Customer Retention Through Trust in The Sharing Economy:

A Case Study Through Hospitality Businesses

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Abstract

Aim: To investigate the influence of trust in the sharing economy in general and customer retention in particular.

Methodology: This study uses constructivist and interpretative philosophical underpinnings. With an inductive approach, a qualitative research strategy was conducted through semi-structured interviews. Thirteen open ended questions were asked to ten respondents from four different countries who have been participating in the hospitality industry in the sharing economy, either as host and/or guests. The respondents have experience from either of the four businesses from the hospitality industry (Airbnb, Couchsurfing, Misterb&b and Tujia).

Findings: Sharing economy platforms are used because of smart technology and flexibility of usage. Economic (cost saving) and social (social interaction) factors motivate the users to resort to platforms for short term rental lodging. Security and privacy by the platforms and ratings and reviews of users are motivating factors to use the platforms as it develops and enhances the user trust on platform and on other users as well. Discrimination has been observed to exist in this context.

Conclusion: Digital technology is critical for the sharing economy platforms. The new type of trust with a triad of relationships in SE is strengthened with technological affordances over sharing economy platforms using trust antecedents to develop customer satisfaction and ultimately retain them.

Practical Contributions: Our study has supported and strengthened the trust building model with cognitive and affective based factors and attachment theory and has raised questions from the developed theories as well which could be studied in the future.

Limitations: Only four countries were included for this study which is considered as a limitation and it could therefore not be generalised to have implications for other cultures. The interpretive nature of the study may have included unintentional biases in the data interpretation.

Future research: A quantitative study with a larger base of respondents is suggested for future research on the topic of trust and customer retention in the sharing economy. Furthermore, a neurological study in the field of neuromangement or neuromarketing is suggested. This would add to the body of knowledge regarding the biological causes and effects of trust.

Keywords: sharing economy, trust, customer retention
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Murat & Saad
# Table of Contents

Abstract .......................................................................................................................... ii
Acknowledgements .......................................................................................................... iii
List of Figures and Models .............................................................................................. vii
List of Tables ................................................................................................................... viii
Abbreviations .................................................................................................................. ix

1. Introduction .................................................................................................................. 1
   1.1 Background ................................................................................................................. 1
   1.2 Problematization ......................................................................................................... 3
   1.3 Aim and research questions ..................................................................................... 4
   1.4 Scope of Research ..................................................................................................... 4
   1.5 Disposition of thesis ................................................................................................. 5

2. Literature Review ......................................................................................................... 6
   2.1 Sharing economy ....................................................................................................... 6
       2.1.1 The sharing process ............................................................................................ 6
       2.1.2 Role of digital technology .................................................................................. 7
       2.1.3 Sharing economy platforms (SEP) .................................................................. 8
   2.2 Trust factor in the sharing economy ......................................................................... 9
       2.2.1 Unique nature of trust in SE ............................................................................. 9
       2.2.2 Parties to trust in SE setting .............................................................................. 10
       2.2.3 Antecedents of trust .......................................................................................... 10
   2.3 Trust building models (TBM) and concepts in SE .................................................... 11
       2.3.1 Social Identity Theory ....................................................................................... 11
       2.3.2 Interpersonal, inter organisational and institutional trust .................................. 12
       2.3.3 Cognitive and affective based trust ..................................................................... 14
       2.3.4 Attachment theory ............................................................................................. 14
       2.3.5 Perceived risk and disposition to trust ............................................................... 15
   2.4 Customer retention .................................................................................................. 16
       2.4.1 Traditional approach towards customer retention ............................................. 16
       2.4.2 Customer retention approach in SE ................................................................. 17
       2.4.3 Customer retention through trust building ....................................................... 18
       2.4.4 Value creation for customer retention .............................................................. 19
   2.5 Challenges for the SE hospitality business ............................................................. 20
       2.5.1 Regulatory issues ............................................................................................... 20
       2.5.2 Discrimination issues ....................................................................................... 20
   2.6 Theoretical framework ............................................................................................. 22

3. Methodology ................................................................................................................. 23
   3.1 Scientific approach ................................................................................................... 23
       3.1.1 Ontology ............................................................................................................. 23
       3.1.2 Epistemology .................................................................................................... 24
   3.2 Research strategy and design .................................................................................. 24
       3.2.1 Qualitative strategy and inductive approach .................................................... 24
3.2.2 Case study design ........................................................................................................... 25
3.2.3 Unit of analysis ............................................................................................................. 25

3.3 Method ................................................................................................................................. 26
3.3.1 Data collection ............................................................................................................... 26
3.3.2 Semi-structured interviews ............................................................................................. 27

3.4 Data selection ......................................................................................................................... 28
3.4.1 Selection of country ......................................................................................................... 28
3.4.2 Selection of industry and company .................................................................................. 28
3.4.3 Selection of respondents ................................................................................................. 29
3.4.4 Ethical considerations .................................................................................................... 31

3.5 Data analysis ......................................................................................................................... 31
3.5.1 Operationalization .......................................................................................................... 31
3.5.2 Analysis method ............................................................................................................. 31

3.6 Trustworthiness ....................................................................................................................... 32
3.6.1 Reliability, validity & transferability ............................................................................. 32
3.6.2 Triangulation .................................................................................................................. 33

4. Empirical findings ...................................................................................................................... 35

4.1 Role of digital platforms for connectivity ............................................................................ 35
4.1.1 Motive behind premises sharing .................................................................................... 35
4.1.2 Connectivity through technology .................................................................................. 37

4.2 Trust acting as an adhesive .................................................................................................... 38
4.2.1 Deciding factor to share ................................................................................................. 38
4.2.2 Bonding together and aligning online and offline images ............................................. 40
4.2.3 Scrutiny of prospective references .............................................................................. 42

4.3 Challenges to enhance trust in SE hospitality business ....................................................... 44
4.3.1 Dealing with discrimination ........................................................................................... 44
4.3.2 Enhancing safety measures ........................................................................................... 46

4.4 Customer retention in SE business ..................................................................................... 49
4.4.1 Relationship building blocks ......................................................................................... 49
4.4.2 People vs platforms ....................................................................................................... 51

4.5 Summary of empirical findings ............................................................................................ 53

5. Analysis and Discussion .......................................................................................................... 54

5.1 Role of digital platforms for connectivity ............................................................................ 54
5.2 Trust acting as an adhesive .................................................................................................... 55
5.3 Challenges to enhance trust in SE hospitality business ....................................................... 58
5.4 Customer retention in SE business ..................................................................................... 61

6. Conclusions .............................................................................................................................. 63

6.1 Conclusions in relation with case model ............................................................................. 63
6.2 Contribution of the study ..................................................................................................... 64
6.2.1 Theoretical contribution ................................................................................................. 64
6.2.2 Practical contribution ..................................................................................................... 66
6.2.3 Societal Contribution ..................................................................................................... 67
6.3 Critical reflections & limitations .......................................................................................... 67
6.4 Suggestions for future study ................................................................................................. 68
List of Figures and Models

Figure 1: Disposition of paper. Page 5.
List of Tables

Table 1: *Presentation of companies*. Page 29.
Table 2: *Presentation of respondents*. Page 30.
Table 3: *Thematic analysis*. Page 32.
Table 4: *Summary of empirical findings*. Page 53.
**Abbreviations**

SE = Sharing economy
SEP = Sharing economy platform
B2B = Business to business
C2C = Consumer to consumer
B2C = Business to consumer
P2P = Peer to peer
ICT = Information and communication technology
1. Introduction

This chapter introduces the reader to the sharing economy and the importance of trust within it. After this, problematization is presented followed by the aim of the study and research questions. The introductory chapter then presents a limitation to the scope of research and theoretical contributions, followed by a general overview of the disposition of this study.

1.1 Background

The sharing economy has grown rapidly since its emergence after 2004. In 2013 the sharing economy was valued at $15 billion USD, and therefore grew from virtually nothing to this amount in less than a decade (Eckhardt & Bardhi, 2016). The sharing economy is projected to grow to $335 billion USD in 2025. In 2016, the sharing economy reached almost $500 million USD in China alone, an increase of 103% since the previous year (Zhang & Jahromi, 2019).

Numerous factors that explain the growth of the sharing economy in the last decade can be found in extant literature. Belk (2014) mentions the advent of internet as one of the main drivers for the resurgence of sharing goods and services between consumers. This phenomenon of sharing is an ancient form of economy, where members in a society would share and trade the produce from their profession for produce from other professions. Botsman & Rogers (2010) one of the pioneers of the sharing economy describe this in modern times as collaborative consumption as well, though many different names have been proposed and oftentimes used synonymously or with a great overlap for the sharing economy. Such words include prosumption, access-based consumption, consumer participation, or online volunteering to name a few (Belk, 2014; Jurgenson, 2010; Bardhi & Eckhardt, 2012; Fitzsimmons, 1985 and Postigo, 2003). For the purpose of this study, the term “sharing economy” (SE) will be used throughout this study.

The term ‘sharing economy’ is primarily used as an umbrella concept to bring together all the diverse academic perspectives and practices in specific milieux and niches and it also encompass the vision of new economic practices (Hawlitschek, Teubner, Adam, Borchers, Möhlmann & Weinhardt, 2016 and Heinrichs, 2013). In academia, related terms to sharing economy are in some cases used interchangeably, while in other cases a distinction is made. For example, Perren & Grauerholz (2015) use the sharing economy as a synonym for collaborative consumption, while Botsman (2015) makes a subtle distinction between the two terms, where the latter is seen as a mereological part of SE.
Scholars partly blame our traditional economy for growing environmental threats according to Jun & Xiang (2011). A purely consumerist economy with no regard for the environmental damage is a main cause of unsustainable system of resource utilisation (Jackson, 2011). Research tells us that drastic change of climate and nature is due to unethical and over-consumption of resources (Carlsson-Kanyama & Gonzalez, 2009). Furthermore, the sixth and ongoing mass-extinction, the holocene extinction, is proven to be caused by human activity (MacDonald, 2015). This has caused a popular shift in the economic system where underused resources are unlocked and circulated among consumers and reused to a greater capacity which is sustainable to a greater extent. This economic system is also known as the sharing economy.

The technological advancement and popular education regarding sustainability has made the sharing economy a multi-billion-dollar international industry, and still benefiting from rapid expansion (Li, Hong & Zhang, 2017). Battling for survival against the traditional economy, the sharing economy also faces competitive hurdles to survive against well-established corporations and agents. Phenomena such as trust are traditionally well-understood but has taken on new meaning in the sharing economy which has created uncertainty for consumers. For example, a story reached the newspapers about a driver for a car-sharing company that also was a serial killer and murdered in between his car rides. The peculiar part in this story is that the killer had high scores and ratings, suggesting that people trusted the algorithmic rating and reviews rather than a trustworthy third party or middleman (O’Neill, 2016 and Lenzo, 2016).

People trusted the algorithm which deemed a serial killer as trustworthy. This can cause consumers to keep a distance from the sharing economy because algorithms do not reliably translate the real value of trustworthiness. In order to retain customers within the sharing economy and stay competitive, it is important to analyse those phenomena that serves as an antecedent, or influences, customer retention. One of the antecedents of customer retention is trust (Ranaweera & Prabhu, 2003). It is therefore important to understand the dimensions of trust uniquely found in the sharing economy (Öberg, 2018).
1.2 Problematization
Technology has advanced and is expected to do so exponentially. Individuals are due to this to an ever-greater extent transacting with each other digitally (Watson, 2019). A cornerstone of every transaction, and even every human interaction, is the phenomenon of trust. Trusting each other reduces the fear of the negative consequences that might occur when interacting with another party (Zak, 2017). Trust then moves from being developed in a traditional setting of physical human interaction to a digital setting. When this new digital dimension of trust meets a new economic system, the sharing economy, it creates new dimensions to trust that is different from the trust outside the sharing economy (Öberg, 2018).

In settings outside of the sharing economy, two parties trust a middleman in their transactions, such as trusting a bank for a monetary transaction between two parties. Instead, it is unique for the sharing economy that one party is sharing an under-utilised asset with another party in need of that asset, where the interaction and transaction between them mostly takes place on a digital platform. This decentralises trust from a powerful middleman to a direct form of trust between peer-to-peer (Botsman, 2010). However other researchers have postulated contrarian theories of trust. Leenes & Kosta (2013) mention that trust inside the sharing economy is found from transacting peers trusting the platform rather than trusting each other directly. A third type of trust is put forward by Hawlitschek et al., (2016) who argue that trust is found in three P’s, namely trust in peers, products, and platform.

Much research has been done on the nature of trust in a traditional economy and it has been practically generalized to the sharing economy. However as mentioned, it is proven by recent research that trust in the sharing economy takes on new dimensions. It is also clear that there are contradicting theories regarding this trust (Öberg, 2018; Leenes & Kosta, 2013; Hawlitschek et al., 2016). There is therefore a knowledge gap regarding trust in the sharing economy. After defining and understanding the trust in the sharing economy, it is important to understand its influence on the growth of the sharing economy. Ranaweera & Prabhu (2003) prove that trust has a positive relationship with customer retention in a traditional economy. Customer retention is an essential part for growth of any business, industry or economy. However, the authors suggest for future research to be conducted on trust and customer retention from a different context. With the rapid growth of the sharing economy and its growing importance in the global economy and environmental sustainability, and with new
dimensions of trust in the sharing economy, it suggests that a theoretical gap needs to be filled regarding the relationship between trust found in the sharing economy and customer retention (Öberg, 2018; Ranaweera & Prabhu, 2003; Eckhardt & Bardhi, 2016; Jun & Xiang, 2011 and Jackson, 2011).

In order to retain customers within the sharing economy and stay competitive, it is important to analyze the phenomena serving as antecedents or influencers for customer retention. One of these is the dimensions of trust uniquely found in the sharing economy as mentioned by Öberg (2018). Making customers repurchase will theoretically make them stay in the sharing economy and not move to traditional economy.

1.3 Aim and research questions
The aim of this study is to investigate the influence of trust in the sharing economy in general and customer retention in particular.

The following research questions are addressed:
- How does trust influence the sharing economy?
- How does trust influence customer retention in the sharing economy?

1.4 Scope of Research
The authors of this work want to investigate how trust influences the sharing economy in the case of peer-to-peer hospitality industry market setting (Ter Huurne, Ronteltap, Corten and Buskens, 2017) and the possible antecedents and factors which influence trust in such setting (Hawlitschek et al., 2016). Furthermore, we want to probe customer retention in sharing economy- relation between sharing economy and customer retention by elements of customer value creation (Zhang, Gu, & Jahromi, 2019).

Previous literature has discussed trust and customer retention in relation to sharing economy separately, and we want to add to the theoretical contribution by unifying the two aforementioned constructs of trust and customer retention in relation to sharing economy. We contribute with an exploratory study on ’customer retention through trust in sharing economy’ as also suggested by Ranaweera & Prabhu (2003), with the hospitality industry in specific.
1.5 Disposition of thesis

A visual representation of the thesis structure is presented in figure 1. The first trapezoid shape represents a broader introductory background of the main topic, followed by a narrowed down problematization, and finally delimited to a theoretical and practical gap. This is followed by a literature review on the introduced topic in chapter two. Research methodology is presented in chapter three, where the used course of action is presented and discussed. This is followed by the empirical chapter where primary data is presented that was gathered through chosen methodology from the previous chapter. In chapter five, an analysis is conducted on the primary data and compared against extant literature and research. Concluding remarks are presented in the final chapter, followed by a broadening of new theory, suggesting where new-found theory may fit in for future implications.

Figure 1: Disposition of paper. Source: Own.
2. Literature Review

This chapter presents a discussion on theoretical literature and research, starting with a background on the sharing economy which serves as the setting where the phenomenon of trust is examined. The concept of customer retention is presented after the theoretical discussion on the sharing economy and trust. Lastly, a visual representation of the theoretical framework is laid out, showing how all three concepts are interrelated.

2.1 Sharing economy

Sutherland & Jarrahi, (2018) performed a review on a collection of 435 publications on SE and realized that most of the research is interdisciplinary and scattered. Also, there were increased publications on the topic after 2008 with majority published after 2013 with most of the publications in the field of business and economics. Around 91% of papers reviewed pointed towards the role of digital technology as important in SE.

An attitude shift in consumption patterns during the last decade is largely attributed to economic changes together with concern about economic, societal and ecological impacts. Consumers no longer desire ownership of a product and can experience access to goods without owning them, thus reducing transaction costs (Bardhi & Eckhardt, 2012 and Hamari, Sjöklint & Ukkonen, 2016). This has led to a relatively new approach which facilitates the sharing of resources between individuals through peer-to-peer interactions thus progressing the concept of sharing into a business approach and challenging the conventional way of doing businesses (Böckmann, 2013). This is the sharing economy, it functions through various digital online platforms (Möhlmann, 2015; Schor, 2014; Hamari et al., 2016 and Richter, Kraus, Brem, Durst & Giselbrecht, 2017). Instead of being just a trend, the sharing economy is now more of a competitive business model (Möhlmann, 2015).

2.1.1 The sharing process

Quinones & Augustine (2015) explain that this business model is characterized by two parties who want to enter a transaction to share (use) an asset or a service which benefits both of them mutually. However, SE business is different from traditional economy business in that it involves a party owning an asset and the asset is then underutilized by another party for a monetary value, or at times even without a monetary value. This whole transaction happens with ‘mobile software platforms’ which allows both the parties to come in contact with each
other easily – reduction in transaction cost and search time and flexibility of carrying out such transaction anywhere independently from just clicking on smartphone has created ease of use and made SE very much a part of the daily lives of consumers, changing consumption pattern and behaviors overall. This modern-day business model removes consumers from a traditional system of commercial transactions.

2.1.2 Role of digital technology
According to Sutherland & Jarrahi (2018), the role of digital technology in SE is critical. Two businesses being considered as common examples of SE business are Uber and Airbnb. In fact, Airbnb became a template for understanding sharing economy business and ‘Uberization’ became a keyword for defining a business model. Airbnb and Couchsurfing have been in top 10 most referenced examples of SE.

Sutherland & Jarrahi (2018) describes that SE has been the subject of heightened discussions lately because it has changed the way people share among themselves now. Not that sharing has been a recent phenomenon, but it is primarily the way sharing is done through ‘large scale mediating technologies’ using digital platforms which is a recent phenomenon and thus SE businesses are making their grounds stronger. This technological drive has become the defining attribute of businesses under SE from those with traditional sharing background.

SE system is considered efficient because it brings networks of people together and get them matched with the required goods and services. This success of the SE is closely associated with the technology it thrives on. Studies on these resolving technologies have different views by the researchers, some call them ‘algorithm’, others call them ‘platform’ or simply ‘technology’ (Möhlmann & Zalmanson 2017; Cheng, Fu & de Vreede 2018; Cohen & Kietzmann 2014). This is also because SE is still an emerging area of study and there are varied terms on which no consensus has been reached as to define their boundaries. The fragmented and interdisciplinary nature of literature on SE urged the researchers to study and introspect the various research areas in multiple literary disciplines (Sutherland & Jarrahi, 2018).

Certain characteristics which facilitate exchange and sharing in SE are discussed in literature. Such characteristics are termed as technological affordances, they represent the roles assigned to digital platforms. The six technological affordances identified are “generating flexibility,
match-making, extending reach, managing transactions, trust building, and facilitating collectivity” (Sutherland & Jarrahi, 2018).

Sutherland & Jarrahi (2018) summarize it as, “Most analyses in fact center around the SE platform’s computational components, the efficiency of its algorithm, and the digital spaces it provides. Rating systems and matching algorithms are central features in the platform's success as a business model, and as a mechanism for social change.”

Sutherland & Jarrahi (2018) also discuss the centralized and decentralized model of SE mediation and mentioned that these are not polarized versions in every case but different mediators in SE might employ different aspects of these two versions to adjust to their needs. Airbnb and Uber show qualities of highly centralized, automated and profit-driven user interactions but they certainly aren’t presenting the more social community-oriented trends of SE.

Pourri & Hilty (2018) also discusses the expansion of SE digital platforms and how they have become mediators to bring real time information with affordability and brought ease of use via online platforms and have thus increased the average usage of such services. They also discuss the substitution of face to face trust process with the ratings & reviews and reputation systems and thus an evolution of informal sharing activities into formal practices.

2.1.3 Sharing economy platforms (SEP)

Hawlitschek et al. (2016) mention the fact that ever since its emergence, the sharing economy has altered consumer behavior in an eclectic way. This shift in consumer behavior has been fueled by the internet and mobile technology. Stanoevska-Slabeva, Lenz-Kesekamp & Suter (2017) describe that a third player in the sharing economy is the SE ‘platform’ which is also one of the main elements in the sharing process. Andersson, Hjalmarsson & Avital (2013) describes sharing economy platform (SEP) as “an alternative mechanism of exchange to complement traditional commercial companies. In this alternative mechanism of exchange, the seller as a corporation and the buyer as a customer, are replaced with peers, selling, buying and sharing. This forms the base of a number of well-known successful large-scale digital platforms for peer-to-peer exchange”. Similarly, De Rivera, Gordo, Cassidy, Apesteguia (2017) has also highlighted that SEP through websites and apps enable, facilitate and mediate exchanges and
sharing between peers to create alternate and stable marketplaces that subvert traditional producer to consumer models”.

2.2 Trust factor in the sharing economy

2.2.1 Unique nature of trust in SE
Despite many drivers of SE, ‘trust’ appears to be of prime relevance. Trust is coined as sharing economy ‘currency’ by Botsman (2012) and is one of the key research areas for peer-to-peer sustained sharing economy platforms and e-commerce as well (Hawlitschek et al., 2016). The availability of research on online platforms is rife but the differentiated nature of sharing economy based on the following four characteristics calls for focused research regarding trust:

- Triad of relationships in SE compared to a dyad of relationships in e-commerce;
- Online as well as offline interactions;
- No transfer of ownership, but responsibility of sharing;
- Transactions involve more personal characteristics.

It involves a triad of relationships compared to conventional e-commerce businesses which exhibit a dyad of relationships. This ‘triad of relationships’ as discussed by Möhlmann (2016), has also been studied by Hawlitschek et al. (2016) where they identified the targets of trust as peers, platform and product (3P).

The nature of social interactions in the sharing economy challenges the conventional trust research which is based on offline component mostly. However, the sharing economy involves interactions along with transaction of business as well, so it even goes beyond other e-commerce transactions (Möhlmann, 2016). Thus, research for trust in a sharing economy setting should include literature on both online and offline interactions (Hawlitschek et al., 2016).

Instead of ownership transfer like conventional business services, the sharing economy entails entrusting someone with the product, with the maxim of recurring rentals rather transfer of ownership. This preference of recurring access over permanent possession and reciprocal return involves higher risk and requires a different level of trust (Möhlmann, 2016).
The transactions involved in the sharing economy may have more personal characteristics of service exchange rather than pure goods exchange as against the conventional services (Möhlmann, 2016; Hawlitschek et al., 2016).

Based on these differences in the nature of trust in the peer-to-peer setting, it has to be differentiated from the usual business-to-consumer (B2C) and business-to-business (B2B) trust. Rather, it is more like both online and offline interactions in consumer-to-consumer (C2C) or peer-to-peer (P2P) relationships (Hawlitschek et al., 2016). Research on trust in the sharing economy could therefore be found from existing research on C2C online and offline trust rather from B2C or B2B setups.

### 2.2.2 Parties to trust in SE setting

Since trust always go hand in hand with sharing, it is considered as the currency of the sharing economy (Botsman, 2012). The main parties where trust is manifested in the sharing economy system are between peers, platform and product (Hawlitschek et al., 2016). Various studies of trust dimensions have been conducted in an online platform system which have been identified as the ability, integrity and benevolence (Lu, 2009; Ridings, 2002). Various antecedents of trust have also been identified in online platforms like perceived responsiveness, confiding personal information, disposition to trust, desire to exchange information (Ridings, 2002) along with reputation and trust in platforms. But interactions related to multiple parties in the sharing economy are ultimately reduced to reputation systems alone (Ter Huurne et al., 2017).

### 2.2.3 Antecedents of trust

Möhlmann (2016) discusses trust building measures taken by sharing economy platforms (SEP) in peer-to-peer context. The author elaborates that besides the measures taken by e-commerce businesses for instance the peer rating system (on a five star index or through various categories), a privacy policy statement like “reliable insurance cover, simultaneous reviews, a large network: many offers available worldwide” are quite relevant in sharing economy platforms to develop trust. Such trust building measures could be implemented with control variables like familiarity of environment, risk associated with trusting someone and trust propensity which is predicted differently in different cultures.
Hawlitschek et al. (2016) discuss the fact that trust in the sharing economy has eight principle antecedents; government or third-party certification, brand (certification), institutions and contracts, cultural dialog (familiarity), digital conduits to individual traits, digitized social capital, digitized peer feedback, and prior bilateral interaction. Moreover, familiarity with the environment and disposition to trust have been discussed as antecedents to trust in literature by researchers (Mittendorf, 2016; Kim, Ferrin, & Rao, 2008).

2.3 Trust building models (TBM) and concepts in SE

2.3.1 Social Identity Theory

A study on trust models by (Hawlitschek et al., 2016) discuss the 'Trust Game Experiment’ and its modulation into an experimental framework for 'The Sharing Game’ along with 'Social Identity Theory’, the former (Trust game experiment) being a unidirectional trust relationship model discusses trust in B2C platforms while the latter (social identity model) forms ground for a bidirectional trust relationship and also theorize that perceived social presence (PSP) and sense of virtual community are key drivers of consumers’ and providers’ trust and sharing behavior.

Peer-platform - The experimental study conducted by Hawlitschek et al. (2016) on how peers could be more trusting on sharing economy platforms reveal that:

- Design aesthetics, color schemes used and intuitive images impact deeply on user’s motives;
- Trust is developed affectively through reviews and reputation processes;
- Impact of racial discrimination issues must be dealt with;
- Slight variation in mechanics of trust game could provide an array of influences.

This experiment of controlled investigation with slight variation in mechanics provides various facets of how trust could be impacted in different settings and how they could help in creating sharing economy platforms (SEPs) that have a better reputation and trust on them between relevant parties (Hawlitschek et al., 2016).
2.3.2 Interpersonal, inter organisational and institutional trust

Möhlmann & Geissinger (2018) discuss that due to triadic relationship between peers and the platform in SE context two different trust relationships are seen. One between the peers and the other between the peers and the digital platform. This leads to the development of interpersonal and institutional trust. Where interpersonal trust is at the core of SE because it shows the relationship between the users in SE, institutional trust is equally important to make the SE platform trustworthy for the users. The former is more important in SEP because it involves social interaction between peers while the latter refers to different assurances and processes and rules and regulations which ensure seamless facilitation of services on the digital platforms. Moreover, Reimer & Benkenstein (2016) mention the importance of electronic word-of-mouth in building trust.

Möhlmann & Geissinger (2018) also discusses ‘trust transfer’ – which is transference of trust from one source to another in a hierarchical manner. It is like trust in a platform could have a spillover effect in other trust entities. Trust could develop this way; it could be lost in the same manner through trust transfer.

Möhlmann & Geissinger (2018) further explains ‘digital trust cues’ which are shared through SEP to create trustworthiness between strangers. He argues that the more cues a SE platform provides, more trust is created. This is the reason SEP constantly keep on updating, innovating the trust cues so that it could enhance the trust building process in the platforms. Some trust cues mentioned are peer reputation, digitized social capital, provision of information, escrow services, insurance cover, certification and external verification.

Trust propensity – which is the ability to trust someone is also a key indicator for trusting in SEPs. Familiarity with the SEP features could also help developing trust. The digital trust cues and the trust propensity help to develop relational and calculative trust among peers/ users of the SEPs. Relational trust refers to trusting not only immediate family and friends but also strangers while calculative trust refers to skeptic calculation of whether to trust someone or not (Möhlmann & Geissinger, 2018).

Culture is important in understanding trust and its antecedents and consequents. Fregidou-Malama & Hyder (2015) mention that trust is developed over time between parties engaging in
social exchange. Botsman (2012) mentions that participants in the sharing economy want trust to be developed fast in order to quickly proceed to monetary transactions. One way to increase the efficiency of trust building in the sharing economy is understanding the cultural context where the transaction and social exchange is taking place. Trust from a cultural perspective can be understood from three levels, namely the micro-, meso-, and macro-level. In other words, from the perspective of individuals, companies, and countries respectively. (Fregidou-Malama & Hyder, 2015).

Seen from an individual level, it is necessary for both parties to trust each other. A two-way trust is critical to ensure benefits that follows from it. Misplaced trust on the other hand goes one way, where only one party engages in trusting behaviour while the other party takes advantage of that trust can have the opposite effect where it becomes more costly for one party with lost opportunities and rewards. This clearly indicates a risk that is following trust, since it requires a secondary party to reciprocate that trust in order to receive mutual benefits rather than further costs and damages. Trust may therefore be considered unnecessarily risky to engage in. However, what motivates parties to trust each other is the social, political or financial capital that is a consequence of developed mutual trust (Bachmann & Zaheer, 2006).

Trust on an organisational level is just as the individual level done between individual parties. However, the objectives of the organisational level trust is different. In this level, the collective trust of each member of a group or organisation towards another is taken into consideration. Lowering transaction costs is a main motivator for inter-organisational trust. When members of a group develop trust for another group and vice-versa, then unnecessary negotiations and conflicts will be avoided. This speed up the transaction and also makes them more profitable. (Bachmann & Zaheer, 2006).

There is an academic discussion on macro-level trust regarding whether to focus on the trust found in systems and institutions or to focus on the actors developing the trust found in systems and institutions. Comparing trust between members of an institution versus inter-organisational trust, it is found that there is a higher degree of initial trust between actors on an institutional level, even if the actors have no previous social experience with each other (Bachmann, Zaheer 2006). Furthermore, Magnusson, Westjohn & Zdravkovic (2011) point out that trust in a brand is affected by its country of origin. A consumer may trust a brand rather than another simply
based on its country of origin. Thus, if a country develops its image of trustworthiness, then organisations and brands will enjoy this trust as well. Studies by Fregidou-Malama & Hyder (2015) also reveal that power distance, level of individualism, and degree of uncertainty avoidance as aspects of a national culture will impact trust. High degree of uncertainty avoidance, collectivism as well as low power distance in a culture will boost development of trust between parties.

2.3.3 Cognitive and affective based trust
Yang, Lee, Lee & Koo (2019) discuss two types of trust formations through factors which are either ‘cognitive’ or ‘affective’ in the ‘trust building model’. Thus, trust building model has two types of trust. ‘Cognitive based trust’ has its antecedents which are based on user’s observation such as “information quality, transaction security, and product benefits”. Similarly, ‘affective based trust’ has its antecedents which are linked in buyer (guest) and seller (host) interaction. These are seen through ratings & reviews, references and recommendations. As the relationship between two parties in the transaction process increases, trust strengthens if their emotional quotient matches.

Generally, factors which influence trust in the online context involve credibility of the source, quality of information, user experience and customer satisfaction. To avoid uncertainty regarding personal safety and identification of sharing personnel is a concern for which trust building is of utmost importance in SE platforms.

2.3.4 Attachment theory
Yang et al. (2019) highlights the ‘attachment theory’ which discusses how bonds are made and maintained over time. Two distinctive modes of attachment theory are identity and bonding. With identity-attachment, you feel connected to or identify yourself with people who have similar characteristics or purposes. While interpersonal bond develops between people who feel close towards others in a relationship. With online platforms, identity attachment refers to “community features, group homogeneity, and intergroup competition, while interpersonal bond attachment draws attention to personal information, interpersonal similarity, familiarity, and directional communication with a particular individual.” So, identity attachment is associated with the online platform while interpersonal bonding is associated with sharing peers.
2.3.5 Perceived risk and disposition to trust

Mittendorf (2017) discusses that numerous studies have been conducted to define trust from various perspectives, it is still hard to define trust though. One way of defining it could be the relative easiness with which one could rely on other’s actions. The contemporary SE platform in hospitality industry like Couchsurfing is based on peer-to-peer technology and brings together travelers and short-term accommodation providers in a non-monetary contract through SE platform. This raises concerns about the perceived risk (uncertainty in situations) involved since anyone could afford to have a free accommodation this way. Couchsurfing therefore provides with user profiles, review & rating systems to avoid any appalling experience by the users.

Mittendorf (2017) argues studies about trust in such non-monetary business are scarce. And since such non-recurring transactions which are free of charge and involve strangers meeting online and staying together offline are unique in nature, trust implications to such situations need to be studied more. However, a psychological concept of ‘disposition to trust’ – which deals with determining the goodness in someone through one’s own life-long socialization experiences with people forms the basis in these interactions. Disposition to trust has a trusting stance which brings about a confidence regarding best outcome from a given relationship and a general faith in humanity, which considers others as honest, reliable and compassionate. Disposition to trust is effective on variety of SE platforms where strangers meet for the first time in unfamiliar situations with each other.

Perceived risk is always there in such situations as well. It denotes the extent of uncertainty in situations of sharing accommodation with unfamiliar people. This is a critical factor for the intentions of the parties to share accommodation with other. It is to reduce this risk that the platforms introduce measures to enhance the trust of the users on platforms and on each other; like quality control measures and making systems transparent for easy understanding of users, background checks and reducing potential damage as much as possible (Mittendorf, 2017).

By understanding the biological reactions of the body when trust is experienced will point the way to finding out which interactions will generate most trust in a biological sense. Zak (2017) hypothesised that having a sense of trust in another person will release the hormone oxytocin in the brain. This hypothesis was based on previous experiments done on rodents which
showed that oxytocin is released in the brain when they perceived it safe with low risk to approach other animals. The experiment on human participants also showed a release of oxytocin when the participants in a controlled setting were making a decision to trust each other. The author therefore concluded that oxytocin effectively reduces fear that is developed when compelled to trust a stranger.

Furthermore, stress is reduced by oxytocin and vice versa, a high amount of stress reduces oxytocin and thereby also trust in others. Feeling a sense of joy is correlated with a sense of trust. Joy experienced when engaging in activities in shared economy can be one way to measure trust levels. Therefore, joy and trust levels will increase while fear decreases between peers when they engage in oxytocin-stimulating activities related to the sharing economy. It is therefore important to understand which activities most effectively and quickly stimulate oxytocin to achieve growth in shared economy (Zak, 2017).

2.4 Customer retention

2.4.1 Traditional approach towards customer retention

Before the 1990’s most marketing research was made from a transactional perspective. This means that research was focused on making customers satisfied enough to make a transaction or purchase a product. The shift from mainly transactional marketing research to relationship marketing developed interest among academics and marketers on how to develop and maintain relationships with existing customers, or in other words increasing customer retention (Hennig-Thurau & Klee, 1997).

Grönroos (1994) writes that building high quality relationships can be done through service-oriented marketing, which is a part of relationship marketing. Relationship building creates satisfaction and trust, thus making both an important factor when it comes to enhancing customer retention. (Kotler 1994; Hennig-Thurau & Klee, 1997; Ranaweera & Prabhu, 2003; Rust & Zahorik, 1993 and Bloemer & Poeisz, 1989).

Customer retention is an underlying objective of businesses and many business strategies are aimed at increasing their customer base. The plethora of studies to achieve this crucial objective has provided that a satisfied customer is a customer retained. But it is not as easy as it sounds,
studies have been conducted to search for the antecedents of customer retention and various studies have found different antecedents which lead to customer retention ultimately (Ranaweera & Prabhu, 2003).

Ranaweera & Prabhu (2003) discuss the importance of ‘trust and switching barriers along with customer satisfaction’ and how their synergistic effect could create a future propensity of customer retention. These three antecedents discussed by Ranaweera & Prabhu (2003) provide an accurate picture of factors which influence customer retention.

2.4.2 Customer retention approach in SE

Study conducted by Möhlmann (2015) for the likelihood of using sharing economy platforms again by their customers opted for variables of ‘familiarity’ and ‘utility’ having a positive effect on the likelihood of re-use of SE platform services again. It is to be noted that familiarity is also an antecedent of trust as discussed by Hawlitschek et al. (2016), Sundararajan (2016), and Möhlmann (2016).

The reason for how and why peer customers stay in a relationship with peer service providers in peer-to-peer economy (SE) has been explained by relational benefit perspective as well by Yang, Song, Chen & Xia (2017). The adoption of relationship marketing as an analytical framework to demonstrate customer loyalty by Yang et al. (2017) have identified a new relational benefit in lieu with SE such as safety benefits. It is a major concern existing through SE which deeply affects customer commitment and hence retention with SE.

Certain aspects of relational benefits like confidence benefits, special treatment benefits, commitment, social benefits and loyalty have already been discussed in studies (Morgan & Hunt, 1994 and Gwinner, Gremler & Bitner, 1998). However, research by Yang et al. (2017) demonstrate that in SE set-up, safety and social benefits have an even stronger influence than confidence benefits on customer satisfaction and hence retention. These two benefits through emotional bond augmentation and through dependence on service providing peers, strengthen relationship. The customers do not have to worry about the crime dilemmas, threats of any kind of harm or loss is a big concern and directly affects commitment which ultimately is central to peer-to-peer relationships.
Such trust development in customers through safety benefits by taking measures like up-to-date security features in applications, by developing databases which could hold background checks on service providers, pictures and videos through online platforms as a leverage to make the customers feel safe and trust the service providers is proposed by Yang et al. (2017).

Extant literature and research discuss various factors which help in customer retention through customer satisfaction, most studies being related to conventional businesses. The same antecedents to customer retention are valid for sharing economy but since studies are now being done specifically in relation to antecedents affecting sharing economy, influence of trust remains vital – a fact vital to all studies. Trust is one key factor that influence customer retention by being a base for many emerging factors (Rotter, 1971; Morgan & Hunt, 1994; Gwinner, Gremler & Bitner, 1998; Gounaris, 2005 and Yang et al., 2017).

2.4.3 Customer retention through trust building

Developing trust towards an individual in order to complete a transaction with them can be done digitally, for example by confirmation of third parties. This is usually done by online reviews or ratings in a digital setting. However, a study on Airbnb by Ert, Fleischer & Magen (2015) shows that trustworthy photos increases trust more than online review scores. The latter did not significantly increase the demand for a particular listing. This was because of the low score variance between the listings. Most listings had a score between 4.5 to 5. Therefore, it can be argued that trust did not increase to a greater degree because of the low online score rating variance. Interestingly however, trustworthy photos did increase trust and demand on a listing.

Ert et al. (2015) measured online review scores and trustworthy photos based on price of the listings. If a host is deemed highly trustworthy by many people, demand will increase which in turn sets a premium on the price. However, it is important to note that an increase in price generally negatively impacts customer retention, while a decrease in price has a positive impact. How much price change impacts customer retention depends on tenure and relationship breadth Dawes, (2009). The link between these two studies shows how trustworthiness may indirectly lead to lowered customer retention. However, the negative relationship only happens when price sensitivity is high during price changes.
Trust is not only developed alongside satisfaction by relationship building, it is also an antecedent to building customer satisfaction. Therefore, by mereologically understanding customer satisfaction to be both overlapping but also a part of trust as inferred through Ranaweera & Prabhu (2003), it makes sense to focus on relationship building interactions that develops trust such as online ratings and reviews, photos, and conversations, and thereafter study the relationship between trust and customer retention.

2.4.4 Value creation for customer retention

Pourri & Hilty (2018) and Yang et al. (2019) share the fact that social benefits (networking and meeting local people), cost saving and potential convenience by using SEPs over hotels are the main motivators which keep the users coming back to SEPs. In SE hospitality businesses like Airbnb which has become the face of SE together with Uber, researches are being made to understand what motivates the users to use these platform services and keep on using them. It identifies that authentic experiences, flexibility, provision of amenities, cost saving are some factors which keeps users motivated to use the services.

Zhang et al., (2019) also did research on what motivates the customers to revisit a SE platform and creates value for them. They identified four factors for the customer value proposition which are economic, social, emotional and social factors. Their research further added that social and emotional values are significant in shaping up a customer retention behavior.

Jung, Yoon, Kim, Park, Lee & Lee (2016) analyzed from a research that different platforms highlight different features to attract users and develop their SE platforms with different goals. Where Couchsurfing has its user-share based on human relationships, Airbnb cashes on facilities and environment aspects and has economic monetary benefit attached to it. Since different value is provided by each community, they attract and retain different user base.

Tussyadiah (2016) explains through a research that guests are satisfied in a short-term rental by provision of amenities, value creation with cost saving and enjoyment. These could be identified as intrinsic and extrinsic motivators which bring about satisfaction to users in SEPs. Here intrinsic motivators could include enjoying experiences at the staying place while extrinsic motivators could be economical lodging prices and amenities provision.
Mauri, Minazzi, Nieto-Garcia & Viglia (2018) discuss the uncertainty aspect of the SE where consumers are complete strangers to each other on the platform and yet do the transactions and share goods and services. He maintains that popularity or personal reputation increases the preference and reduces the uncertainty. The personal reputation could be increased by popularity determinants like story telling narrative in the description part of profiles in case of Airbnb, then visual content in the form of pictures could also improve reputation.

Abrahao, Parigi, Gupta & Cook (2017) maintained that reputation system bridges the gap between trust on platform and trust generated through social media accounts through ratings and reviews. And reputation could increase trust between two dissimilar users as well irrespective of their demographic characteristics.

2.5 Challenges for the SE hospitality business

2.5.1 Regulatory issues
Kaplan & Nadler (2015) discuss the case of Airbnb and how it provided new ways for people to share their goods and services through SEPs. The lower cost and facilities provided through this platform have made it a sought-after platform for travelers. This way it has created a competition with the traditionally established hotel businesses. Since Airbnb operated across the world, so regulatory challenges have arisen in different parts of the world regarding taxation against service provision and even regarding operationalization of their services in some cities and countries. This led Airbnb to add it to their terms of services certain regulatory issues, so users get informed when they opt for the services as to how the laws operate in their part of the world or if there are any restrictions for hosting or a permit or license is needed or tax has to be deducted from the payment received.

2.5.2 Discrimination issues
Benner (2016) discusses the rules adopted by Airbnb against its hosts to fight discrimination which involves ‘community commitment’, a non-discriminatory policy and an option of ‘instant booking’ where renters could book places without host approval. The company maintains that there is no single policy to curb discrimination, but Airbnb would strive making policies to deal with challenges with multifaced approaches.
Cui & Zhang (2016) analyses the problem of social trust and study the root cause of discrimination and how it could be curbed or up rooted. Since the problem is central to SE. To understand its mechanism, they conducted a research and realized that if it is a taste-based discrimination, it could not be eliminated. However, if discrimination is statistical based, it could be reduced by introducing additional information sharing cues. This would improve signal quality of the guests and such information provision could improve platform design and user acceptance.

Edelman & Luca (2014) performed a test for racial discrimination against colored landlords in Airbnb to infer how non-black hosts had an edge over black hosts with better earnings. The key objective in developing online reputation systems for platforms is to enhance trust and accountability. It also requires balancing the various competing interests. This is achieved by posting supplementary information. But the same features which are intended to enhance trust and accountability can at times create inadvertent results such as gender, age, race, religion or sexuality.

Sigala & Dolnicar (2017) argue that despite having a diverse portfolio certain community feel discrimination and not so welcome at Airbnb. This is also precisely the reason why Misterb&b was founded. Ohr (2010) writes, Misterb&b was started in 2014 because their founder was not welcomed by their host when they rented a short-term rental and had a negative experience. He then planned a SEP for the LGBTQA (lesbian, gay, bisexual, transgender, queer/questioning, asexual/aromantic), community so that the members of the community could travel safely, stay comfortably and could have affordable prices just like other SEPs.

Ohr (2010) also quoted the CEO of Misterb&b, Mathieu Jost: “While the sharing economy for short-term rentals has increased, it has been difficult for gay hosts and travelers to feel secure and welcome. We look forward to expanding our services backed by two strong investors, so even more members of the LGBTQA community can connect globally and feel safe and welcome anywhere they travel.”
2.6 Theoretical framework

In model 1 a visual representation of the theoretical framework is laid out which explains the phenomenon of trust, its antecedents, consequents and how it relates to customer retention, in a sharing economy setting.

![Model 1: Conceptual framework. Source: Own.](image)

Model 1 presents the relationship between trust and customer retention, and antecedents and consequents of them within the sharing economy. Six categories of antecedents that develops trust are security and privacy, IT quality, company traits, reputation, interaction and familiarity. These categories were gathered from the trust building model in an article by Yang et al. (2019). The consequents of trust such as customer satisfaction and customer loyalty can be found in Ranaweera & Prabhu (2003) and Yang et al. (2017) respectively. They mention the importance of relationship and trust building in order to create satisfaction and loyalty, which in turn serves as an antecedent in creating customer retention. Lower transaction costs are a consequent of trust and leads to customer retention (Bachmann & Zaheer, 2006).
3. Methodology

In this chapter, the scientific approach to the study is presented followed by the research strategy, design and method. After this, a presentation of the data analysis methodology is followed by proving the trustworthiness of the study.

3.1 Scientific approach

Bell, Bryman & Harley (2019) mention two key terms dealing with the way to understand reality, namely ontology and epistemology.

3.1.1 Ontology

Ontology studies the nature of a phenomenon. It is possible to take an objectivistic or constructionist standpoint on ontology during a research. An objectivist approach to social sciences views social phenomena as objective facts or realities external from human influence while a constructionist approach views social phenomena as constantly being created and reconstructed by peoples’ social interactions. The objectivist ontological approach can also be called realism, while the constructionist can also be called subjectivist (Kamil, 2011). The reasons for different scholarly standpoints on these two subjects are because they contain philosophical assumptions which cannot empirically be proven. We can for example, not empirically prove whether objectivist or constructivist ontology is a certain fact. Rather philosophical and logical reasoning takes place in order to come to certain assumptions.

A constructionist ontological approach was used for this study. Examining the phenomenon of trust and how it differs in the sharing economy from the traditional B2C economy was most efficiently done through understanding trust to be a constantly changing phenomenon due to human interaction and differing environmental factors. Previous research regarding the sharing economy have established that trust needed to be investigated further because of the added or different elements and parties it is influenced by. How researchers define the concept of trust in literature differs from one another, even within the sharing economy. This differing on how trust is conceptualised ontologically is discussed in this study, mainly in the literature review. This is a critical part of the study because the ontological concept of a phenomenon is the foundation for how the research is to be conducted. It may affect the results of a research significantly. The ontological relationship between the concepts of trust in the sharing economy and customer retention is that trust is seen as an independent variable of customer retention.
which is the dependent variable. Both concepts are mereologically seen as parts of the sharing economy.

### 3.1.2 Epistemology

Epistemology deals with the theory on how we acquire knowledge. Bahari (2010) argues that epistemology is linked to ontology in that the former proceeds from the latter. Meaning, when an ontological approach has been established by a scholar, what follows is a fitting epistemological approach to the ontological worldview. Interpretivist epistemological approach would stem from constructivist ontology, which has been used for this study. Values are added to phenomena and the reality through human agency. Humans give symbols and meaning to phenomena. It therefore important to interpret why and how social activity takes place and thus arrive at true knowledge. Burr (1995) would refer to interpretivist epistemology as subjectivist while using the same definition. In other words, subjectivist epistemology denies an ultimate and objective truth. Knowledge and what is considered truth is instead interpreted through human agency.

A qualitative strategy and inductive approach were used in order to get a deep understanding of trust and how it manifests in the sharing economy through the influence of human interactions and environmental factors. From this phenomenological intellectual paradigm, one of the most suitable epistemological approaches to gain knowledge is interpretivism (Bahari, 2010). The epistemological approach for this study was therefore of an interpretative nature. Knowledge was created in how the participants in the sharing economy interpreted and defined trust and customer retention. Data on trust and customer retention in sharing economy was gathered from both primary data (interviews) and secondary data (past research) which was then interpreted by understanding the definitions, values and symbols constructed by social interactions. This information was further analysed in order to gain new knowledge and insight into trust and customer retention.

### 3.2 Research strategy and design

#### 3.2.1 Qualitative strategy and inductive approach

A qualitative research strategy was developed based on this study’s research questions which are of a qualitative nature in order to deeply examine the phenomenon of trust and its role in
the sharing economy. An inductive approach was used to generate new theory by examining the phenomena, in this case gathered empirical data was interpreted and analysed against previous theories in order to uncover new generalisable patterns which will contribute to existing theory (Lune & Berg, 2017). Inductive logic deals with the process of empirical observations and interpretations of reality which are then formed into general theory. This stands in contrast to deductive logic where researchers first develop hypotheses from existing theory. The hypotheses suggest how phenomena are expected to behave in real-life situations. From a Popperian perspective of science, an attempt is made to falsify all hypotheses. If a hypothesis is proven false, it is rejected and not considered scientific. After empirically and experimentally testing the hypothesis, usually by quantifiable measurement, the accepted hypotheses then form new theory (Thomas, 2006).

3.2.2 Case study design
Case studies are a common research strategy in qualitative studies. Researchers intend to get deep into one or more specific cases to understand a certain phenomenon and how it is affected by the processes in an uncontrolled, real-life scenario. The case study is often done during a decided time period. Studying a phenomenon in specific situations will gain deep knowledge regarding the phenomenon and how they interact in the world. The knowledge ascertained therefrom will be of added value to individuals as well as groups and organisations (Yin, 2003). The knowledge is then generalisable which means that general patterns can be found in complex situations and then assumed to be applicable in other similar situations. However, the generalisation from case studies are usually not considered absolute truth but temporary truth, suggesting that these general patterns are highly sensitive to context. The patterns could, for example, have been very different if the case study was conducted in another time and place (Christensen, Andersson, Engdahl & Haglund, 2001). When conducting case studies to understand a phenomenon, important questions to answer are how and why specific decisions were made and implemented rather than others, as well as what outcomes the decisions led to (Schramm, 1971 and Bell et al., 2019). In this study, the case is: how the phenomenon of trust influences customer retention in the sharing economy.

3.2.3 Unit of analysis
According to Grünbaum, (2007), many researchers do not keep a distinction between a case and unit of analysis. Some distinguish between the two and others are not consistent with their
argumentation and shuttle between differentiating these two at times and consider them same at other times.

Yin (2003) who is an influential contributor with research designs, often argues that case study and unit of analysis are the same but then he also makes a clear distinction between the two in some situations. Grünbaum, (2007) however draws a clear distinction between a case and unit of analysis. He based this distinction on the fact that if such meaning is not clear between the two, it creates issues with transferability.

Grünbaum, (2007) stresses on the need of identification of unit of analysis in any study since this intensifies the purpose of the study. Unit of analysis establishes the information about the unknown which a research wants to enlighten. Purpose of any research is to get information. Such information could be obtained from purposefully selected individuals. Thus, unit of analysis could be the individuals or their actions as well.

For the purpose of our study, we have chosen to analyse multiple hospitality businesses in the sharing economy as a case study (Airbnb, Couchsurfing, Misterb&b and Tujia) with unit of analysis being individuals from four different countries – in capacity as users of SEP services as host and/or guests.

3.3 Method

3.3.1 Data collection

Interviews served as the primary empirical data for this study, empirical data collection from interviews is a common design used in qualitative research strategies. It generally requires more time to gather data from interviews than surveys because the interview questions usually are of a qualitative and open nature. Respondents for interviews are therefore also usually of less quantity than for surveys. Interviews on the other hand tend to provide data of higher quality than surveys. The self-administered nature of surveys and their usually closed questions makes it more convenient for respondents to answer whereas interviews are usually conducted during a specific time period where the respondent is being guided by the interviewer who is able to adapt the questions according to the answers provided (Bell et al., 2019 and Christensen et al., 2001).
This research revolved around trust in the sharing economy and how it influences customer retention. Secondary data was collected through a literature search using databases from Högskolan i Gävle library, particularly Google Scholar. Both physical and digital copies were attained if there was access. Secondary data is gathered by other, second-hand parties in contrast to primary data. Secondary data can also include tertiary sources or third-hand parties. Fourth-hand sources and further in order are usually not used by researchers because enough data is usually collected from primary, secondary or in some cases tertiary sources. Sources can include data provided by individuals, organisations, academic papers, statistics or other databases (Christensen et al., 2001). Following keywords were used in search of relevant text for this study: *Sharing economy, trust, and customer retention*.

### 3.3.2 Semi-structured interviews

Semi-structured interviews with a main emphasis on structured questions were conducted for this study. This form of interviews has a mix of structured and unstructured interview forms. A structured interview utilises pre-planned questions to be asked by interviewers to interviewees. Planning the questions in advance results in questions that are anchored to existing theory and are well-formulated and clearly communicated to the respondent (Rowley, 2012). Unstructured interviews are on the contrary not planned beforehand and questions are formulated circumstantially in an ad-hoc basis. These are usually characterised by follow-up questions to circumstantial factors allowed for supplementary questions to be formulated during the interview process. The answers provided by respondents during the interview could not be known beforehand and in order to get a deeper understanding into the topic it is often important to ask follow-up questions, or supplementary questions. These kinds of questions deviate from the main body of questions because the former ones have been structured beforehand (Faarup & Hansen, 2011). With our case study, most questions during the interview were structured and pre-planned. Thus, a semi-structured interview design was used, with mainly structured questions. The language barrier was not there as all the respondents were fluent with English language. Standardised questions throughout multiple interviews were asked in order to accurately compare and analyse the various answers from different respondents regarding the same question.

Thirteen questions in a semi-structured interview were asked with a brief introduction of our motive of study and to familiarize the respondents with some terms. Questions (as shown in
Appendix 2) were devised to cover all themes related to the literature and shared with supervisor. Semi-structured questions were asked to all respondents, all of them of an open nature. Gill, Stewart, Treasure & Chadwick (2008) explain that open questions require longer explanation than simply a one-word answer as in the case of closed questions. Supplementary explanation to the questions was however added on an ad-hoc basis if a structured question was insufficiently explained or needed more clarification.

3.4 Data selection

3.4.1 Selection of country
The study was developed in four different countries Portugal (Lisbon), China (Beijing), Sweden (Stockholm), Spain (Barcelona). These cities from the respective countries were found suitable for this case study by the authors for reasons being; they are metropolis cities, they have tourists from various ethnicities and countries, people visit them for business purposes and opt for sharing accommodation repeatedly, the two variables for the study could be studied well in such situations. Moreover, this research included the difference of national cultures as antecedents and consequents of trust.

The authors selected ten respondents in total from these countries by contacting profiles on the Companies’ SEP applications and in person through references as well. Correspondence was made through e-mail and calls with them to get their interviews. These respondents were found to be hosts in their countries and also travelled as guests using SEPs for short term rentals as they travelled to other countries.

3.4.2 Selection of industry and company
For this study, hospitality industry in the sharing economy was chosen providing private homestays for tourists and otherwise and in that specifically peer-to-peer case analysis with hosts and customers who got connected through platform applications thus using the shared facilities. The companies chosen were Airbnb, Couchsurfing, Misterb&b and Tujia, all of which facilitate the conceptual model of the sharing economy and a brief introduction of these companies is given in Table 1 as well. These companies and the respondents suited well for our case study.
<table>
<thead>
<tr>
<th>No.</th>
<th>Company name</th>
<th>Foundation year</th>
<th>Basic facts</th>
</tr>
</thead>
</table>
| 1   | Airbnb      | 2008            | - With 2 million people on average using Airbnb service every night across the world, it has become the face of sharing economy;  
- 500 million guests arriving all the time through this platform, this SEP has listings in more than 220 countries. Airbnb (2019) |
| 2   | Couchsurfing | 2004            | - A global community of more than 14 million people, across 200,000 cities who use this platform to socialize and connect with each other;  
- One of a kind of SEP which does not run on monetary benefit rather on social connections. couchsurfing (2019) |
| 3   | Misterb&b   | 2014            | - With 1 million sharing accommodations across 200 countries it is the largest gay sharing service using SEPs;  
- LGBTQA oriented and an all-inclusive service which discourages any kind of discrimination. Misterb&b (2019) |
| 4   | Tujia       | 2011            | - China’s largest home sharing platform providing peer-to-peer services giving major competition to Airbnb in China;  
- 1 million listed lodges, with 0.7 million in China alone and rest in overseas locations as Japan and Thailand;  
- Controls almost half of China’s short-term rental market. kr-asia (2019) |

Table 1: Presentation of the Companies. Source: Own.

3.4.3 Selection of respondents

Interviews were scheduled with the respective personnel (who were contacted from the SEP applications of the companies in writing and in person, through references as well) in their countries over virtual mediums such as skype, we chat and WhatsApp and in person. The respondents were given a brief introduction regarding the case study under discussion and they were told their interviews were being recorded and would only be used for transcribing and no other purpose. Confidentiality of the interviews and anonymity of names was promised to the respondents since they requested it as well which was agreed to, vigilantly. A letter of consent was shared with the respondents mentioning the brief details about the purpose of the interviews to be conducted and confidentiality clause, a copy of which is attached in Appendix 1. The respondents were engaged with interviews through the mentioned mediums and they were at ease with understanding and replying in English language for the questions. The interviews and
the channels used were articulate and served the purpose well. All interviews for this study were transcribed later. Table 2 below entails a brief presentation of the respondents.

<table>
<thead>
<tr>
<th>No. of respondents &amp; service used</th>
<th>Gender</th>
<th>Age</th>
<th>Mode of interview</th>
<th>Role in SE hospitality business</th>
<th>Experience in the business (years)</th>
<th>Cities of residence</th>
<th>Duration of interview (min)</th>
<th>Avg. = 45 min</th>
</tr>
</thead>
<tbody>
<tr>
<td>R01- A/M</td>
<td>Male</td>
<td>28</td>
<td>Video call</td>
<td>Host/ Guest</td>
<td>3.0</td>
<td>Lisbon</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>R02- A</td>
<td>Male</td>
<td>39</td>
<td>In person</td>
<td>Host/ Guest</td>
<td>2.5</td>
<td>Stockholm</td>
<td>39</td>
<td></td>
</tr>
<tr>
<td>R03- A</td>
<td>Male</td>
<td>30</td>
<td>Video call</td>
<td>Host/ Guest</td>
<td>1.8</td>
<td>Lisbon</td>
<td>37</td>
<td></td>
</tr>
<tr>
<td>R04- A/M</td>
<td>Male</td>
<td>32</td>
<td>Video call</td>
<td>Host/ Guest</td>
<td>3.4</td>
<td>Barcelona</td>
<td>41</td>
<td></td>
</tr>
<tr>
<td>R05- A/C</td>
<td>Female</td>
<td>30</td>
<td>In person</td>
<td>Host/ Guest</td>
<td>1.2</td>
<td>Stockholm</td>
<td>43</td>
<td></td>
</tr>
<tr>
<td>R06- C</td>
<td>Male</td>
<td>28</td>
<td>In person</td>
<td>Host/ Guest</td>
<td>2.2</td>
<td>Stockholm</td>
<td>42</td>
<td></td>
</tr>
<tr>
<td>R07- T</td>
<td>Male</td>
<td>33</td>
<td>Video call</td>
<td>Host/ Guest</td>
<td>4.3</td>
<td>Beijing</td>
<td>45</td>
<td></td>
</tr>
<tr>
<td>R08- T(P)</td>
<td>Male</td>
<td>26</td>
<td>Video call</td>
<td>Host/ Guest</td>
<td>1.8</td>
<td>Beijing</td>
<td>62</td>
<td></td>
</tr>
<tr>
<td>R09- A</td>
<td>Male</td>
<td>23</td>
<td>In person</td>
<td>Guest</td>
<td>.11</td>
<td>Stockholm</td>
<td>52</td>
<td></td>
</tr>
<tr>
<td>R10- CS</td>
<td>Male</td>
<td>29</td>
<td>Video call</td>
<td>Guest</td>
<td>1.5</td>
<td>Barcelona</td>
<td>38</td>
<td></td>
</tr>
</tbody>
</table>

Table 2: Presentation of respondents. Source: Own.

<table>
<thead>
<tr>
<th>Legend</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Airbnb</td>
<td>A</td>
</tr>
<tr>
<td>Couchsurfing</td>
<td>C</td>
</tr>
<tr>
<td>Misterb&amp;b</td>
<td>M</td>
</tr>
<tr>
<td>Tujia (Pro)</td>
<td>T(P)</td>
</tr>
</tbody>
</table>

It is oftentimes impractical to use entire populations for a study due to unnecessary time and resource consumption. Sampling is a technique that is used to represent the entire population as accurately as possible while at the same time avoiding high numbers of quantitative data. Sampling is therefore a practical and useful alternative, especially when resources and time for conducting the research is limited (Ghauri & Grønhaug, 2005).

Hosts from each case company were carefully selected based on their experience of dealing with guests. According to Dahmström (2011) the selection methods are of two kinds. These are probability sampling and non-probability sampling. Probability sampling was used in this case study. This involves randomly selecting a sample of respondents from a population. Non-probability sampling only deals with a part of the entire possible population.
3.4.4 Ethical considerations
There are some ethical concerns to consider while conducting research. According to Diener & Crandall (1978), ethics in research are divided into four categories, namely lack of informed consent, invasion of privacy, deception and harm to participants. When conducting this study, these ethical principles were strongly taken into consideration. When conducting interviews with respondents, they were ensured complete safety from harm as well as complete freedom to at any point in time not answer any question or terminate the call if they felt uncomfortable or a breach of privacy. To make sure the respondents provided informed consent, the respondents were informed of the entire process and a verbal and written agreement was shared with them before moving on (Appendix 1). For example, all of the interviews were audio recorded for use of the researchers to efficiently transcribe the data. Informed consent was provided by each respondent that there was an audio documentation of the interview only for the purpose of transcribing the interview.

3.5 Data analysis

3.5.1 Operationalization
Interview questions are devised in relation to the theoretical background for this study. We divided questions into four segments thus covering all areas of the study. Rooting of the questions with the themes and literature relevance has been formulated through a table as shown in Appendix 2.

3.5.2 Analysis method
Since the main purpose of data analysis is to bring order and structure to the data collected, thematic analysis would be used by us, manually. To make a thematic analysis, we followed the six phases guide presented by Braun & Clarke (2006). We first transcribed our interviews and read all the data several times in order to find patterns and meanings. We highlighted parts in the data that we considered as interesting. Second, we tried to organize the interesting parts of our data into codes, which we did manually. We developed themes in the third step, a broader level of codes. Then we reviewed our themes in step four, by analyzing them and making sure we had enough data to support them, and if some themes could be combined. In the fifth step, we went back to our collected data and identified what was interesting and why, in connection
to our themes. And in the last step, we worked to make our analysis valid and credible to the reader. Table 3 below shows the formulated thematic analysis:

<table>
<thead>
<tr>
<th>Coding</th>
<th>Themes identified</th>
<th>Discussion headings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economical accommodation</td>
<td>Motive behind premises sharing</td>
<td>Role of digital platforms for connectivity</td>
</tr>
<tr>
<td>Frequent traveler</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local advice</td>
<td>Connectivity through technology</td>
<td></td>
</tr>
<tr>
<td>Free of cost</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Word of Mouth</td>
<td></td>
<td></td>
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<tr>
<td>Community friendly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Instant access</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Affordable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social interaction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Verification</td>
<td>Deciding factor to share</td>
<td>Trust acting as an adhesive</td>
</tr>
<tr>
<td>Conversation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comfort level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mutual confidence</td>
<td>Bonding together and aligning online and offline images</td>
<td></td>
</tr>
<tr>
<td>Social distraction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exchange experiences</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Review and ratings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pictures</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business loyalty</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Platform preference</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private message</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gender discrimination</td>
<td>Dealing with discrimination</td>
<td>Challenges to enhance trust in SE hospitality business</td>
</tr>
<tr>
<td>Socially attractiveness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cultural codes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community tag</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Platform safety</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social media</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unforced connection</td>
<td>Relationship building blocks</td>
<td>Customer retention in SE business</td>
</tr>
<tr>
<td>Exchange messages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Caring notes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reciprocal invitation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social media Timelines</td>
<td>People vs platforms</td>
<td></td>
</tr>
<tr>
<td>First impression</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reinforce impression</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 3: Thematic analysis. Source: Own.

3.6 Trustworthiness

3.6.1 Reliability, validity & transferability

Both qualitative and quantitative data needed to fulfill a set of criteria in order for any study to be considered valid. The criterion of reliability measures whether a study can be repeated on another sample in the same population while achieving the same results. This would then suggest that the sampling is representative of the whole population and the study would
Therefore be reliable. This also shows that the conclusions of a study are not generated by chance through insufficient or inconsistent sampling (Saunders, Lewis & Thornhill, 2016). Reliability for this study was ensured by reaching data saturation regarding the phenomenon of trust related to customer retention in the sharing economy’s hospitality industry. The data was considered saturated when no new or conclusive data could further be gathered from respondents, thus saturation was reached by the end of the tenth interview. The questions asked to the respondents were formed in a way that every respondent in the hospitality industry of the sharing economy could answer them.

Second criterion is validity which is measured in consistency of the entire research. Staying within set research limitations, accurately measuring or defining variables and analysing the right phenomenon would result in a high level of validation of the study. This proves that the research has been conducted accurately according to formulated aim and research questions (Bell et al., 2019). The most important phenomenon for this study was trust in the sharing economy because previous research suggests that it differentiates somewhat from normal B2C trust. Thus, a lot of effort was put on deconstructing and fully analysing trust through literature before gathering primary data on it. Interview questions were formulated in a way that they could be answered by the entire population of businesses and users in the hospitality industry of the sharing economy.

Transferability is a third important criterion which measures whether the results of the study can be used and applied in other fields of research. This study was investigating the phenomenon of trust and customer retention in the sharing economy. These two phenomena are occurring universally across all industries and markets. Therefore, the results of this study could be applied to other fields, especially other industries within the sharing economy. Parts of the results could also be used in areas outside the sharing economy. Important to strengthen transferability is to explicitly state in which context the data, analysis and results were conducted to reach the conclusion in order for third party readers to determine which parts of this study is applicable to other fields (Bell et al., 2019).

3.6.2 Triangulation

Triangulation is a term that refers to using more than one method or sources of data in order to strengthen findings (Denzin, 1970). Even though triangulation was mostly associated with
quantitative research in the past, it is highly beneficial for qualitative studies as well. Qualitative research is often considered to be too subjective. To counteract this, more methods or sources of data can be used on the same subject to get more objective findings on phenomena (Webb, Campbell, Schwartz & Sechrest, 1966). This study was triangulated by geographic location where four countries with different cultures, economies, values, attitudes and customs were used to study the same phenomenon. Furthermore, sources of data came from both hosts and guests. One of the hosts had also worked in the offices of one of the digital platforms, thus all three parties involved in trust in the sharing economy were involved.
4. Empirical findings

In this chapter, empirical data is presented to the reader, which will be analysed against theory in the chapter that follows. This data has been gathered against questions which were asked to respondents and are presented in Appendix 2.

4.1 Role of digital platforms for connectivity

4.1.1 Motive behind premises sharing

Motivation factors for premises sharing through digital platforms discovered by interacting with various respondents mainly hinted at the relative easiness with planning through smartphone applications, economy in travelling, convenience of choice through many options at desired locations, social interactions & networking and an urge to reciprocate by hosting others and enriching their experiences further.

Most respondents mentioned that being frequent travelers helped them save money from expensive hotels and through these platforms, they could get good local advice besides making social contacts. Little money and you could get a good economical accommodation which is centrally situated in the city or even in remote areas where it is hard to get an accommodation, and the money saved could be used for different entertainments.

Such platforms also served great help for solo backpackers and travelers’ free accommodation while getting to know people and indulging in networking. Another motive brought to attention by respondents was community support through these platforms where LGBTQA friendly accommodation services provided safe and trusted opportunities for the community.

A respondent mentioned about their motive behind premises sharing as:

“It is fun to share some one’s house or rent out an apartment through Airbnb or Misterb&b. We now have a way to make living out of our own house by sharing spare bedrooms or homes – you get to know others and their culture, they entertain you – so one way you find a good company in a new city/ country and mingle with locals where they’d tell you about the local hacks and advice, good eating places rather going to a hotel which is expensive and you just crash there at night and are only by yourself.” (R-01, Male, Lisbon)
Another respondent mentioned about the security they felt through booking from the platform and the liberty to choose the desired option available as:

“It helped me to get economical crashing place besides being secure and from a responsible platform. I came across Airbnb in 2014 and then started to learn and study about it as I heard about it from friends who had been using it in the US. The prices were much better than booking a hotel as an accommodation and I could just pick the best suited option for myself in place I would want. Isn’t that amazing?” (R-02, Male, Stockholm)

“I found out about Airbnb from a friend I remember. I was reluctant to try it but then some other friends recommended it and told me they had tried it. That’s how I took the chance and didn’t regret it. And here I am being interviewed about it (laughs). It is always secure, economical and I can be at a place of my choice.” (R-05, Female, Stockholm)

Safe and community friendly accommodation provision along with social networking with other members was the only thing in mind when two of the respondents started using Misterb&b. One of the respondents shared this experience as:

“I have been hosting through two different platforms Misterb&b and Airbnb as well. I own two apartments but I get more bookings with the one I have lodged with Misterbnb, people from gay community prefer it over Airbnb as it is community friendly and we are fearless sharing with our own community, no fear of being called out – it is always comfortable with peace of mind that we arrive at a gay friendly location and can be ourselves without any awkwardness. I haven’t regretted my decision and use Misterb&b when I am travelling as well. There has not been any looking back.” (R-04, Male, Barcelona)

Like many wanna be travelers who could not fulfil their desire to discover places just because they were tight on budget, came up with a solution with SE platforms as well.

“I started using Couchsurfing two years ago, mainly because it was free of cost but also because I liked to meet local people too. When I was in Indonesia, I would use it often. Just open the app and check out around and see who was up for a hangout. I always use and recommend the app for networking too. It is good to talk to normal and ordinary local people
and when you have a lot common in with the other person, the confidence between you is 100%. I’ve been so fortunate travelling being a couchsurfer and I try to help others being a good host as well.” (R-10, Male, Barcelona)

4.1.2 Connectivity through technology

Most respondents hinted at easy internet access and smartphone availability. They shared how their way of dealing with matters has changed over time, with so many options to choose from and having the power to be their own boss. This has changed their way of travelling as well. A respondent agreed how these platform-based hospitality businesses (such as Airbnb, Misterb&b and Couchsurfing) have given competition to the traditional hospitality business.

"Booking accommodation has never been so fun. I not only at times book for myself but my friends, they think I am a pro (smiles). All I know is Airbnb has just made things so simple with the filters and it is instant access. I do not remember the last time when I stayed at a hotel while travelling. And since I am a host on Airbnb as well, I feel like a small entrepreneur myself. It’s a good feeling to deal on the mobile like you’re running a business and then meet people. Thanks to smartphones that I can do it anywhere.” (R-05, Female, Stockholm)

"Internet access I’d say definitely has changed things. With Tujia, I keep on checking prices, affordable trips and best deals just with a click on my phone. Rather than depending on someone for my travel plans and accommodation booking, it feels liberating this way! And I like it over hotel booking.” (R-07, Male, Beijing)

Budget travelling, customized accommodation, unique experience from regular and standardized hotel services are just a few attractions which have led respondents to decide their lodging through SE platforms rather hotels.

“I came to know about this app (Couchsurfing) through a friend who had used it. I usually like to travel with a backpack and used to stay at hostels. For navigation and knowing local places I would use maps and local directories with internet. Couchsurfing got me free sleeping place, but fun part was hangouts where I could get social interactions with local people and could know the cities through common peoples’ experience. With my mobile and internet, I don’t think
I can get lost. Connectivity with people, places and instant access has become so great.” (R-10, Male, Barcelona)

“Definitely man.! And it is not just about booking the accommodation, It is more about booking in the right place, with like-minded people. These last two years have been so good with hosting and even being a guest that almost every interaction with other hosts (me being a guest) and guests (at my own place) have created an association. The app (Misterb&b) comes in so handy, I can just book any time and I think I have been travelling more lately because it (the app) is actually kinda spoiling me.” (R-04, Male, Barcelona)

4.2 Trust acting as an adhesive

4.2.1 Deciding factor to share
In SE hospitality business where people must trust each other through digital platforms, privacy concerns surface naturally when they (people) must share their living spaces with strangers and share personal information with the platforms for verification. There must be a certain deciding factor to share home either being a host and guest with such privacy concerns.

An established business, like Airbnb – where personal verification is mandatory, people mostly trust the platforms with personal identification and verification for contingency situations and might as well use filters on the platforms to get the desired options or look into profiles to decide who they would like to share their homes with.

“Deciding factor for me to let anyone become my guest is the verification done by Airbnb. It brings huge security. I also go for the profiles and if I find some mutual interests, they add up to meet and greet someone likeminded. And then it’s the money that comes in so security by Airbnb is basic for me to trust. This way I know I have someone to go to and hold accountable for.” (R-02, Male, Stockholm)

“I use filters – I choose for accommodation, verified account, and I see the list and send DM to some I want to stay with. I have been using Couchsurfing for around two years now. I never used Airbnb because when you travel alone it is very expensive. I only use CS when travelling alone but if I plan with a group of guys then we use Agoda or Airbnb. Because when alone, it
is better to sleep with locals and discover as much as you can. Airbnb and Agoda is by booking and you pay just like a hostel.” (R-10, Male, Barcelona)

“Verified accounts and then two things – the reviews from the app if they are many and positive, it’s a good sign. Second is the description. It is kind of judgmental to see if someone has put in any effort or not. But I do look for profile description...” (R-06, Male, Stockholm)

“I usually travel with friends or my partner, so we prefer staying with Misterb&b – it feels like home, we know we’re not being judged or need to be scare. We don’t have to explain things to anyone. So, it is comfortable and that we decide with it.” (R-04, Male, Barcelona)

One respondent mentioned that experience of Couchsurfer matters a lot being host and guest both, their hospitality shows it in the way they deal with guests by making them comfortable. Positive reviews and third-party confirmation together with photos of users and their descriptions also appeared to be a deciding factor to trust and share living spaces.

“Their confidence, the atmosphere and the way you they make you feel comfortable. It is a feeling. And then you can ask for another experience of CS. I like to stay with couches who are experienced and not with the new ones. I want the experienced ones because it is like you go to a job and the boss ask if you have any experience – he will prefer you if you have any experience before but not if you don’t have any. So, the trust is more in experienced CS.” (R-10, Male, Barcelona)

“Trusting the digital platform algorithm is the deciding factor for me. For those guests having no previous rating or comments from previous experiences or have newly joined, I usually avoid but in case I have no options I rely on their self-provided description and photos. But mostly, their description is more important than their photos.” (R-07, Male, Beijing)

“Working with Tujia Pro, promises more reliable hosts and guests for a premium price. Hosts and their housings on Tujia Pro are examined closely by the staff of Tujia. Guests can therefore immediately have a higher level of trust of hosts and quality of accommodation and service when using Tujia Pro over Tujia. In other words, confirmation by third-party members seems
to be an important function for increase of trust between host and guest, in this case the staff of the platform provider such as Tujia.” (R-08, Male, Beijing)

4.2.2 Bonding together and aligning online and offline images
Creating familiarity between parties in person helps strengthen their bond and develop trust through acts of kindness as well. The respondents discussed the probability of compensating for situations where services could not be up to expectations and how trust of guests could be won over with healthy and happy interaction. This got an almost similar reply from most of the respondents who agreed that maintaining healthier interactions either by sharing, caring, showing concern and providing security to guests and even to hosts certainly help generate trust and compensate for such situations of un-met expectations as long as basic provisions are there.

“Bonding does help since we know we are having a unique experience of sharing someone’s home, so things aren’t like a hotel. And it is these things I enjoy by interacting and following a different living way even for a day or two. I was in Madrid and the place I rented needed some cleaning, very next morning the host came himself and did it all and was very respectful and developed mutual confidence.” (R-02, Male, Stockholm)

“These platform residences being a social distraction do at times compensate for shortcomings as they make up for the situations with meal sharing, exchanging experiences and more.” (R-03, Male, Lisbon)

“I am introvert originally. But over time and years I developed social skills when I go to CS its easy, I can connect quite easily now. Being a Couchsurfer, I learned how to be happy with different situations. Sometimes I am surprised with a really nice place and sometimes it is very much basic. I try to be my best and welcome people and experience with them.” (R-06, Male, Stockholm)

“I have done Couchsurfing fifteen to twenty times, when you arrive, they would make you a breakfast or lunch and make you feel comfortable. I believe when you share some food with people, you feel secure.” (R-10, Male, Barcelona)
They shared that since both parties have some self-interest (monetary and/or social and locational interest) in the transaction so at times they reflect it through their behavior by emotionally comforting the other party as well.

“Yes, definitely. Sometimes the things aren’t that good, but the host is super nice and try to help you out in every possible way. So, yeah it matters a lot. But if you have around fifty percent or more good reviews, guests are fine booking with you and find it ok with slight shortcomings. But here since there is always a load of bookings, so people don’t care about such small things and just book and enjoy. They only come to sleep at night and are exploring in the day. If you offer a good price and location, they won’t complain.” (R-01, Male, Lisbon)

“Well, I am super flexible and make sure I provide best of the services. One thing that often comes up is that one of my apartments (the Airbnb one) is a bit far from the city center so that becomes a concern, but good behavior goes a long way, I’ve tried it both as guest and host too. The basic requirements, I always to fulfill but if there are minor complains I try to make-up for them too. Brussels is always bustling with tourists and since many conferences happen here so often there are lawyers or activists. So, it’s good. They go away happily.” (R-04, Male, Barcelona)

When questioned about how they deal with situations where there is a difference between online reviews and personalities of hosts/guests; when met offline. To this, respondents mostly shared that it is unlikely that the image we make in our mind from reviews, the person happens to be the same. Minor behavioral differences are there at time but if the services are good, and the other party makes up for any inconvenience it is all good.

A respondent showed a concern about first-time users and since no ratings and reviews would be available, generally hosts would have second thoughts about having such guests. Many (hosts) experienced the same thing themselves when they initially started using the platforms as well.

“I think it matters in case of first-timer guests. The most important function to get a sense of trust for these types of guests is the description they provide and then I’d try matching their pictures with description (laughs). From a guest’s perspective, it is important for them to find
reliable photos of the housing, I guess. In Tujia, it is not one function that makes a host or guest trustworthy, but a variety of functions, such as authentication of identity, credit status... insurance and then descriptions and photos other than reviews and ratings.” (R-08, Male, Beijing)

One respondent showed the confidence in the feedback and customer care system of the platforms and how the platform could be reached out to, in case some problem would arise.

“That’s something you can expect since not everyone could meet your expectations. But since you’re sharing your premises certain degree of risk is always there. All you can do is terminate or report them to Airbnb app or tell your privacy is being challenged.” (R-03, Male, Lisbon)

“Earlier I did not take review writing seriously. But when I used it myself, I realized it matters, as people review you regarding the tiniest things – be it the cleaning, management, toilet papers so they mention such things. Some turn out to be very cheesy as well like the beds make noise, we could hear the neighboring rooms. But come on, you’re in Europe – it is what it is. We can’t deal with your individual preferences. So, I make sure I am rational when I am being a guest rather being an as*h*** as well.

You’re using shared premises so general hygiene and cleanliness matters and what matters is when they write the house, rooms and bathrooms were super clean, host was amazing, super friendly, smell is great, location is amazing, transportation nearby, metro just downstairs. So, these things create a certain degree of trust for them and for those who might come in future by reading these reviews.” (R-01, Male, Lisbon)

4.2.3 Scrutiny of prospective references

An important theme questioned about was the ‘scrutiny’ of prospective guests if they are referred by a good trusted old guest. Whether trust in old guest’s word-of-mouth could vouch for the prospective guest or would the host still scrutinize the prospective guest through platform screening process. Trust here could be seen from two different angles; trust in peer (old guest) and trust in platform (to validate privacy concerns towards trusting the prospective guest).
This concern had the respondents leaning towards a platform screening process even if the guest was referred by some good old trusted guest.

“Well, we are in business and not here to make up a family. And I believe in loyalty in business. And even if anyone would want me to accept someone through private messages or their word of mouth, I would not accept it. This is for the safety and security measures because we don’t know everyone out there.” (R-02, Male, Stockholm)

“Yeah, totally welcome. But I want them through platform (Airbnb). I keep my conversations on the platform even if they want to switch to WhatsApp; I prefer the platform. They are my insurer, so I feel safe with that. I once had some guests who wanted to get away without paying so I had them reported with the platform, so it works as a security for me.” (R-04, Male, Barcelona)

One respondent discussed the situation with regards to a first-time guest which showed how he was adamant with sticking to platforms over taking someone’s reference.

“I was uncertain to host unknown guests in a private home, especially during the initial phase of using Airbnb. Those were painful days; I was learning how to swiftly trust the algorithms of online trust. But those algorithmic calculations like the ratings, comments and the descriptions and photos of frequent guests could be relied on at a significantly higher level than first-comer guests. A guest’s look, specifically their style of dressing in pictures, could increase the trustworthiness of the person. I’d prefer someone formally dressed in the photos over someone in informal clothes.” (R-07, Male, Beijing)

One respondent had a contradicting view and he had his convincing reasons to support his view.

“I have made some good friends out of my experiences with Airbnb and Misterb&b. Few of my guests have come back, even twice and thrice. Once you host them and you share your social networks like Facebook and Instagram so if they want to come again, they’d send you a direct message. So, you both save some taxes from the platform as well. It works even better. And if I am on good terms with someone and they want to refer, they won’t do it on platforms, they’d refer directly. Maximum they do is check profile to see house and location through pictures and
I book them directly. And I have got some good experiences this way as well.” (R-01, Male, Lisbon)

“There doesn’t arise a need for reference on Couchsurfing, once a friend referred me to this girl in Sydney. We chatted over WhatsApp and when I arrived in Dublin, I just stayed with her. We only checked each other’s profiles on CS in the start to see if we had matching interests and the basic information. But we were quite a match (laughs).” (R-10, Male, Barcelona)

4.3 Challenges to enhance trust in SE hospitality business

4.3.1 Dealing with discrimination
Respondents shared mixed reviews regarding discrimination, ranging from gender, ethnic and sexual orientation.

“No. Never actually. Because we know what we book and whom we book it with so that’s out of question. Or maybe I am just lucky.” (R-04, Male, Barcelona)

“My friend once booked a studio on Airbnb for two people while we were in Amsterdam, she got dismissed and then I approached the same and got lucky. We were surprised but we concluded since she was black, she might have been rejected for her color.” (R-05, Female, Stockholm)

“It never personally happened with me since I turn out to be quite friendly and comfortable with situations. But some of my gay friends have shared such discriminatory experiences when they travelled, that’s why I personally prefer Misterb&b. It is fun, its comfortable with the community anyways.” (R-01, Male, Lisbon)

“Well, females are counted trustworthy than males. National background or religious affiliation can also affect trustworthiness. Often Muslims are considered notorious and are avoided both as hosts and guests.” (R-08, Male, Beijing)

“It is much easier to get a couch if you’re a girl. Maybe even if you have no reviews or description. You’re socially attractive and otherwise as well. Besides, girls only mostly host
girls. Men face gender discrimination. In Italy I was taking a road trip and there they would host girls only in Southern Italy (although I had some really good reviews, but it was just because I was a guy). Men are potentially weaker I believe; girls are more trusted.” (R-06, Male, Stockholm)

“I haven’t faced racial discrimination. I am Latin but my roots are very diverse - Italian and Greek and Puerto Rican. I get tanned in summer but blue my eyes not really make me a minority. Language is important to trust - if you can’t communicate your ideas, it (trust) breaks and it is harder to trust. Being able to speak a common language and being proficient to understand the cues is very helpful. Same goes for sign language.” (R-06, Male, Stockholm)

“Yea, cultural background matters. Every culture has its own codes, if you don’t know such codes, you’re are short in understanding. See Scandinavians and north Europeans are a bit cold. It’s the way they express their thoughts which is cold, but it doesn’t mean they aren’t social or don’t like you. It is just the ways they are. So, the more you travel the more you know about the culture. More open you become to cultures. So, when you travel you must be culturally aware and open. You need to know the cultural codes. Be open to the ways of social lives and customs and things. For people to stand a good relationship, be much more possible with culture and be open.” (R-06, Male, Stockholm)

The respondent discussed if cultural background of the guests mattered to trust them. There were mixed reviews ranging from answers like ‘absolutely not’ to mild variation of preferences from some parts of the world to other parts. But they all mentioned that this was not about discrimination but just a preference because of lifestyles of guests.

“Me being a host – having a guest from Europe, I don’t even think twice. But from Asia, I do think twice. It is the difference in the lifestyle It is about cleanliness, the way you respect people. If you are paying it doesn’t mean you can do whatever you want to do. Europeans are respectful for the fact that you’re sharing your housing with them. Chinese think they can do whatever they want since they have paid. So, a generic reputation is there as a nation. I wouldn’t differentiate in the start but with some experiences with the Chinese it has been etched a bit now.” (R-01, Male, Lisbon)
“Absolutely not. I do not like to talk about it, and I don’t like discriminating.” (R-02, Male, Stockholm)

“It certainly does matter. And it is not discriminatory. Mexicans and eastern Europe are less demanding compared to central Europe and US.” (R-03, Male, Lisbon)

“No! not at all. I enjoy diversity. Lots of Russians don’t like their feet facing the door while they sleep. I had a Japanese and he asked for slippers and I asked why he needed slippers since it is not a hill side. He said we don’t walk without slippers at home. He said we take shoes off and slippers on and I was like, this is really cool. So, I get to experience many cultures know things which are new and good at times. So, you learn a lot.” (R-04, Male, Barcelona)

4.3.2 Enhancing safety measures
When inquired from hosts and guests for some additional features by the platforms to cement the trust bond even more, the respondents seemed generally satisfied with the available features of verification and privacy concerns for enhancing trust but came up with some thoughts too.

It is very developed now, for instance two years ago it did not have this feature but now if I want to accept a guest I can go on to their profile and have their reviews and get a screening. There was an incident where the Airbnb contacted me saying they can’t have a certain person booked for me since the person does not have a valid Identification (SSC) which made me very happy and built my trust further on it. I never thought about it. I do think though if we could talk to customers before booking them to see what it is, they expect but then it won’t be business anymore and we could take them outside the business. So, not much really.” (R-02, Male, Stockholm)

“I don’t find anything that is not there. I think they are pretty good with their security measures. Adding social media accounts as an option would help them both to see each other in their life and may be increase trust more.” (R-04, Male, Barcelona)

“I was on vacation and checking to stay over for the night on Airbnb and Couchsurfing and this person had a description saying, would love to share a place and who knows we click for the night. But I think it’s not the app but people who share emotions up front at times (laughs),
it does make me think twice then. It’s a socializing platform as well to develop experiences otherwise and I like it with all it has for security measures.” (R-05, Female, Stockholm)

One respondent hinted at the reciprocal rating and review system to be just an obligation to conform to the other user’s expectations so both could have good ratings which feels like a pressure to maintain a certain reputation as well.

“I was in Germany with a friend – the guy hosting us had good reviews and we expected a pleasant time but in person he was very distant and aloof, and while we stayed outside in a tent he literally gave us ten minutes for shower and only excused when we were leaving and said his wife didn’t allow him to have guests because of some family issues. I think he said this to get ratings and, but I wrote the truth in ratings anyways.” (R-06, Male, Stockholm)

The respondents were positive about not accepting any guests or go to hosts if it was not through platforms like these since there would not be any security otherwise about the person they would be living with. It showed how much they trusted the risk reduction steps taken by these platforms for user safety.

“No! Earlier when there were no platforms like this people would leave their advertisement in the adjacent hotels from where people could get in touch but that was really difficult since you’d still have a doubt if the person was trustworthy or not. It’s a mutual trust.” (R-01, Male, Lisbon)

“Haha… not at all! I’d be suspicious. I think this platform goes with verification so is the reason I prefer it.” (R-03, Male, Lisbon)

“I don’t think so coz with these apps we have got security and insurance, so you’re protected.” (R-09, Male, Stockholm)

“I once booked for Miami, reviews about my host were fine only three or four people complained about wi-fi, so I wrote to her and she said it is fixed. I took it because the beach was just from the back door. But when I reached there, wi-fi won’t work, I called the lady but no reply, so I called the Airbnb and they were quick to help and helped me with a new place
finding. So, they picked up fast and I got shifted to another host, the lady tried to compensate me for it with discount, but you can’t compromise on basic things. My point, their customer service and feedback are great. You can depend on them.” (R-01, Male, Lisbon)

“I think the platform is taking enough care about the concerns with updating of policies with time. So, nothing that I could think of an extra measure right now.” (R-09, Female, Stockholm)

“I don’t really know to be honest. I never pay any attention. I just meet guys and girls and say hi and we get along you know. May be till someone beats me up one day (chuckles)... but they could introduce community tags may be.” (R-04, Male, Barcelona)

To think about alternative ways of developing online trust and reputation with guests and hosts – if ratings and review systems were not an option, the respondents would not think of any but satisfied with the ratings and reviews because these were honest but one came up with an idea after having a deep thought.

“I would believe in someone more by looking at their reviews and timelines than hearing from a single person. Because if so many people from all over the world say something about you, then such reviews cannot be wrong, you know what I mean.” (R-07, Male, Beijing)

One respondent suggested a reputation card to be introduced so it could develop trust with people if you get in to using a new platform.

“They could make a reputation card instead of ratings and reviews, so one could carry it if they switch the app because when I switched to Airbnb, no one would take you serious because I had no reviews as a first timer. And this happens with so many people, I hear stories. So, yeah...” (R-05, Female, Stockholm)

“Well, if there were any other ways then our lives would be an alibi (smiles).” (R-02, Male, Stockholm)
4.4 Customer retention in SE business

4.4.1 Relationship building blocks

Customer retention is a key objective of every business, and it is very much so with the SE hospitality business as well. Discussion with respondents brought to our knowledge that the effort here are two-fold because the companies operating the SE platform business try to build trust with hosts and guests with their security measures, privacy and feedback policies along with customer care. On the other hand, financial and social prospects push the parties (hosts and guests) to create their best image with good ratings and reviews to be in the system and get benefits out of it.

Most respondents agreed on making efforts to create bond with the other parties (either host or guest) by being helpful with information and experience sharing, giving them a tour of the places and familiarizing them with surroundings with all the go-to places but they do not find enough time to strengthen bonds for future because they have so many guests coming and going so they take a pragmatic approach and deal well with guests while they stay with them.

“Of course, if you’re good with your guests they will respect you and maintain your house as well. For me, I try to be as helpful with people as I can be during their stay. So, they can enjoy and have good memories just like I want it for myself when I am travelling.” (R-01, Male, Lisbon)

“Pheww... well I get so many guests, so I don’t really have time to make bonds to have them again but being a good and caring host is something else. I take business as business and it must go through platform booking and scrutiny as well. Because I got this business from this platform, so I won’t cheat it.” (R-02, Male, Stockholm)

“Yeah, I do. I was going to Belgium. And I stayed with a host with whom I had been with already stayed once.” (R-03, Male, Lisbon)

“Start with a tour of the apartment, and if they want anything else, I am happy to provide it. I show them the quickest way to center and close by restaurants. I know all the go-to places so I can guide them with these.” (R-04, Male, Barcelona)
One respondent explained the process if he develops a bond and how it happens but suggests it is not a forceful act and you do not befriend them all.

“First, it is not something forced ... it just happens naturally, then you exchange numbers keep in touch, exchange messages. If you really do, you meet in future. Then you can also get emotionally attached and in that case it’s a good thing. I created a very good friend from here.” (R-06, Male, Stockholm)

“If a host does something extra out of the ordinary which the guest finds pleasing will increase customer satisfaction and trust to that person. This would make the guest feel happier and joyous. However, I’d be careful with the prices between the old host and other hosts in the area if I visit there again. Even if the old hosts’ accommodation is about ten euros more expensive, then i would most likely choose another accommodation.” (R-09, Male, Stockholm)

Some respondents shared how the guests, or some hosts would exchange some sweet gestures to show their gratitude and bond.

“I cook for them, entertain them when I am home. Since I am a foodie and I do read and take profile reading carefully as that the only way to know them even before knowing them. I am good even with older women in their 70s who won’t speak a word of English from France, but we turned out to be really good friends. We’d go out eat at home and discuss life in general.” (R-01, Male, Lisbon)

“Well, getting chocolates or small presents is a token of thanking and showing gratitude.”  (R-03, Male, Lisbon)

“They would just tell or leave a note or thank for hospitality. Or exchange messages at time. I collect notes and letters at times as well.”  (R-04, Male, Barcelona)

Social media handles were helpful in satisfying both hosts and guests by validating their originality and creating trust and satisfaction for future reference between them as well. But some didn’t seem keen to share their social media handles before meeting in person. This question got mixed responses.
“Yes, this way we get to see who is who and how they are in their lives, of course it is not the accurate measure but somehow pictures over time speak a lot about you.” (R-01, Male, Lisbon)

“They do certainly. Even that not a life lived but certainly provides a glimpse into a person’s life and I do prefer having social media as well besides the platforms verification If I can have it.” (R-03, Male, Lisbon)

“No, I don’t. I only follow or ask for them afterwards when they have lived here, and we really want to stay in touch but not otherwise. Not before meeting them.” (R-04, Male, Barcelona)

4.4.2 People vs platforms

Since both are integral part of the SE business, respondents were asked who they considered was more trusting. Conflicting responses were received but they hinted towards the platforms as being more trusted of the two.

“CS is just an app – but it’s the reviews on the app which make image of the host first and we decide to stay with that host. He can then reinforce that impression or change it. So, I think platform is more trusting and it makes us use the app again. Because reviews are never wrong and if I see the review bad, I never see that host.” (R-06, Male, Stockholm)

They all had their reasons for prioritizing platforms over people for trusting. The reasons shared by the respondents made sense as well.

“Yeah, when you have a good experience with a host, you may exchange number and make conversation. When you communicate and develop bond so it is more relationship oriented and who knows you can travel together in future. But you only trust the platform first (CS) so that is more trusting.” (R-06, Male, Stockholm)

“Airbnb is the app to go to. If you make friends through it, it is a good thing.” (R-09, Male, Stockholm)
“The platform, man! We are here for business and it provides us with that. It provides every kind of security. And let’s face it you don’t meet the same person twice. That’s rare.” (R-08, Male, Beijing)

“The apps give opportunity to socialize and share stories and enrich experiences. So, it is all happening with the platform that gives you the power. And it guides you towards the right resource. So definitely platforms!” (R-05, Female, Stockholm).
### 4.5 Summary of empirical findings

The following table provides a brief summary of the empirical findings:

<table>
<thead>
<tr>
<th>Ref.</th>
<th>Discussion Head</th>
<th>Empirical findings' summary</th>
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| 1.   | Role of digital platforms for connectivity | - Relative easiness with planning through smartphone applications  
- Economy in travelling, convenience of choice through many options  
- Social interactions & networking with locals  
- Economical with money saving from savvy hotels and central location accommodation  
- Community support and safe lodging options through trusted platforms  
- Empowerment with internet access and smartphones  
- Best deal availability through notifications and no need for travel agents  
- Budget travelling and customized rental spaces rather than standard and pricey hotels |
| 2.   | Trust acting as an adhesive | - Platform screening process of personal identity verification  
- User filters to look for likeminded people to stay with  
- Free of cost (Couchsurfing) verified accounts  
- Ratings and reviews/ third party verification  
- Profile descriptions and pictures  
- No fear of judgement with community supported platforms (Misterb&b)  
- Trust in digital algorithm  
- Problems with first time users as they don’t have ratings and reviews (which is a major trust factor with strangers)  
- Bonding together and familiarizing with each other  
- Monetary and social interests bring parties together  
- Customer care services by the platforms |
| 3.   | Challenges to enhance trust in SE hospitality business | - Dealing with discrimination of sorts; racial, gender and sexual orientation  
- Cultural codes could be different and may create confusion to understand behaviors  
- Pictures of people could develop trust but also create discrimination based on gender or race or sexual orientation  
- Simultaneous ratings and reviews to be made more transparent rather just an obligation to give fair reviews to get fair reviews  
- Ratings and reviews are confined to a single platform, a reputation card be introduced to use it through all platforms to avoid problems of being a first time with a new platform |
| 4.   | Customer retention in SE business | - Two-fold efforts to retain customers – between companies and hosts/guests and between guests and hosts through ratings and review algorithm  
- Hosts and guests make effort to create a good image with each other  
- Acknowledgements of trust and good rapport are seen through gift exchange and notes of gratitude  
- Bonding also happens between people through these platforms and in cases lasts longer than just a lodging sharing  
- Social media handles are also a source to stay in touch and no others  
- Platforms are considered more trusting than people overall |

Table 4: *Summary of empirical findings. Source: Own.*
5. Analysis and Discussion

Theme heading derived from the empirical data set the structure for the headings in the analysis chapter. First, the role of digital platforms for connectivity is analyzed against theory, followed by trust acting as an adhesive. Challenges to enhance trust in hospitality businesses in the sharing economy was lastly followed by customer retention in the sharing economy.

5.1 Role of digital platforms for connectivity

Sutherland (2018) has discussed how critical digital technology is in developing SE platforms. It is this buzz of digitally supported businesses in SE which shook established traditional businesses in the recent past. Respondents were quick to mention instant access, easy internet access and mobile technology availability to utilize SE business services anywhere as also has been discussed by Quiones & Augustine (2015). Respondents were quoted mentioning the easiness of making transactions this way.

Research by Pouri & Hilty (2018) also singled out the role of information and communication technology (ICT) in shaping up the SE and how this phenomenon of sharing economy came to the forefront through the digital transition process. Mittendorf (2017) too attributed the shift of consumption patterns from traditional e-commerce platforms to modern day SE platforms because of online business models and ready availability of internet among consumers.

Sutherland (2018) also discussed ‘technological affordances’ which have been mentioned in the literature review as well. These affordances could be perceived as roles assigned to digital platforms ‘generating flexibility, match-making, extending reach, managing transactions, trust building, and facilitating collectivity’. Respondents mentioned flexibility in booking lodging of own choice wherever they wanted, to have independence from a standard hotel ambience with unique experience, getting community trust with the gay community as motives for choosing SEPs and association need and economic benefits besides saving money, as transaction cost saving has been discussed by Bardhi & Eckhardt (2012) too. These motives resonate with Sutherland’s (2018) technological affordances.

Pouri & Hilty (2018) and Hamari et al. (2016) reason for the increased interest in and use of SEPs by the people with benefits like cost saving, social benefits of networking and convenience of use. They also mentioned the mediator role of digital platforms for providing...
smooth connectivity between service/ goods providers and consumers besides affordability and easy access towards socially cohesive and resource efficient alternatives.

Also mentioned by respondents, since all travelers usually have smartphones, it makes easier to decide plans and is economical as well. Social contacts are made through hanging-out features of such applications as well which helps being tourist to know locals’ advice about trips as well. Mittendorf (2017) pointed out millennials for this change who want convenience, economy and sustainability with the business models. Since SE business model is powered by ICT, it has got trust of these individuals who want to try services in the SE. Research study by Jung et al. (2016) showed that in Couchsurfing, guests and hosts were more interested in networking and making social interactions compared to Airbnb where focus was on room utilities and ambience.

Findings also mentioned networking and sustainable use of resources through use of idle capacity with others which would enrich experiences of the users. Pouri & Hilty (2018) mentioned the positive aspects of sharing economy and how digital sharing could make people economic actors through these practices of sharing.

5.2 Trust acting as an adhesive

From the empirical data we understand that hosts prioritize different functions of the digital platform compared to the guests. An analysis of the empirical data reveals that hosts generally evaluates trustworthiness of a guest in the following descending order: Authentication documents, payment security, self-descriptions, ratings and reviews, and photographs. On the other hand, guests generally evaluate trustworthiness of a host in the following descending order: Authentication documents, photographs, ratings and reviews, and description. The two parties use different functions of the digital platform for trust building. There have not been enough research regarding trust building of each function. However, theory mention that electronic word-of-mouth is important (Reimer & Benkenstein, 2016) in building reputation and trust. However according to our empirical data ratings and reviews are rated somewhat low. Ert et al. (2015) agree with the empirical data and suggest that photos are actually more important in guests trusting hosts than reviews and ratings.
Yang et al. (2019) discussed the antecedents of cognitive trust as “information technology quality, transaction security, and product benefit”. Here information quality refers to easiness in using user interface be it on smartphones or otherwise, transaction security refers to safety of personal information shared and a comfort level while sharing such information with the platform and service providers’ concern for user safety. Product benefits imply unique experiences that the service provider promises about their product like locational uniqueness, cultural experience or choice to choose from.

Most respondents shared trust in platforms’ verification of personal identity system for Airbnb, Misterb&b, Tujia and verified accounts in Couchsurfing (they get more responses compared to unverified accounts). Respondents were spontaneous in mentioning the verification factor though. They believed in customer care system as a deciding factor in sharing. Almost all respondents preferred platform screening process over guest reference from an old guest because of safety concerns and because platform provides insurance of guest.

Yang et al. (2019) also discussed antecedents of affective trust being user reputation (Möhlmann 2016) (ratings & reviews for the user and their services provision), familiarity (Hawlitschek et al., 2016; Mittendorf, 2016 and Kim et al., 2008) (profile description, hobbies, comfort like family, mutual interests) and interaction (understanding of need and be accurate about provisions). Since platform screening process enhances user trust in the SEPs and other users, it gives those digital trust cues as have been discussed by Möhlmann & Geissinger (2018) as well.

Empirical findings mentioned ratings & reviews and third-party verification as a deciding factor – which confirmed the ‘reputation’ antecedent of affective trust building. Profile descriptions could be a deciding factor for selecting hosts or guests for most respondents. Comfort level with gay community hosts was mentioned as well. These responses confirm the ‘familiarity’ antecedent of affective trust building.

Findings showed concern about guests who were approaching for the first time since no ratings and reviews could be available for them. Matching pictures and description would be the only option and they were considered risky. They also found description more apt way for knowing other person, some considered that pictures only created an impression of a guest without any
rating & review, but a lot of other factors would count to have trust about first time guest as well. Mauri et al. (2018) maintain that reputation could be increased by both pictures and description in the profile. Ert et al., (2015) argue that pictures could be a better way to trust someone though. These responses also show how creating ‘familiarity’ and ‘interaction’ (Hawlitschek et al. 2016; Mittendorf, 2016 and Kim, Ferrin, & Rao, 2008) with the other users is deemed essential to trust them and how users revert to descriptions and pictures to create affective trust.

We understand from our analysis that showing care towards others, respecting their privacy and being good to them with their needs help in bonding according to respondents. Sharing food is a way to comfort others and a way to feel secure too. Some respondents saw these unique experiences as a personality growth experience as discussed by Möhlmann & Geissinger (2018) too. These responses strengthen ‘interpersonal bond’ mode of ‘attachment theory of trust’ as discussed by Yang et al. (2019) in the literature review.

From the analysis and discussion by Yang et al. (2019) in the literature review, we could identify that cognitive trust is more influential in bringing users back to SE platforms while affective trust antecedents bring them closer to each other and develop trust. Similarly, identity attachment gives them a feeling of community and interpersonal bonding creates familiarity and brings them closer to develop social relations and networking.

It is also brought to attention that service providers through platforms in SE try to mitigate the perceived risk (Mittendorf, 2017) of uncertainty through various measure to enhance trust of users in the platform and in other users by security measures for identity verification and customer care systems and ratings and reviews. This is especially for platforms like Couchsurfing where instead of monetary interests, social interactions take precedence. (Mittendorf, 2017) asserted that disposition to trust is especially effective in case of non-monetary oriented platforms like Couchsurfing.
5.3 Challenges to enhance trust in SE hospitality business

Discrimination is an issue which exists on SE platforms in hospitality business in various forms. It could be gender or racial or sexual discrimination (Hawlitschek et al., 2016). Knowingly or unknowingly consumers make decisions at times be it on the looks, gender or sexual orientation. Findings suggested that girls being socially attractive are a preference if given a choice to have a short-term renter. There is a fine line which is often blurred while we make our pick of the choice while rejecting someone not knowing that we had made a taste-based discrimination.

Edelman & Luca (2014) discussed in a research how non-black hosts were earning higher prices for Airbnb than black hosts – It had some reasons like the race mattered, the size of the property mattered and black properties were situated in inferior locations compared to non-black properties.

Fregidou-Malama & Hyder (2015) discuss how the country of origin of brands may impact the trust level towards it. In this case, each individual host is a brand within the wider company brand. If the guest does not trust the country of origin of the host because of any reason, this may affect the trust level of the individual host and vice-versa. Empirical findings show that guests did not trust certain hosts and vice-versa based on religious or cultural affiliation. If the host or guest would dress what was perceived as strange or suspicious or were engaged in cultural or religious rituals unknown or strange to the perceiver, then this might affect trust negatively between them. However, if the guest or host appreciates this particular way of dress or cultural tradition, then this may lead to a more effective trust building.

According to Edelman & Luca (2014) key objective in developing online reputation systems for platforms is to enhance trust and accountability. It also requires balancing the various competing interests. This is achieved by posting supplementary information. But the same features which are intended to enhance trust and accountability can at times create inadvertent results in form of discrimination of sorts such as gender, age, race, religion, or sexuality. Pictures are supposed to develop trust, but a respondent was denied a rental place apparently because she was black. Cui & Zhang (2016) discuss statistical and taste-based discrimination as well. With their research they shared a stronger influence of statistical discrimination in Airbnb. They mention that taste based discrimination cannot be removed however, statistical discrimination could be taken care of with practices of reviewing the users. This could enhance review quality and hence limit discrimination.
Benner (2016) discussed the anti-discrimination policies adopted by Airbnb which involved ‘community commitment’ and a non-discriminatory policy, an option of ‘instant booking’ where renters could book places without host approval. It was maintained however that there is no single policy to curb discrimination and Airbnb is making policies to tackle challenges with multifaced approaches. Some respondents mentioned they operate through Airbnb and Misterb&b but prefers Misterb&b because it is more comfortable, and they feel more at home being at a Misterb&b rental place. Policy implementation by companies at times does not stop taste based discrimination and that is probably how Airbnb lost business to Misterb&b (according to Misterb&b)– both operate on the same business model but Misterb&b being a safe haven for LGBTQ+ community and even they insist that women must use Misterb&b while travelling and have reasons for them to use it (Misterb&b, 2014).

According to Sigala & Dolnicar (2017) Airbnb has a diverse coverage of sub-markets but still some niche segments consisting of subsection of population like LGBTQ+ community faced discrimination. Misterb&b was a response to such discrimination which became an answer to Airbnb for gays and other minority segments of the society. Airbnb could introduce LGBTQ+ friendly rainbow flag tags to make the community more welcomed and inclusive as discussed in the empirical findings. Furthermore, while segmenting oneself could increase distrust with one type of hosts on the one hand, it could simultaneously increase trust with another type on the other. For example, a guest who through their digital platform functions presents themselves as strongly LGBTQ+ oriented may be considered untrustworthy by host who oppose the guests’ value, while at the same time being considered very trustworthy by a host who sides with the presented values of the guest.

Respondents seemed satisfied with the measures taken by the platforms to reduce perceived risk and privacy of users and also with the ratings and review system so that users may develop trust in each other. However, they felt it a pressure at times to reciprocally rate the other user like an obligation as if they just had to be good so the other user would rate them good too and vice versa. As discussed by Cui & Zhang (2016), to reduce statistical discrimination and to develop affective trust as discussed by Yang et al. (2019), rating and reviews are an essential tool. However, measures could be taken to make the rating process less burdensome and obligatory and rather a transparent activity.
Abrahao et al., (2017) and Mauri et al., (2018) also mentioned that reputation reliance of a user in SE platforms offsets attention from many other demographic dimensions in choosing a host or a guest. A respondent proposed reputation cards could be introduced so they will vouch for a person’s repute if they move from one platform to the other. In our analysis, this may be a good way to transfer developed trust from one platform or company to another.

Kaplan & Nadler (2015) did a study on occupancy regulations and taxation regarding Airbnb and discussed company’s terms and conditions which explicitly address its hosts that they should comply with their country’s laws regarding taxation and even short term rental laws and abide by them and take permissions before operating if any such law exists. One respondent mentioned he could have references for prospective guests and would have them outside of SE platforms as guests to avoid tax is a situation not falling under platforms ambit and is rather individual preference on both host and guest’s part.

A takeaway from most respondents is that trust is not primarily considered when looking to rent accommodation, rather trust is seen as a biological or subconscious consequent when ratings and reviews improve, and interactions increase. Zak (2017) discusses trust from a neurological perspective, explaining that when trust is developed, oxytocin is released, and a sense of joy fills the trusting parties. Empirical data mentions that positive interactions in general increases a positive or joyous atmosphere. However, it is unclear from the data which interaction released the most oxytocin and built most trust between the parties. Future studies, linking marketing and neuroscience into neuromarketing regarding this could reveal the true most important factors that develop trust between host and guest.

Empirical data further mentioned the importance of conversing directly with the second party either digitally or face-to-face, preferably both, in order to develop trust between them. However, the algorithms and functions of the digital sharing economy platforms provide an efficient first filter which quickly boosts trust and filters out untrustworthy persons. To further develop this trust, both offline and online direct interaction is needed. This is in congruence with theory which mentions that transactions and interactions in the sharing economy goes beyond the digital and online sphere, it also includes the offline and real-life setting (Hawlitschek et al., 2016; Möhlmann, 2016).
5.4 Customer retention in SE business

Ranaweera & Prabhu, (2003) mentioned that a satisfied customer is a customer retained. Therefore, the companies (Airbnb, Misterb&b, Couchsurfing, Tujia) have to make two-fold efforts through SEPs to get trust of users towards each other and towards the platform as well. This is to increase user trust, increase their satisfaction and reduce switching barriers. Most respondents have shared that they were helpful to other users in exchanging information, strengthening bond by sharing experiences, being respectful by caring for them, giving tours of places or apartment. Möhlmann (2015) mentioned that creating familiarity and utility helps in customer retention. Familiarity is also an antecedent of trust, so it strengthens the bonds between users and platforms for future.

Empirical findings mention that emotional attachment is not something to be forced but if it happens then it goes a long way and develops trust in platforms as well as in the prospective users due to disposition of trust as discussed by (Ridings, 2002; Mittendorf, 2016; Kim, Ferrin, & Rao, 2008 and Mittendorf 2017). It also provides the relational benefits as discussed in literature review by Yang et al. (2017). It is also found that being good to the guests get you their respect and augments the emotional bond as maintained by Yang et al. (2017).

Rotter, (1971), Morgan & Hunt (1994), Gwinner, Gremler & Bitner (1998), Gounaris (2005) and Yang et al. (2017) have discussed that trust is key factor that influences customer retention by being base for many other factors. Most respondents shared that small acts of gratitude could make someone happy and increase trust. They shared that most guests prefer to stay with a host with whom they develop a trust bond once, but one respondent contradicted and said if the host would increase price next time he would not think twice to live at an economical rental place. Dawes (2009) mentioned that trustworthiness may have a negative relationship with customer retention if price sensitivity becomes high.

Mixed reviews were shared regarding social media account sharing by respondents. They mentioned that accounts were useful to know the person and trust them while some only wanted to share if there was a bond between users and they got along well. Ert et al. (2015) discussed however, that trustworthy pictures increase trust more than online reviews.
When inquired who did the users prefer, the platforms or the people, most respondents opted for the platform usage. They reasoned for their choice of platform with honest ratings and reviews together with security and privacy provided by the platform. Yang et al. (2019) discussed that individual motivation for using SE platform for short term rental was mainly because of financial, unique and authentic experience reasons. But once that reason was satisfied the individuals would still be using the platforms for renting, reasons included the facts together with home experiences and cultural exploration and getting local expertise from the people. Once the trust and reputation developed, people would want to use these platform services rather reverting back to hotel services, since this was cost saving and provided pleasant fun experiences as well.

According to Tussyadiah (2016) people would keep on using the SE platform services to satisfy their intrinsic and extrinsic motivation which could be attained in form of “enjoyment, social benefits, economic benefits, sustainability, locational benefits, and amenities”.

Since the respondents showed their fondness for the unique experiences they got from SE platform usage, they reflected how they tried to be trusting with the other users of the services by being caring, helping, giving and getting local tours and understanding of culture, showing small gestures of gratitude by sharing tokens of appreciations. As discussed by Yang et al. (2019), these acts strengthen the group identity attachment with the SE platforms and interpersonal bond attachment with the other individuals.

In summary, our analysis shows that digital technology plays a critical role in developing SEPs. And respondents were quick to admit the instant access through internet driven smartphone technology which facilitates ready access to these platforms and make respondents their own bosses. Also, supporting the literature review, respondents gave their opinions how trust is enhanced in the platforms and other users through various features of the SE platforms which use various trust antecedents and incorporate them through technological affluences to develop features which create digital algorithms and enhance user trust in both platforms and other users (hosts and guests). Various challenges (discrimination and more transparency in rating and review systems) are to be met and continuous research studies are being done to overcome these. Goal of customer retention is being met by enhancing user trust in platforms and other users and efforts are being made to deal with issues which arise over time to tackle with all problems.
6. Conclusions

In this chapter, the aim and research question of the study is repeated and answered in brief, followed by a discussion on the theoretical and practical contributions of this study. Lastly, limitations and suggestions for future studies are presented.

6.1 Conclusions in relation with case model

The aim of this study was to analyze the influence of trust on customer retention in sharing economy, studied through hospitality industry in the sharing economy. For this purpose, we developed two research questions as:

How does trust influence the sharing economy?

Our findings show that digital platforms play an important role in the sharing economy since the SE is run through platform-based applications mostly through smartphone technology. Smartphone technology is readily available with users and especially among millennials, the use of SE platforms is accommodated through this. SE is different from traditional e-commerce business as discussed, it involves a peer-to-peer interaction both online and offline which involves strangers meeting and sharing short term rentals with each other. The main motivation associated with such sharing is financial and trying the unique experience by the users. But there is a perceived risk in sharing with strangers. They would not opt for the SE platforms unless there is a trust element which gives them security to share short term rental accommodation with strangers.

Thus, ‘trust’ is important in two ways, between users and the platform providing the services and also among the users (hosts and guests); to be able to share accommodation with them comfortably. Thus, the ICT uses technological affordances to create user interface which incorporates antecedents of cognitive trust to develop trust between users and the platforms and also antecedents of affective trust to develop trust between users. These antecedents of cognitive and affective trust then develop attachment between user and platform and also between users themselves. With identity attachment, the users feel like associating themselves with the platform and with interpersonal bonding attachment they feel closeness in relation to other users (between host and guest).
Efforts are made to improve the ICT algorithm so that the trust could be enhanced both ways, to avoid discrimination through platforms among users and to strengthen the adhesiveness among users and between users and platform through trust.

Lastly, trust may be affected by cultural similarities or differences between parties. If a host has a negative or positive attitude towards a person of a certain race, religion or culture, then this will slow down or boost the trust building, creating high transaction costs and conflicts, or low transaction costs and joy, respectively. Simultaneously on a meso-level, if an individual has a certain attitude towards the country of origin of a brand, then this will influence how trust is developed between the individual and the brand.

**How does trust influence customer retention in the sharing economy?**

Customers in the sharing economy hospitality business could be retained by three processes. By developing their trust in the SEPs, satisfying them by creating value for them from use of platforms and reducing the hurdles or switching barriers which could prevent them from using the platform services. Our study supported these ways of retaining customers (users) with the platform service providers (Airbnb, Misterb&b, Tujia and Couchsurfing).

**6.2 Contribution of the study**

**6.2.1 Theoretical contribution**

Our study has contributed to the literature of international business and social sciences mainly for hospitality business through sharing economy platforms (SEPs) for Airbnb, Misterb&b, Tujia and Couchsurfing. An inclusive study such as this with the major players in hospitality industry in sharing economy has not been made before. We developed a theoretical framework model in literature review (model 1) chapter regarding influence of trust in the sharing economy and how it influences customer retention and conducted our empirical study with hospitality businesses being run through sharing economy platforms.

Based on the empirical analysis we have developed a model (model 2) which confirms those parts from the literature review that are supported by our empirical findings and what new insights we have got through our study for the hospitality business through SEPs. These new findings show some challenges not mentioned by previous studies on trust and customer
Retention in the sharing economy. One of the challenges is the gray area in discrimination. There is noticeable discrimination against race, religion, culture and gender taking place in the hospitality industry of the sharing economy. However, it is sometimes unclear if the discrimination is based on personal preferences or prejudices. Secondly, some attempts on trust-building are counter-effective. For example, a host increases trustworthiness by improving ratings, comments and photos leads to more people trusting him and therefore also demanding his accommodation, which leads to an increase in pricing, ending in a loss in customer retention.

Furthermore, by attempting to look trustworthy, a host may upload photos of the accommodation which does not reflect the real quality of it, this could initially lead to increased trust, which then decreases after having experienced the accommodation. Fregidou-Malama & Hyder (2015) agrees that trust is affected depending on the country of origin of the brand. This trust can be studied on a macro-meso-micro level. In the hospitality industry of the sharing economy, the host as well as the guest can be seen as a brand apart from the company such as Airbnb. Therefore, the country of origin of the host, guest or company can affect trustworthiness.

Studies regarding trust and customer retention in the sharing economy are a new domain of study and mostly interdisciplinary, so various researches have been conducted in this regard. Our empirical findings confirmed and supported the trust building model involving cognitive and affective trust factors (as discussed in the literature review) for the hospitality businesses run through sharing economy platforms. We analysed this model through our empirical study and found that it reflects on the results of our findings closely than other models discussed in the literature review.

The two factors (cognitive and affective based factors) reflect the antecedents in the most inclusive way. ‘Security and privacy’ from cognitive based factors and ‘reputation’ from affective based factors have been strongly confirmed by the study along with the other four factors as well. This model has been succinctly confirmed by our study with the attachment theory as well. So, in our developed model (model 2) we find that the rest of the models as discussed in the literature review seem to have their aspects verified in the trust building model with cognitive and affective factors of trust. The flow of antecedents of trust ultimately leading to customer retention (as shown in model 2) has also been verified by our empirical analysis.
6.2.2 Practical contribution

Our study results show the influence of trust in sharing economy for hospitality businesses and how trust influences customer retention there. However, with the different trust theory models available, trust building model having cognitive and affective factors to trust was well supported by our study and the technological affordances complemented it as well. We believe our study would be helpful as an insight into comparative businesses in the sharing economy hospitality business and managers and technical staff in these business companies could find it an insightful contribution. There are some issues which need attention of managers though:

- Certain features used in the SEPs which are meant to enhance trust and accountability at times create unintended results – for instance user photos are meant to enhance trustworthiness but they also become a source of statistical or taste-based discrimination.
- Trustworthiness is an antecedent of customer retention, but it could reduce customer retention if price sensitivity becomes high.
- A grey area exists between statistical and taste-based discrimination, they get interchangeable in different cultures. Where the former is manageable through enhancing features in the platforms the latter is not. But different countries/ cultures would respond to platform features differently. A way to deal with this issue must be found out.
- Customer retention is achieved by gaining trust of users on the platforms, by having them satisfied and averting the switching barriers. While Misterb&b is following this, Airbnb despite having community compliance and regulations to reduce discrimination haven’t been able to achieve the ‘all inclusive’ status.
- Reciprocal ratings & reviews system should be made more transparent, so there is no biasness, or it does not appear like an obligation to give a good rating to get a good rating.

6.2.3 Societal Contribution
Our study has provided interesting insights regarding influence of trust from user (host/ guest) perspective in the hospitality business in the sharing economy and how customers could be retained in this business. From a societal contribution point of view, we need to develop an overall acceptance as a society with people from different ethnic backgrounds, sexual orientations, gender acceptance. Also, the hospitality business involves people from across the globe so a cultural knowledge, cultural cues and acceptance towards different cultures should be looked in to. These measures could avoid the various challenges SEPs are dealing with not just in the hospitality business but otherwise as well.

6.3 Critical reflections & limitations
Although we have provided theoretical and practical implications, there are limitations in our study. The respondents selected are from four different countries only. Though they were experienced both as hosts and guests with using SE platform services and answered our questions, the responses collected cannot be generalized over diverse cultural contexts of sharing economy in various other parts of the world. Geographical hinderances may have disregarded cultural factors in the study.

Since most of the interviews were conducted over telephone or video calls, we consider it as a limitation since such interviews provide limited communication as we cannot observe the body language and verbal cues as well. This might have affected our interview experience.

The study involved a very limited number of respondents for four different mainstream SE hospitality services in a limited time period which may not have achieved the purpose to investigate deeply in to influence of trust for customer retention in sharing economy.
6.4 Suggestions for future study

It would be worthwhile in future if such study could be conducted with large dataset and an increased number of respondents in different parts of the world with the same variables. In other words, a quantitative study could prove this qualitative study statistically significant and further strengthen it.

Future studies on trust could also be conducted on a neurological level in the field of neuromarketing. This will link human biological function to the perceived experiences of trust. The five attention seeking points mentioned for managerial consideration in the practical contribution part could also be subject for future studies.

With that being said, we hope our study can inspire future research to study trust in-depth, comprehensively and interdisciplinary (together with neuroscience) so that it may benefit the sharing economy and society in general. Trust is the very foundation behind relationships and transactions. It is therefore of utmost importance to be studied for the greater benefit of society.
Appendices

Appendix 1

Gävle 03/12/2019

Co-operation for Master Thesis

Dear Mr./ Ms. XYZ,

We, Murat Halilovic and Saad Ur Rehman are Master students at the University of Gävle. Our thesis concerns ‘Customer retention through trust in the sharing economy’, and we are doing ‘a case study through hospitality businesses’ and how they use the sharing economy platform applications to create trust among their customers and retain them.

We want to investigate this by interviewing hosts and/ or guests who have been using these services and have a good exposure with the sharing economy platform-based businesses. Since you are operating as a host and also as a guest through Airbnb and Couchsurfing, we promise you anonymity if you want and we will not publish your name and would keep all the details confidential.

In January 2020, we will present the results of our study if you want, you will receive a copy of the thesis as well. You are also welcome to participate in the defence seminar in January 2020 as well. We need your help and are depended of your cooperation to write our thesis. Please help us and thank you very much for your cooperation.

Sincerely yours

Murat Halilovic  halilovicmurat@gmail.com  +46762858382
Saad Ur Rehman  saadrehman399@gmail.com  +46767527020
## Appendix 2

This table entails operationalization questions asked to the respondents:

<table>
<thead>
<tr>
<th>Ref.</th>
<th>Question</th>
<th>Theoretical reference</th>
<th>Theme(s) covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Role of digital platforms for connectivity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>01.</td>
<td>Why do you share your home through digital platforms (mobile app and websites); what is the motivating factor for sharing?</td>
<td>(Hamari et al., 2016; Möhlmann, 2015; Schor, 2014; Sutherland and Jarrahi, 2018; De Rivera et al., 2017)</td>
<td>Motive behind premises sharing</td>
</tr>
<tr>
<td>02.</td>
<td>Is technology changing the way we book accommodation, through platforms usage; if so, how?</td>
<td>(Sutherland &amp; Jarrahi, 2018; Stanoevska-Slabeva et al., 2017; Andersson et al., 2013)</td>
<td>Connectivity through technology</td>
</tr>
<tr>
<td><strong>Trust acting as an adhesive</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>03.</td>
<td>How do you trust random guests with your home? What is the deciding factor to share your home?</td>
<td>(Möhlmann, 2016; Hawlitschek et al., 2016)</td>
<td>Deciding factor to share</td>
</tr>
<tr>
<td>04.</td>
<td>Does healthy and happy interaction with guests help build trust even if services aren’t standardized?</td>
<td>(Yang et al., 2019; Möhlmann and Geissinger 2018)</td>
<td>Bonding together and aligning online and offline images</td>
</tr>
<tr>
<td>05.</td>
<td>How do you deal with situations if someone turns out to be different from their online reviews and ratings?</td>
<td>(Möhlmann, 2016; Möhlmann and Geissinger 2018)</td>
<td>Bonding together and aligning online and offline images</td>
</tr>
<tr>
<td>06.</td>
<td>How do you trust prospective references from old guests/hosts? Do you scrutinize them from digital platforms or just trust them by word-of-mouth?</td>
<td>(Hawlitschek et al., 2016; Möhlmann and Geissinger (2018)</td>
<td>Scrutiny of prospective references</td>
</tr>
<tr>
<td><strong>Challenges to enhance trust in SE hospitality business</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>07.</td>
<td>How do you deal with situations involving any sort of discrimination, if ever experienced?</td>
<td>(Hawlitschek et al., 2016; Edelman &amp; Luca, 2014; Benner, 2016)</td>
<td>Dealing with discrimination</td>
</tr>
<tr>
<td>08.</td>
<td>Does cultural background of hosts/guests matter to you to trust them?</td>
<td>(Möhlmann, 2016; Mittendorf, 2016; Kim, Ferrin, &amp; Rao, 2008)</td>
<td>Dealing with discrimination</td>
</tr>
<tr>
<td>09.</td>
<td>Could you suggest any more privacy and safety measures if there were no ratings and reviews? How much does online reputation matter in trusting people?</td>
<td>(Lu, 2009; Ridings, 2002) (Ter Huurne et al., 2017) (Möhlmann, 2016)</td>
<td>Enhancing safety measures</td>
</tr>
<tr>
<td>10.</td>
<td>Would you still trust guests if it was not through digital platforms in SE but random guests knocking at your door?</td>
<td>(Möhlmann, 2015; Schor, 2014; Hamari et al., 2016)</td>
<td>Enhancing safety measures</td>
</tr>
<tr>
<td><strong>Customer retention in SE business</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>How do you try to create a bond with your host/guest? for future services as well? Do you get any cues otherwise than reviews and ratings that they’re satisfied?</td>
<td>(Kotler 1994; Hennig-Thurau &amp; Klee, 1997; Ranaweera &amp; Prabhu, 2003; Rust &amp; Zahorik, 1993; Bloemer &amp; Poeisz, 1989; Möhlmann, 2015; Yang et al., 2017)</td>
<td>Relationship building-blocks</td>
</tr>
<tr>
<td>12.</td>
<td>How influential are social media handles for trusting and future referencing of hosts/guests regarding their originality?</td>
<td>(Fleischer &amp; Magen, 2015; Yang et al., 2017; Ert et al., 2015)</td>
<td>Relationship building-blocks</td>
</tr>
<tr>
<td>13.</td>
<td>Who do you trust more, the people or the digital platforms in sharing economy?</td>
<td>(Yang et al., 2019; Pouri &amp; Hilty 2018)</td>
<td>People vs platforms</td>
</tr>
</tbody>
</table>

Operationalization: *Questions and references. Source: Own*
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