questions	**Answers**
Open-ended	What other features should be added to build trust between guests hosts, and especially for trust between 9flats and the users?	you know it is not so easy to answer this, because you don't have this 100% security, if you want to have it, you need from every guest a picture, an id card, a video and name of mother and father. So if you request this then you will not have so many customers and maybe it is too much. [can't hear] There is no system that is 100% safe, you can only try to reach as much as possible to an ever safe system. And maybe add new technology, but I cannot say now that okay we need, I don't know, a skype interview for every user before we accept them on our website. It would be wrong to have this kind of feature, we try to get better and better and more reliable to our customers and it shows we are quite good at this.
	Do you think flat-sharing has reached its maturation phase when it comes to applying trust between companies users?	There is no limit, I mean, the only people who trust our service would use our service. And it is getting more and more users, and you have to convince the users that this kind of business is safe, and is trustful, so you have convince the customer that it is a safe platform and this is an endless fight. We are growing very quickly, I think every second year we double our places and our users or even more. So there is always new customers you have to convince about your platform and the kind of business is safe. So there is no limit there is always new forms to bring people on your platform and to make this business on our platform.
	So to start with the body of our interview: the first question is going to be: Do you think it is necessary for 9Flats to trust its users?	This is one of the main goals that we have to solve, because if you don't trust, especially internet company. It is very important for people to trust us. If you don't trust the company you would never pay them. So it is super important to have the trust of our customers (guests and hosts) and also it is very important to have trust between hosts and guests. And with some instruments to build this trust. So first of all, we need to divide between trusting our business, and trust between guests and hosts, because the guest needs to stay in the host's place. The host usually ask, who is going to come to my place. So trust is one of the most important issues for us.
	What about the trust between 9Flats and the users. We know that the users have to trust each other, but do you think that the company itself needs to trust its people?	We need to trust those people, yes, because if we don't trust them, or if they are making off us serious business, it is bad for our reputation, so for sure we need to put trust in our users. So trust from every site is very important for this business.
	How does 9Flats trust its users? Do you think the website has a role in this?	Sure, so first of all, every user on our website has to agree to our term of use before using our website. All our services are free, but they have to agree to our terms of use, meaning we are the ones who put in the rules of this game, how it works. I don't repeat every issue there is in the term of use, but it says that you should be a responsible and trustful person to use our service. In case we are not sure about can we trust a user. We talk to him. So there are several ways as a company to identify its users. So if we are not sure, we check the user and at the last stage we ask them for a proof of identify
	Ok you mean only hosts? Or hosts and guests?	Both, and it is not a general thing that we do, but if there are some things which are looking strange, we request this proof of identify. In both ways it is done just by calling guests or hosts. And when you speak to the guy/girl, you see what kind of people is there on the other side, and if we are not sure, we request proof of identity means, for guests, we request an ID card or credit card details. And for hosts, we do the same but in addition we check if he/she is the owner of the website [the flat]

Open ended	So you think the technology that you are using, it could be other than the website, helps you trust the users, right?	We are an internet based company, so technology offers a lot of help if you know how to use to prove for example, [can't hear]. There are many instruments that you can use to check
	Do you have any small example on what technology can be used to prove that the person is a fraud on the website? Or something that gives you the alarms.	For example if somebody is listing a place on our website, and we're not if the place really exist, or if that person is the host. You can use google picture search, what you can do is just put in the picture and check where it is published in the whole internet. When I see a place, the place should be in Stockholm and I found a picture about the same place for sale in New York. Then it is clear that something is wrong here.
	3rd party trust	I don't know if you are familiar with this typical German thing called tuft, they check companies and they give a rating of companies and only if it is a serious good work, they receive a very good score. So we like to be checked by independent companies because we trust in our work, we know we do good work and those independent say ok they are doing a good job, it is good for our customers who trust in us
	This is a general question, what other features should be added to build trust between guests hosts, and especially for trust between 9flats and the users?	You know it is not so easy to answer this, because you don't have this 100% security, if you want to have it, you need from every guest a picture, an id card, a video and name of mother and father. So if you request this then you will not have so many customers and maybe it is too much. [can't hear] There is no system that is 100% safe, you can only try to reach as much as possible to an ever safe system. And maybe add new technology, but I cannot say now that okay we need, I don't know, a skype interview for every user before we accept them on our website. It would be wrong to have this kind of feature, we try to get better and better and more reliable to our customers and it shows we are quite good at this
	And what do you think about 3rd party trust? if a guest wants to sign in to your website, if this guest uses an account made by a 3rd party, for example, you mentioned that 9flats can get its rating from tuft, what do you think if your users maybe getting a rating from companies like tuft about them being good guests/host	Yeah I know what you mean, there are some suggestions in the past, I am sure in the future as a trusted guest or host you can take your ratings from other companies. Yeah you can use your ratings from other companies. It is not a bad idea because the result is that you have people or customers on your website that you can trust, so why not. But what would you do, I mean the question on the other hand. What if somebody doesn't have this? Do you want to reject his request for membership? so it is always a little difficult, this is definitely a point that we should think about, because this kind of community already started and it is growing

Appendix A6.2: Open-question analysis

Topic	Open question: Do you have any other suggestion about how the website can build trust between you and the future hosts?	
	Guests	**Hosts**
Social Presence	video calls	One to one chat
	Short video calls to confirm bookings and share a few words with the host.	More activities
	The host should be evaluated separately from the flat. I have had great flats with poor hosts and vice versa as well - so that breakdown could help me decide better if I see review/ratings for both. Some sort of video chat system with the website might be helpful. Face-to-face time to discuss a rental prior to booking might give both the host and the guest a better idea of what they are committing too.	To give more information about guests
	Create a Validation Program of Photos and thereby showing the assigned Flat-sharing Personnel who has validated the flat and its accuracy, and this person being able to leave comments about the quality of the flat compared to the perceived quality on photos of the flat. An example: "Our Validator´s comments about this flat: When arriving to the flat, the quality of the apartment seems quite...." A combination of this, together with other guests comments, would increase the trustworthiness of the overall feeling of a flat.	
	More detail about the hosts (e.g. her job, relationship, education...)	Airbnb allows hosts to review guests and for guests to have a "profile". However, HomeAway does not. I feel guests having a profile, but more so reviews by other hosts, would be a huge help in building trust.
		On couchsurfing there are still a lot of people who don't use any photo profile. Couchsurfing needs to make it strict.
		Verified ID/passport
		references they had is enough for showing us if they're "real"
		Maybe one day the website can provide a message with video. It's interesting!
		The member of that website must share about their true profile and picture... so we can know each other so we can trust it.
		Require the users to make video introducing themself.

Topic	Questionnaire	
	Guests	**Hosts**
Social Presence		By building platform that keeps connection between hosts and guests
		You only address the 'website'. To me as host 'the Airbnb team/the organisation' is the issue. Their software team keeps 'fixing' things that work fine and weren't 'broken', but don't tackle issues that cause confusion, don't work well, or introduce new functions etc. that just haven't been thought through enough. I wish: # 1: That it was necessary that profiles could only be completed if a recognizable picture(s) of the person (not a dog/cat, landscape, tiny human in a group...) was added. A mountain range or stuffed bunny does not create trust, and as a host it feels strange to ask somebody to show a picture of themselves. But a picture says a lot, and if a completely different person showed up at my home it would be a breach of trust for me. #2: That profiles could only be created with a mandatory short description of the person (how can a person that doesn't say anything about themselves just expect to be allowed to stay in my place). #3: This is a joke, but I wish it was possible to know if somebody brings a strange odor with them ;) I've had pungent Indian oil, really strong aftershave, and a kind of musty 2nd Hand clothing smell that was very lingering for a couple days, which is a real nuisance when new guests are to come the following day.
		Quicker acess when one contact them with questions.
		Set up a step before confirming guest's stay that is to require a voice talk at least between guest and host to make sure the guest is interesting for the host to host.
		I have never had any issue with the website. Whenever I needed them, I got quick and effective reply.
Online Reputation	Transparent ratings and history of good behaviour	Book with messages left by guest
		By giving the clear and honest information about me and my past guests.
		Airbnb allows hosts to review guests and for guests to have a "profile". However, HomeAway does not. I feel guests having a profile, but more so reviews by other hosts, would be a huge help in building trust.
		The site (Airbnb) should publish host's star ratings of guests. This information is collected from hosts but never published on guests' accounts. Hosts want and NEED to see how other hosts have rated these guests, and it is only fair that if guest's ratings of host's place are shown, host's ratings of guests should be shown on the guest's profile.
		It’s better to have the old positive-neutral-negative reference like before.
Social Network	Link to the host's social media account to "check up" on them.	By Facebook ad
	Connecting in social media is a good way to establish the mutual trust in the beginning.	Invite users to link their account to at least one social network (i.e. Facebook)
		More integration Wirth social media

Topic	Questionnaire	
	Guests	**Hosts**
Perceived Platform Design	new design	
Information Quality	Better Details about new listings will be very much appreciated	
	Always having access to the related booking and contact information is a must.	
	The host can provide a phone number so guests can contact them if they have questions or need assistance upon arrival to the flat.	
	Encouraging Hosts to share not only the good, but also the bad. Transparency	
	Find the rate of the host updated	
	More detail about the hosts (e.g. her job, relationship, education...)	
	Make refund policies clear when booking so you are aware when you should notify the host by if you will be unable to travel.	
	Transparent ratings and history of good behaviour	
Perceived Platform Security		use encrypt methods to safe details
Support		Have a help desk clerk responding to questions as you cannot find everything on A&Q session
Open-ended	No, I found it to be very trustworthy already.	I think by a certain code of conduct published on the website that everyone should agree to
	I find it perfect. No suggestions in mind.	Provide 3rd party intermediation
	I don't. I think it is a very good website.	Mentions how many hosts did not give reference
	The key feature on AirBnB that builds trust for me is double, triple or more verification that is needed before posting flat on the website. Since I had to do it myself, I know that hosts will be unlikely to be "fake". And in combination with comments and reviews, it makes me feel safe. Plus I know that my payment will be withheld from AirBnB if the offer doesn't turn out as described	My perception of this flat-sharing website is that it can be trusted all the time might change in the future. Who knows. :-)
	None at this time. I find the app to be great as well as the website.	Airbnb does not know what it wants to be and doesn't educate new guests well as to what it is and what they are buying. They do not always protect hosts from bad people which lowers trust across the board.
	Some official clearance by municipality or other credible organisations	The hosts cannot take the money from the guests because they need to stay for free unless the guest give their money willingly.

Appendix B4: Interview Transcription

Interview
Key Account Manager
2016-05-02

[42 Minutes]

May we know what your age is?
Yes my age, let me think about it, 45
May we know your gender?
Male
What is your country of origin?
I am German.
Alright, thank you very much. Can you tell us about your job position?
Key account manager at 9Flats.
Could you tell us a little bit about your job?
In my social network profile, I wrote problem solver. So maybe that is the right description. I am dealing with hosts and guests to make the businesses possible. So any problem or listing places on our website. And if there are problems between guests and hosts, I try to fix the problems, I try to get new hosts on our website, so between marketing. [Can't here] I also do interviews. I also publish our work, and bring it to an audience of interest.
Ok, thank you very much for this answer. So to start with the body of our interview: the first question is going to be: From your provided features, which of them do you think hosts rely on more, and which of them do you think guests rely on more when it comes to trusting each other? (Photos, comments, reviews, ratings)
Photos are very important, because if you have an uploaded a profile picture, you see who is the person that you're dealing with. It is always very important for lots of people, to know what the person looks like.
So 9flats thinks that guests rely more on pictures when it comes to trust.
The most important thing is the price.
haha, yes of course.
But here we are discussing it from the trust aspect, so guests and host rely most on pictures. This, and also it is about the website itself, where you post your profile picture.
So you think that guests and hosts rely on the same thing when it comes to trusting each other?
Yes.
So I asked which is the most important feature that ensures trust between the participants, does that mean that the others are less important, or are they simply irrelevant?
Less important, but only from the trust aspect. As I said for booking a place, is depends where the place is located, what the price of the place is, is there internet or not, this is very important. But from the trust perspective, it is very important to know who is the person who booked the place, or who is the person who is coming to my place. There is mainly another point, but now we're talking between hosts and guests. But as I said we have some instruments where you can trust the other one a little bit more, because we have the system of reviews on our website. So we ask every hosts and every guests after the booking has taken place on our website, to review the other one. So even guests, if they use our network frequently, they definitely will receive a review from us. "This is a nice guest, she is clean, I recommend this guest, etc." This is a super big trust point, and it also can happen that this is a guest is playing his/her trumped every night, so he will not have the trust of the host. So the review is super important also.

And to go more in details, we want to know why did you incorporate social media in the website, does it have any relation in enhancing trust between the hosts and the guests? Between 9Flats and its users?
No, No, only when the booking is accepted they can exchange social media account and that sort. Because the only contact possibility between hosts and guests is watching the profile, reading reviews and exchanging messages on our website. But before booking it is not possible to exchange social media accounts.
Ok, users have the possibility to log in with FB and G+, does 9Flat have any features where maybe they would say, this guest have a friend in common with you, would those social media features enhance trust between the host and the guest?
No. Because, as I said, we don't forward this information. The reason for that btw is very simple, if we allow guests to communicate in private before the booking takes place, they would get the contact and collaborate on their own. Then 9Flats would go down.
So you think people logging in with their social media account doesn't affect trust between you and the users?
This is a personal question because we don't make it any different from people who log in via Facebook or normal way. But normally if we wanted to check if that person were real, then we can check his/her Facebook account.
Do you think the reputation system for guests, has the same impact as the reputation system for hosts. Would having a high rep for host entail the same amount of trust if the guest had a high reputation (Comments, reviews, ratings)?
Absolutely, because, it is important, as I said, most of our host are private persons, not professional. So they have part of a risk, who lives in my place. It is important to know if a guest is a reliable person that you can trust, and you can give them the key and everything. So it is very important for any user on our website if the other one has reviews it is always a benefit.
Just to make sure of one thing because you talked that 9Flats has to do some background check, you think that people with high reputation, you would be more willing to trust them in that sense?
More willing to trust what?
If the host had a high reputation and you wanted to do a background check on that host, when you notice that this host has a high reputation, would you trust them more than a host with low reputation.
Definitely, but normally we don't do a background check on a high rep host, because everyone makes a mistake. But if we already have 100 bookings for that host and 95% of the reviews are positive, we don't do a background check. Because those are made if somebody was a frauder. On the other hand if there are complaints on the place, then we speak to the host [something to clean or that sort] then we send a discount. The way that guests review the host is maybe a bit worse than all the guests before, so it is not good for the host because. We ask for phone number and email in order to sign up for the website.
Is security in the website important, and do you think that it affects trust in your website and your company. How important is security in your website and do you think that it affects user's trust in your website.
100% yes, it is very important to have a website that is reliable. One of the most important thing if you pay to enter that website, it is important to know that your money is safe. You need to gain the trust of your customers, that they're using a reliable platform. You wouldn't survive in the market if you do this very trustful. And also what we do is, for example, for the trust of the host, there is a bigger part, for example we collect the money as soon as the booking is accepted, so the host knows that we have the money. Some companies collect the money 2 days or 2 weeks before check in, what if we don't get the money, in this case we have to cancel the booking. So what we do is that we collect the money from the guest the minute that the booking has been done. This is important for the host because they trust that we have the money. We pay out the host on the first day after

check in of the guest. So if the guest notices that something is not right with the booking: My money is not lost. If booked in Venezuela and I pay but the host doesn't show up then that is a big a problem. Big trust problem. So this is why we decided this payment procedure. The money is with us, until the first business day after guest checkout. We provide them with emergency number, if something is not right call us we are available 24/7 and we can stop the pay at any moment. Also we ask as a company, our guest to review us in independent review portals like for example trust partners. In that manner we ask for a review of our service. And this is an independent portal and they can check via google search how much we are trusted.

3rd party trust

I don't know if you are familiar with this typical German thing called tuft, they check companies and they give a rating of companies and only if it is a serious good work, they receive a very good score. So we like to be checked by independent companies because we trust in our work, we know we do good work and those independent say ok they are doing a good job, it is good for our customers who trust in us

I see, alright thank you for that, and do you think, that the design of the website affects trust of the users in your website?

Sure, it is all psychology isn't it? Yes so you have to be open positive internet website. If it is all black or all like I don't know bad design, design is very important let's say this. You have to be trustful, people who want to shop, they are not our customers just by walking in meeting the customer. They only see our website, so the website has to be clear, open structured positive, clear and safe.

I see, thank you very much for the answer. So do you think that having trust in your website impacts the overall trust between users and each other?

Yes because they know that this is a place where good and serious hosts and guests meet. We are a marketplace, and we open our market to this shared economy and we try to eliminate bad hosts and frauders. So we know it is a safe harbour for good hosts and good guests. And we use it frequently for example, host said "yes, you've sent me a good guest, thank you very much for this"

Do you think it is necessary for 9Flats to trust its users?

This is one of the main goals that we have to solve, because if you don't trust, especially internet company. It is very important for people to trust us. If you don't trust the company you would never pay them. So it is super important to have the trust of our customers (guests and hosts) and also it is very important to have trust between hosts and guests. And with some instruments to build this trust. So first of all, we need to divide between trusting our business, and trust between guests and hosts, because the guest needs to stay in the host's place. The host usually ask, who is going to come to my place. So trust is one of the most important issues for us.

What about the trust between 9Flats and the users. We know that the users have to trust each other, but do you think that the company itself needs to trust its people?

We need to trust those people, yes, because if we don't trust them, or if they are making off us serious business, it is bad for our reputation, so for sure we need to put trust in our users. So trust from every site is very important for this business.

How does 9Flats trust its users? Do you think the website has a role in this?

Sure, so first of all, every user on our website has to agree to our term of use before using our website. All our services are free, but they have to agree to our terms of use, meaning we are the ones who put in the rules of this game, how it works. I don't repeat every issue there is in the term of use, but it says that you should be a responsible and trustful person to use our service. In case we are not sure about can we trust a user. We talk to him. So there are several ways as a company to identify its users. So if we are not sure, we check the user and at the last stage we ask them for a proof of identify.

Ok you mean only hosts? Or hosts and guests?

Both, and it is not a general thing that we do, but if there are some things which are looking strange, we request this proof of identify. In both ways it is done just by calling guests or hosts. And when

you speak to the guy/girl, you see what kind of people is there on the other side, and if we are not sure, we request proof of identity means, for guests, we request an ID card or credit card details. And for hosts, we do the same but in addition we check if he/she is the owner of the website [the flat].

So you think the technology that you are using, it could be other than the website, helps you trust the users, right?

We are an internet based company, so technology offers a lot of help if you know how to use to prove for example, [can't hear]. There are many instruments that you can use to check.

Do you have any small example on what technology can be used to prove that the person is a fraud on the website? Or something that gives you the alarms.

For example if somebody is listing a place on our website, and we're not if the place really exist, or if that person is the host. You can use google picture search, what you can do is just put in the picture and check where it is published in the whole internet. When I see a place, the place should be in Stockholm and I found a picture about the same place for sale in New York. Then it is clear that something is wrong here.

Ok so I'm going to say you use 3rd party technology to help you figure out. There are also free license software that check if a picture is original or not. So you can use some instruments of that sort.

This is a general question, what other features should be added to build trust between guests hosts, and especially for trust between 9flats and the users?

You know it is not so easy to answer this, because you don't have this 100% security, if you want to have it, you need from every guest a picture, an id card, a video and name of mother and father. So if you request this then you will not have so many customers and maybe it is too much. There is no system that is 100% safe, you can only try to reach as much as possible to an ever safe system. And maybe add new technology, but I cannot say now that okay we need, I don't know, a skype interview for every user before we accept them on our website. It would be wrong to have this kind of feature, we try to get better and better and more reliable to our customers and it shows we are quite good at this.

And what do you think about 3rd party trust? if a guest wants to sign in to your website, if this guest uses an account made by a 3rd party, for example, you mentioned that 9flats can get its rating from tuft, what do you think if your users maybe getting a rating from companies like tuft about them being good guests/host

Yeah I know what you mean, there are some suggestions in the past, I am sure in the future as a trusted guest or host you can take your ratings from other companies. Yeah you can use your ratings from other companies. It is not a bad idea because the result is that you have people or customers on your website that you can trust, so why not. But what would you do, I mean the question on the other hand. What if somebody doesn't have this? Do you want to reject his request for membership? So it is always a little difficult, this is definitely a point that we should think about, because this kind of community already started and it is growing.

It would be a subject for future research

Yes

Do you think flat-sharing has reached its maturation phase when it comes to applying trust between companies users?

There is no limit, I mean, the only people who trust our service would use our service. And it is getting more and more users, and you have to convince the users that this kind of business is safe, and is trustful, so you have convince the customer that it is a safe platform and this is an endless fight. We are growing very quickly, I think every second year we double our places and our users or even more. So there is always new customers you have to convince about your platform and the kind of business is safe. So there is no limit there is always new forms to bring people on your platform and to make this business on our platform.

Thank you.

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