What makes hosts trust Airbnb? Antecedents of hosts' trust towards Airbnb and its impact on continuance intention

Abstract

Sharing economy platforms are growing at an unprecedented rate. Travel and tourism scholars have been focusing on customers' sharing intention, yet the literature has largely overlooked what makes sharing service providers trust a sharing economy platform and decide to continue using it. Drawing upon socio-technical theory and the information systems success model, in conjunction with privacy concerns and economic value perspectives, this study develops an integrated model of antecedents and consequences of trust towards sharing economy platforms. Data from 606 Airbnb hosts were analysed through structural equation modelling. Our research documents the importance of social antecedents (i.e., social value orientation and social utility), technical antecedents (i.e., system quality, service quality, and information quality), economic antecedents (i.e., monetary rewards) and privacy assurance antecedents (i.e., perceived effectiveness of privacy policy) in shaping hosts' trust towards Airbnb, thereby enhancing their continuance intention with regard to using the platform.

Keywords: Sharing economy; online trust; Airbnb; continuance intention; social-technical theory; information systems success model.

1. Introduction

In 2017 almost 17% of US adult internet users are expected to use an Airbnb account at least once, equating to 36.8 million people (eMarketer 2017). According to Airbnb, in 2016 the typical Airbnb host in Europe made €2,400 by sharing their space for 27 nights (Airbnb 2017). Given these figures, it is not surprising that academics and practitioners are paying increasing attention to the sharing economy and to its impact on the travel and tourism industry (e.g. Ert, Fleischer, and Magen 2016; Zervas, Proserpio, and Byers 2017; Fang, Ye, and Law 2016; Tussyadiah and Pesonen 2016).

Botsman and Rogers (2010) view the sharing economy as a new business model boosted by internet technologies, which enables things and skills to be shared or exchanged in ways and on a scale not possible before. The sharing economy is intrinsically rooted in the concept of "pseudo-sharing", which Belk (2014) defines as a "phenomenon whereby commodity exchange and potential exploitation of consumer co-creators present themselves in the guise

of sharing" (p. 7). From a collaborative consumption perspective, the sharing economy refers to peer-to-peer sharing of goods, services, and information coordinated through community-based technological services and by new venture companies (Hamari, Sjöklint, and Ukkonen 2016). Proponents of the sharing economy argue that its rapid growth has not only reinvented business activities and relationships between sellers and customers, but also created economic and societal benefits.

For instance, in the travel and tourism industry, Airbnb, a leading peer-to-peer accommodation sharing platform, hosts over three million listings, which are accommodating over 200 million guests worldwide. Airbnb has changed travellers' consumption patterns, with recent estimates showing that an additional 1% increase in Airbnb listings for Texas results in a 0.05% decrease in total revenues in the Texas hotel market (Zervas et al. 2017). In addition, Uber, a ridesharing platform that operates in more than 50 counties and 250 cities across the globe, saw its gross bookings double in 2016 to $20 billion (Newcomer 2017). As a whole, the five key sharing economy sectors – travel, car sharing, finance, staffing, and music and video streaming – have undergone an explosive growth in global revenues, from $15 billion in 2015 to roughly $335 billion in 2025 (PwC 2015). As such, they have the potential to revolutionize the industrial landscape.

While recognizing the potential of the sharing economy, firms and entrepreneurs are still encountering many social, technological, managerial, privacy, and security challenges as they enter the sharing domain (Slee 2016). For example, new entrants have concerns regarding how to engage customers using a new commercial sharing platform, and how to optimize their benefits accruing from the adoption of a particular commercial sharing platform (Lamberton and Rose 2012). Although there is growing research on the sharing economy (e.g. Ert et al. 2016; Hamari et al. 2016; Zervas et al. 2017; Fang et al. 2016; Tussyadiah and Pesonen 2016; Camilleri and Neuhofer 2017), the existing academic literature has yet to explain, especially theoretically, what factors motivate people to share and provide strangers with access to their possessions (i.e. house) through commercial sharing platforms.

Trust is a critical success factor of e-commerce in general (Lee and Turban 2001; Gefen 2002; McKnight, Choudhury, and Kacmar 2002; Yoon 2002; Corbitt, Thanasankit, andYi 2003; Flavián, Guinalíu, and Gurrea 2006; Tsai and Pai 2013), and of the sharing economy in particular (Ert et al. 2016). In this context, trust is the perception of the competence, benevolence, and integrity of an online business (McKnight et al. 2002). Previous studies have found that the trustworthiness of images provided by hosts' (e.g., of the rooms they are listing has a positive impact on booking intentions in Airbnb (Ert et al. 2016). However, no

study has investigated what factors affect hosts' trust towards a sharing economy platform. For Airbnb service providers trust towards the sharing economy organization is particularly important, as hosts share their most valuable good, their house, with strangers. In doing so they incur several risks, such as the economic risk of having their valuable possessions stolen or their furniture damaged, and the psychological risk of guests behaving in a way that violates the 'house rules'. Moreover, given the furious competition within the sharing economy, the different platforms are finding it increasingly important to stimulate their service providers' (e.g. Airbnb hosts') continuance intention to share their house using the same platform. As Botsman and Rogers (2010) suggested, to be successful and sustainable commercial sharing platforms need to attract enough participants as both users and service sharing providers.

Therefore, in this study we investigate the determinants of hosts' trust towards a sharing economy platform, Airbnb, and their intention to continue using the platform. We have developed a framework drawing on the socio-technical theory (Bostrom and Heinen 1977) and the information systems success model (DeLone and McLean 1992; 2003), in conjunction with privacy concern and economic value perspectives to examine how the social, technical, privacy and economic aspects of the sharing economy impact service providers' trust towards Airbnb, and ultimately their continuance intention to participate in commercial sharing platforms.

The socio-technical theory, which was developed in organizational settings, views the organization as a work system composed of a technical subsystem and a social subsystem. The former includes the functions of an information system (or platform, e.g. Airbnb) that allows its users (e.g. Airbnb hosts) to share a product or service with other users (e.g. Airbnb guests), while the latter encompasses users' skills, previous experience and knowledge, and perceptions of value, as well as their social relationships and interactions (Bostrom and Heinen 1977).

The information systems success model, developed by DeLone and McLean in 1992, is intended to measure the impact of information systems on individual and organizational performance. The model postulates that information, systems, and service quality motivate individuals to use an information system, and its use has positive impacts on the individual and the organization as a whole (DeLone and McLean 1992; 2003).

Privacy concern is the consumer belief that online retailers can potentially share consumers' personal information collected during electronic transactions with third-parties for unauthorized use (Kim, Steinfield, and Lai 2008, p. 1004). As exemplified recently in the

Facebook-Cambridge Analytica scandal, which has led to a decline of 66% in trust towards Facebook (Weisbaum 2018), consumers' concerns about the protection of their personal data are at record high levels. Finally, economic value perspectives refer to the economic rewards that Airbnb hosts receive by sharing their accommodation with guests, which is one of the most important (extrinsic) motivations for doing so (Guttentag 2015; Tussyadiah and Pesonen 2016).

Our contribution to the sharing economy and tourism management research and literature is threefold. First, rather than focusing on sharing economy consumers, we provide an understanding of why service providers (i.e. Airbnb hosts) participate in commercial sharing platforms in accommodation sharing markets. Second, we contribute to theory by integrating the socio-technical theory (Bostrom and Heinen 1977), the information systems success model (DeLone and McLean 2003), privacy assurance, and economic value to examine their impact on service providers' continuance intention to participate in commercial sharing platforms. Third, we contribute to understanding the antecedents of online trust and continuance intention, which have rarely been investigated in the travel and tourism context (Ponte, Carvajal-Trujillo, and Escobar-Rodríguez 2015; Filieri, Alguezaui, and McLeay 2015).

In the following sections, we explain the theories and concepts that underpin our study, followed by the methods and results of this empirical research. The paper closes with a discussion of the findings and their implications, the limitations of this study, and suggestions for future research.

2. Theoretical Background

2.1. Online trust

Trust is defined as one party's confidence that the other party will keep his promises based on three main dimensions: competence, benevolence, and integrity (Morgan and Hunt 1994). Of these three, competence, or ability, includes the skills, competencies, and characteristics that enable a party to have influence within a specific domain; benevolence is the extent to which a trustee is believed to want to do good to the trustor (aside from an egocentric profit motive), while integrity relates to the trustor's perception that the trustee adheres to a set of principles that the trustor finds acceptable (Mayer, Davis, and Schoorman 1995, p. 717-719). Drawing on Mayer et al. (1995), McKnight et al. (2002) developed the concept of trusting beliefs to measure the perception of the competence, benevolence, and

integrity of an online vendor. In this study we focus on users' trusting beliefs towards a peer-to-peer accommodation sharing platform, Airbnb.

Individuals try to make predictions about other individuals' behaviour in order to reduce the complexity and unpredictability in performing certain actions. In offline environments, people can adopt several cues to make predictions as to other people's intentions, personality, or behaviour, for example paraverbal communication cues such as tone of voice. However, in online communication individuals are not physically present, so other cues have to be adopted to reduce complexity and uncertainty. In online environments, the object of trust can be a website, an application, or a technology.

Trust in an online retailer has been identified as a central factor that determines the success of many e-commerce activities (e.g. Hoffman, Novak, and Peralta 1999; Yoon 2002; Flavián et al. 2006). In fact, research reveals that consumers are unlikely to shop online if they do not trust the retail website (Lee and Turban 2001; Gefen 2002; Kim et al. 2008; Kim and Kim 2011).

In the electronic tourism (e-tourism) literature, only a few studies have focused on the antecedents of online trust. These studies have investigated trust towards user-generated content platforms like Tripadvisor.com (Yoo and Gretzel 2010; Filieri et al. 2015), and e-commerce travel websites (Escobar-Rodríguez and Carvajal-Trujillo 2014; Ponte et al. 2015), or the perceived trustworthiness of online reviews and reviewers (Filieri 2016); however, none of them have investigated service providers' trust towards a sharing economy platform. To fill this gap, this study attempts to explain the antecedents of trust towards a particular sharing economy platform, namely Airbnb.

2.2.   Socio-technical theory

Socio-technical theory posits that an information system consists of two subsystems: the technical and the social (Bostrom and Heinen 1977). The technical subsystem concerns the technical capabilities of the system, and comprises the processes, tools, and technologies that enable users to transform inputs into outputs and to complete specific tasks within the system. The social subsystem focuses on the human perspective, and comprises the users' skills, knowledge, values, and relationships, as well as the reward system (Bostrom and Heinen 1977). The two subsystems need to work well together to produce optimized outputs (Bostrom and Heinen 1977).

Drawing on the socio-technical theory, we view a commercial sharing platform in the tourism context as a socio-technical system, in which the technical subsystem consists of the

technical functions that allow its users (in this research, Airbnb hosts) to share products or services with other users (Airbnb guests). Commercial sharing platforms are built upon a well-grounded Web 2.0 technology infrastructure to improve user control over the information exchange process. The social subsystem encompasses users' skills, previous experience and knowledge regarding the sharing economy, their perceptions of value, and their social relationships and interactions. Social aspects become more relevant in a sharing economy context. This is especially true in the hospitality context, where hospitality is based on social interaction that establishes solidarity and feelings of togetherness between people. A good fit between the technical and social subsystems should lead to success in eliciting Airbnb hosts' participation in a sharing e-commerce platform. However, online service providers usually consider the ease of use and design features of e-service to be the most important elements for successful customer engagement, which leads to a tendency to focus on the technical aspects of e-service. As shopping on sharing economy-based platforms is by its very nature a social activity (e.g. preliminary online interaction between guests and hosts), we consider that, when building a user commercial sharing behaviour model in the sharing economy era, more prominence should be given to social factors.

2.3. Economic value of the sharing economy

In general, collaborative consumption and sharing goods and services is often regarded as economical (Lamberton and Rose 2012). In the context of peer-to-peer networks, one incentive for sharing services is to save economic resources (Hamari et al. 2016). This is especially the case in the sharing economy, where there is monetary exchange for goods and services. Kim, Yoon, and Zo (2015) argue that online platforms are used to reduce economic costs in terms of coordination cost of time, and monetary costs. However, the literature on the economic drivers of e-commerce provides mixed findings. While Hamari et al. (2016) and Bock et al. (2005) found that anticipated gain of economic benefits had no significant effect on attitudes towards sharing, Guttentag (2015) and Tussyadiah and Pesonen (2016) found that the search for economic benefits is positively related to the use of sharing economy platforms. We aim to add to this debate, and argue that in the context of the sharing economy in tourism the economic incentive is particularly important, as the home-sharing service is offered in return for financial compensation.

2.4. Privacy assurance in the sharing economy

Privacy assurance is one of the most important features in social networking and social commerce sites (Bansal, Zahedi, and Gefen 2015; James, Warkentin, and Collignon 2015). Typically, online service providers use privacy statements and privacy seals to facilitate consumers' trust and their willingness to make online purchases (Kim, Steinfield, and Lai, 2008). Consumers hesitate to disclose their personal information during shopping because privacy assurance within social networking sites is often not expected or is undefined. Without privacy protection mechanisms and regulations to ensure online privacy and security, social media practitioners will struggle to sustain active consumer engagement in online settings (Kim et al. 2008) and will find it hard to translate consumer interactions into sales growth and business values effectively (Yadav and Pavlou 2014). However, little is known about whether service providers in a sharing economy platform perceive privacy policies or third-party institutions' regulations as effective in protecting their privacy, and hence will have greater trust towards the sharing economy platform.

In prior research, consumers' privacy concerns have been found to be negatively related to their intentions to disclose information and purchase a product on e-commerce sites (Kim et al. 2008) and social commerce sites (Sharma and Crossler 2014). In this study we focus on perceived privacy concern, given that this concern increases in line with the amount of voluntary disclosure of personal information becomes available in social networking sites (Yadav and Pavlou 2014). Perceived privacy concerns could be an antecedent affecting the intention-related constructs, especially in connection with individuals' acceptance of social networking services and their intentions to purchase online (Hajli and Lin 2016; Sharma and Crossler 2014; Shin 2010). Sharma and Crossler (2014) indicate that consumers' intention to disclose personal information online is negatively affected by their perceived privacy risk. Integrating perceived risk into the TAM Model, Featherman and Hajli (2016) find that consumers resist using e-services in social commerce sites when they perceive usage risk. As these studies suggest, we argue that the sharing economy has to engage in privacy-policy making and in building trust activities in order to reduce consumers' privacy risk perception.

2.5.   Information systems success model

In this study we adopt DeLone and McLean's (1992) Information Systems Success Model (ISSM), which has received scant attention in the e-tourism literature (Filieri, McLeay, and Tsui 2017). After reviewing the literature on the antecedents of IS success, DeLone and McLean (1992) developed a theoretical model to test the success of information systems implemented within organizations. The ISSM proposes that the individual impact of

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Commented [AW2]: This is unclear – what exactly do you mean by 'the amount of voluntary disclosure … becomes available'? Perhaps something is missing here. If you can explain in a bit more detail, I will suggest a new wording.

an Information System (IS) is determined by a user's usage of and level of satisfaction with the system, and that information quality and system quality are important antecedents of IS success. The ISSM has made a significant contribution to academic knowledge by proposing that IS success measures are multi-dimensional and that there are causal relationships among these dimensions (Lin 2008). The validity of the model has been widely accepted in IS research (e.g. Rai, Lang, and Welker 2002; Wixom and Todd 2005; Wu and Wang 2006), and has recently been used in e-tourism research to explain the determinants of satisfaction and purchase intention in social commerce websites (Filieri et al. 2017). Although the original DeLone and McLean (1992) model was developed to examine the determinants of IS success, it has been updated for measuring e-commerce system success through the addition of service quality as a third antecedent of success, alongside system quality and information quality (DeLone and McLean 2003). The updated model links service quality to users' satisfaction and intention to use, and has been employed to measure the success of different online platforms, such as e-commerce websites (e.g. Molla and Licker 2001; Wang 2008; Chen and Cheng 2009), web-decision support systems (e.g. Bharati and Chaudury 2004), online communities (e.g. Lin and Lee 2006), and social commerce (Filieri et al. 2017).

3. Research Model and Hypothesis Development

Our research model investigates the antecedents and consequences of trust towards a commercial sharing platform, Airbnb. Based on the social-technical theory (Bostrom and Heinen 1977), we begin by considering the social-based trust antecedents, which focus on user experience, social utility of sharing, and social value orientation, to incorporate the perspective of the social subsystem in the prediction of trust and continuance intention. Next, we select system quality, website service quality, and information quality as technical-based trust antecedents from the ISSM (DeLone and McLean 2003) and argue that they will affect hosts' trust towards using Airbnb, thereby enhancing the likelihood of continuance intention.

In addition, drawing on recent studies of the sharing economy, we consider economic-based trust antecedents (i.e. extrinsic rewards) and privacy assurance-based trust antecedents (i.e. perceived effectiveness of privacy policy and perceived effectiveness of industry self-regulation). The following sections discuss the constructs used in our research model and formulate the associated hypotheses guiding this research.

3.1.   Social-based trust antecedents

3.1.1. User experience

Prior research has argued that user experience is positively related to positive attitudes and behaviour towards the system (e.g. continual usage intention of information technology). In an Airbnb study, Möhlmann (2015) found familiarity to be an antecedent of the likelihood of choosing a sharing option again. Likewise, Mittendorf (2016) found that familiarity with the website (i.e. Airbnb) is a significant antecedent of trust. Indeed, engaging in the online sharing economy can be daunting for first-time users. Trust may require time to develop. While previous tourism and hospitality research has focused on consumers' (i.e., guests') perspective on trust and the need for familiarity with the platform to engage in sharing, in the case of hosts the need for familiarity is further heightened. Airbnb listings often entail entire houses (Ke 2017), which indicates that the object of the service provision is a very valuable asset. In addition, because hosts may not necessarily be present at the time of the guests' stay, there is a risk that those guests might damage the property or disturb neighbours (Cheng et al. 2019). Hence, hosts' familiarity with and trust towards the sharing platform are of utmost importance.

Unlike other more traditional accommodation providers, Airbnb offers more power to hosts in managing their bookings and deciding which guests to accept. Trust stands at the centre of an accommodation host's decision to grant a guest permission to stay in their house or room. With more experience of using this platform, hosts are likely to gain more confidence in their choice of guests (Karlsson, Kemperman, and Dolnicar 2017). In other words, the more the hosts use the platform, the more they will get accustomed to navigating the platform and to taking advantage of the options it provides them with to inform their hosting decisions, which in turn will enhance their trust towards the platform. Therefore, we hypothesize that service providers' trust towards Airbnb will be higher, the greater their experience of using it.

Hypothesis 1: Hosts' experience of a sharing economy platform positively influences their trust towards that platform.

3.1.2. Social utility of sharing

Social utility refers to "the gains that may accrue to sharing participants in the form of approval by reference groups" (Lamberton and Rose 2012, p. 111). Strong social support

makes a user feels connected to friends and an online community and builds trust in that community (Crocker and Canevello 2008). Liang et al. (2011) found social support in a social networking website to be positively associated with trust between users and the website. Hawlitschek et al. (2016) and Kim et al. (2015) maintain that sharing or collaborative consumption can provide social utility. Sharing economy platforms can bring people together, provide virtual social presence and create a sense of virtual community. This sense of virtual community can be conducive to trusting relationships among users as well as between users and the website/institution. In a similar vein, Bock et al. (2005) found subjective norms to be an antecedent of attitude towards sharing knowledge. The sharing economy is a current trend that many people have contributed to and become part of. We argue that this social trend is influenced by subjective norms and social influence. Thus, the more people participate in the sharing economy, the more other people will follow their behaviour and be socially motivated to take part in it to conform to group norms and behaviour. We therefore hypothesize that:

Hypothesis 2: Social utility of sharing positively influences trust towards the sharing economy platform.

3.1.3. Social value orientation

We share as an altruistic act intended as a courtesy and kindness to others (Belk 2014). Therefore, social value orientation is particularly relevant to the sharing economy. People with pro-social orientation will be willing to share/participate in the sharing economy. Bock et al. (2005) maintain that a climate characterized by pro-social norms is a motivational driver to the intention to share. The online sharing economy provides a platform for virtual communities to thrive. Some studies have suggested that the sense of virtual community is a precursor to trust in an online environment (Hawlitschek et al. 2016). In a study on social commerce, Liang et al. (2011) found social support to be a driver of trust towards a website. Airbnb prides itself in making travel affordable to everyone and promotes a more environmentally-friendly way of travelling (Airbnb, 2018). In the sharing economy, people may want to share their own possessions to make more efficient use of them and at the same time reduce their impact on the environment (i.e. social value). Hence, we hypothesize the following:

Hypothesis 3: Hosts' social value orientation positively influences their trust towards the sharing economy platform.

3.2. Technical-based trust antecedents

3.2.1. System quality

There is wide consensus in the literatures of tourism, information systems, and digital marketing (e.g. Corbitt et al. 2003; McKnight et al. 2002; Kim, Chung, & Lee, 2011; Filieri et al. 2015) that users' perception of website quality is positively related to their trust in that website. The sharing economy is enabled by community-based technological services to support user contributions to assist online commercial sharing activities. Therefore, the quality of online sharing systems is a crucial technical enabler of such activities. System quality measures the desired capabilities of an e-commerce system, such as availability, reliability, and ease of use (DeLone and McLean 2003). The importance of system quality in the use of the system is well established in the information systems literature (e.g. Venkatesh et al. 2003; Venkatesh, Thong and Xu 2012). Given the technical aspects of today's sharing economy, system quality is argued as a technical platform to social commerce. In this study, system quality refers to the quality of the sharing economy platform as perceived by the service providers of the platform (i.e. hosts). We argue that service providers will feel safer and have greater trust towards a sharing economy platform if they perceive that the latter operates reliably, and provides a clear navigation path for solving issues, a friendly user interface, and the possibility to contact guests and respond to them quickly. Hence, we hypothesize that:

Hypothesis 4: The system quality of a sharing economy platform positively influences hosts' trust towards that platform.

3.2.2. Service quality

Service quality refers to the overall support delivered by the service/system provider via the website (Liang et al. 2011). This dimension is important in a sharing economy context as the platform is used by both the accommodation service providers (i.e. Airbnb hosts) and the buyers of the service (i.e. Airbnb guests). In this study, service quality is conceptualized as the service quality of the sharing economy platform as perceived by platform service providers (i.e. hosts). Services marketing literature suggests that perceived website service quality is a precursor to customers' loyalty and trust towards the brand/institution (Jeon and

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Commented [AW3]: This is unclear – do you mean something like 'it is argued that system quality relates chiefly to the technical platform that enables social commerce'? If not, what exactly?

Jeong 2017). The importance of service quality is heightened in an online context, where perceived privacy risks are generally higher in a sharing economy setting characterized by peer-to-peer transactions (Chen et al. 2009). Trust is more difficult to establish between individuals who are strangers than in the case of trusting a recognized brand for example. Therefore, we argue that platform service quality provided by the sharing economy organization through its platform will facilitate users' trust. In an Airbnb study, Möhlmann (2015) found that website service quality was not an antecedent of the likelihood of choosing a sharing option again. This surprising finding may be due to the potential presence of a mediator, i.e. trust. We postulate that platform service quality is an antecedent of trust *en route* to influencing behavioural intentions. We argue that the quality of services provided by Airbnb (e.g. the Airbnb resolution centre) to its users can enhance their trust towards Airbnb.

Hypothesis 5: The service quality of a sharing economy platform positively influences hosts' trust towards that platform.

3.2.3. Information quality

Information quality indicates the degree to which the content of the website is timely, accurate, and complete (DeLone and McLean 2003). The presence of accurate and complete information would give reassurance to users about the institution behind the website. Prior research has shown that information quality is the strongest antecedent of consumers' trust towards travel e-commerce websites and consumer-generated platforms (e.g. TripAdvisor.com) (Filieri et al. 2015; Ponte et al. 2015). It is therefore reasonable to assume that information quality as a dimension of website quality will influence users' trust. In the context of this study, the information quality pertains to the sharing economy platform as perceived by the hosts. Sharing economy platforms may contain information about potential guests, which will help hosts to decide which guests to accept (Karlsoon et al. 2017). Therefore, we propose that:

Hypothesis 6: The information quality of a sharing economy platform positively influences hosts' trust towards that platform.

3.3. Economic-based trust antecedents

Extrinsic reward is defined as "rewards that are not inherently connected to the activity performed, which include factors such as direct or indirect monetary compensation" (Bock,

Sabherwal, and Qian 2008, p.541). From a self-determination theory (SDT) (Deci and Ryan 1985) perspective, engagement in an activity is driven by the perceived value and positive consequence of the action. SDT further explains that people are self-motivated to accomplish a goal because it brings satisfying and rewarding results. Drawing on the SDT, a vast body of research holds that extrinsic reward is the primary trigger for specific behaviour such as knowledge sharing (Bock et al. 2005) and participation in value co-creation activities (Frey, Lüthje, and Haag 2011). Hence, we expect that when people have experienced benefits from using sharing economy platforms, such as receiving extra income by hosting travellers through Airbnb, they will be more likely to trust a sharing economy platform spontaneously and will not feel pressured to be involved. Hence, we hypothesize as follows:

Hypothesis 7: Extrinsic reward from using a sharing economy platform positively influences trust towards that platform.

3.4.   Privacy assurance-based trust antecedents

Institutional privacy assurance is defined as "the interventions that a particular company makes to ensure consumers that efforts have been devoted to protect personal information" (Xu et al. 2011, p. 805). The integrative trust formation model developed by McKnight et al. (2002) contends that institutional assurance can influence individuals' decisions on information disclosure. In other words, institutional assurances on information privacy could affect individuals' privacy decisions (Xu et al. 2011). Previous studies highlight two types of interventions that firms can implement and control in their information practices, namely interventions with regard to perceived effectiveness of privacy policy and those related to perceived effectiveness of industry self-regulation (Culnan and Bies 2003), which are selected as the antecedents of institutional-based trust. Among the very few studies that have analysed the role of privacy in trust in the online travel and tourism industry, Ponte et al. (2015) found that, among Spanish consumers, privacy has a non-significant relationship with trust towards a wide range of e-commerce travel websites, including hotel bookings, airline tickets, and transportation reservations websites.

Perceived effectiveness of privacy policy is defined as "the extent to which a consumer believes that the privacy notice posted online is able to provide accurate and reliable information about the firm's information privacy practices" (Xu et al. 2011, p. 806). Privacy policy is a mechanism that aims to keep consumers' information private and safe (Culnan and Bies 2003) and protect the information from misuse (Xu et al. 2011). In e-commerce,

consumers' trust can be gradually built through developing a series of privacy policies in terms of notice, access, choice, and security, and integrating them into the design of the website (Liu et al. 2005). Consumers disclose more personal information in peer-to-peer sharing platforms when they register as members or request more information from other peers. Some commercial sharing platforms may expose members' information to cooperative third-party communities that seek to offer a personalized and tailored online service. Consumers are reluctant to provide their information when they feel insecure. Such concerns have resulted in online members' negative actions, such as being less willing to release personal information, reducing the intention to use online services (Bélanger and Crossler 2011), and distrust towards the website (Bansal et al. 2016). In this regard, sharing economy platforms should clearly present their privacy notices during shopping processes to reduce consumers' privacy concerns (Huang and Benyoucef 2013) and increase the users' institutional trust. We therefore propose that:

Hypothesis 8: Hosts' perceived effectiveness of privacy policy of a sharing economy platform positively influences their trust towards the sharing economy institution.

Perceived effectiveness of industry self-regulation is another form of institutional privacy assurance, defined as "the extent to which consumers believe that self-policing industry groups and certifying agencies are able to assist them in protecting their online privacy" (Xu et al. 2011, p. 806). The industry groups and certifying agencies are from third-party institutions such as banks, consumer unions, and IT service companies. Based on the trust-transfer theory, a third-party institution can act as the source of trust transfer, which will help a trustee to facilitate trustors' trustworthiness if there is a close relationship between the trustee and the third-party institution (Chen and Shen 2015; Wang, Shen, and Sun 2013).

In addition to the government regulation that is used to solve well-defined privacy problems, third party institutions develop rules, enforcement mechanisms, and complaint procedures, and issue certifications in the form of seals of approval to reduce privacy concerns based on a self-regulatory approach (Culnan and Bies 2003; Xu et al. 2011). Prior research has emphasized that certifications in the form of trust seals such as VeriSign or TRUSTe can help consumers to trust shopping websites (Hu et al. 2010; Kim et al. 2008; Xu et al. 2009). By conducting a lab-controlled experiment, Hu et al. (2010) explored the interactions effects of three popular web assurance seal functions (i.e., privacy assurance, security assurance, and transaction-integrity assurance) on building consumers' initial trust.

> **Commented [AW4]:** This is confusing, because surely it is the trustee who needs to be seen as trustworthy by the trustor? In which case you could say something like 'will help a trustee to establish its trustworthiness in the eyes of the trustor'

They found that web assurance seals with multiple functions are not necessarily more effective than single function seals in enhancing online trust. Later, Kim and Kim (2011) argued that a well-known third-party privacy certification could be viewed as an online advertising strategy that helps online retailers to increase consumers' trust in the website. A recent study by Miltgen and Smith (2015) has shown that consumers' impersonal trust (trust in both governmental and commercial entities) can be enhanced if there is regulatory protection regarding information privacy provided by a trusted third party. Therefore, we suggest that:

Hypothesis 9: Hosts' perceived effectiveness of industry self-regulation in the sharing economy positively influences their trust towards the sharing economy platform.

3.5. Continuance intention

The academic literature has emphasized that trust plays a major role in increasing consumer loyalty (Kim et al. 2011) and is a key factor in maintaining long-term relationships (Morgan and Hunt 1994). The importance of trust for consumer loyalty has also been highlighted in various studies on different online platforms and behaviours, such as online shopping websites (Flavián et al. 2006), virtual communities (Tsai and Pai 2013), consumer-generated platforms (e.g. TripAdvisor) (Filieri et al. 2015), participation in e-commerce (Corbitt et al. 2003), customer loyalty in online shopping for tourism products and services (Kim et al. 2011), and continuance intention of social commerce (Liang et al. 2011). In a study of Airbnb, Kim et al. (2015) maintained that trust is positively related to participation intention. However, in recent studies other scholars have found that trust does not affect the likelihood of choosing a sharing option again in Airbnb (Möhlmann, 2015).

Trust guarantees consistent and competent behaviour from both parties and their commitment to continue to get the same benefits from that relationship. A high level of trust towards a sharing economy platform means that the service provider is confident that the organization has put in place effective mechanisms to protect them from unexpected events (e.g. a guest stealing from their house). We expect that a service provider who has a high level of trust towards Airbnb will be more likely to continue using the platform over time. Hence, we hypothesize:

Hypothesis 10: Hosts' trust towards the sharing economy platform positively influences their continuance intention to use that platform.

---*ADD FIGURE 1 HERE*--------------------------------

4. Research Methods

4.1. Sampling and data collection

Given that the objective of this study is to examine the antecedents and consequences of hosts' trust in the Airbnb context, we collected primary data only from Airbnb users who are registered on Airbnb as hosts. We identified the active Airbnb hosts from five closed groups on Facebook, which together include more than 4,500 hosts who share their rooms/flats/houses on Airbnb in the United Kingdom, Japan, Australia, and Canada. Data were collected using host community member lists. We randomly selected 300 members from each host community as potential participants, and used the Facebook Message System to distribute the survey, along with an information letter containing a description of the research purpose and an information privacy protection statement. The survey lasted 8 weeks from March to May 2017. In total, 1,500 members of host communities received our invitation, and 628 completed the survey, leading to a response rate of 41.87%. After removing 22 respondents with missing data, the net sample for further analysis was 606. Table 1 summarizes the demographic characteristics of our respondents.

------------------------------------**ADD TABLE 1 HERE** --------------------------------

4.2. Measures

We developed a series of multi-item measures by either adopting scales that had been previously validated from the existing literature or modifying them appropriately to fit our research context. The measurements and items of constructs are presented in Appendix 1. A five-point Likert-type scale (1= strongly disagree, 5 = strongly agree) was used for all constructs in our study. The questions on the first page of the questionnaire were asked to identify whether or not participants were registered as hosts on Airbnb. If not, they were led to a "thank you" page.

To ensure the content validity of all items, we recruited a content evaluation panel made up of two managers who work for sharing economy platforms, five researchers from a business school, and five doctoral students, to review our instrument in terms of format, content, comprehensibility, terminology, and ease and speed of completion. Since some of the target participants operate their Airbnb business in Japan, the English questionnaire was

translated into Japanese by a professional translator and then double-checked by a researcher who is familiar with both languages for additional quality assurance. Following the survey translation procedure recommended by Brislin (1970), the final draft was back translated into English for comparison with the original. A few changes were made to ensure consistency in the terminology. This process of back translation ensures the face validity and accuracy of the items.

4.3. Measurement validation

Prior to conducting factor analysis, we used absolute values of skewness and kurtosis to test normality of each variable in our study. As shown in Table 2, the resulting absolute skewness and kurtosis index values for the 47 items were all below 1.20, which meets the rule for the normality test (Kline 1998). This result indicates that our measures are normally distributed and thus can be reliably tested using structural equation modelling techniques.

We conducted factor analysis to assess the reliability and validity of the measurement. First, construct reliability was assessed based on the Cronbach's alphas and composite construct reliabilities (CR) (Hair et al. 2010). The Cronbach's alphas (ranging from 0.74 to 0.89) indicate a satisfactory degree of internal consistency and reliability for the measures, with all values well above 0.70. The CRs ranged from 0.85 to 0.93, well over the commonly accepted cut-off value of 0.70 (Hair et al. 2010), thus demonstrating the adequate reliability of the measures.

Second, an exploratory factor analysis (EFA) with Varimax rotation for all constructs was conducted to test construct validity. Item cross-loadings for each construct are shown in Table 2. While the four items of social value orientation had cross-loading issues and low factor loadings, most items loaded on a distinct construct and their factor loadings were greater than 0.5. The average variance extracted (AVE) values ranged from 0.51 to 0.82, higher than the recommended benchmark of 0.5, thus ensuring convergent validity. Discriminant validity was first assessed by examining the construct correlations. Although there are no firm rules, inter-construct correlations below |0.7| are generally considered to provide evidence of measure distinctness, and thus discriminant validity. None of the construct correlations were greater than 0.7, which demonstrates discriminant validity (see Table 3). Another way to examine discriminant validity is to confirm whether the square root of AVE for each construct is greater than its correlations with other constructs (Chin, 1998). In our study, for all eleven constructs the square root of AVE was greater than their correlations with other constructs, which again provides evidence of discriminant validity.

Variance inflation factors (VIFs) of the independent variables were also checked for multicollinearity concerns (Petter, Straub, and Rai, 2007). The results ranged from 1.062 to 1.267. None of the VIF values was above 5, which indicates that there is no multicollinearity problem in our study.

---------------------------------------**ADD TABLES 2, 3 HERE** -----------------------------------

4.4.   Common method bias

To minimize common method bias, we first followed Podsakoff et al. (2003) to protect respondent-researcher anonymity, provide clear directions to the best of our ability, and proximally separate independent and dependent variables. We then tested for bias statistically. First, Harman's one factor test was used to determine whether common method bias would pose a threat to the validity of this study's findings. Eleven factors emerged with eigenvalues greater than 1. Of these, the first component accounted for 12.33% of the total variance and the unrotated factor solution indicated that no factor accounted for 50% or more of the variance. Second, we compared correlations among the constructs. The results revealed no constructs with correlations over 0.7, whereas the presence of common method bias would have brought about significantly higher correlations ($r < .90$) (Bagozzi, Yi and Phillips 1991). Consequently, these tests suggest that common method bias is unlikely to pose a significant threat to the validity of this study.

5. Data Analysis and Results

Given our research model and objectives, structural equation modelling (SEM) was used to conduct data analysis. Two reasons drove this choice. First, SEM can examine proposed cause-effect relationships models with latent variables (Gefen, Rigdon, and Straub 2011). Second, the model does not include second-order formative constructs. Each indicator was modelled in a reflective manner. Therefore, co-variance-based SEM is more appropriate than PLS (Partial Least Squares). We used IBM AMOS 24 software.

The ten hypotheses presented earlier were tested collectively using IBM Amos 24. Each indicator was modelled in a reflective manner; the eleven latent variables were linked as hypothesized. Model estimation was done using the maximum likelihood technique. We chose Maximum Likelihood (ML) parameter estimation over other estimation methods (e.g.

weighted least squares, two-stage least squares) because the data were fairly normally distributed. Based on our data analysis, all but one of our hypotheses received significant support, as visualized in Figure 2 and summarized in Table 4. R^2 values for trust and continuance intention were 13.3% and 27.2% respectively, indicating adequate explanatory power.

-----------------------------------**ADD FIGURE 2**---------------------------------------

----------------------------------**ADD TABLE 4** -------------------------------------

6. Discussion

6.1.   Theoretical implications

To the best of our knowledge, this is the first study to examine the sharing economy in the hospitality sector from the hosts' perspective. This study adds to the socio-technical theory (Bostrom and Heinen 1977) by providing a more comprehensive framework that explains hosts' trust and continuance intention regarding Airbnb. We have extended the socio-technical theory by integrating the ISSM (DeLone and McLean 2003), privacy assurance and economic value into social and technical systems and by examining their impact on service providers' trust towards and continuance intention regarding their participation in a commercial sharing economy platform, Airbnb. The study contributes to the academic literature on the antecedents of online trust (e.g. Yoo and Gretzel 2010; Kim et al. 2011; Filieri et al. 2015; Ponte et al. 2015) and continuance intention in the context of a sharing economy organization in the hospitality sector.

According to the findings in this study, technical enablers have the highest impact on trust; in particular, system quality was found to be the strongest determinant of hosts' trust towards the sharing economy platform. Previous studies provide mixed findings on this relationship. While Filieri et al. (2015) found that website quality is a predictor of trust towards user-generated content platforms, Yoon (2002) revealed that navigation has a non-significant impact on website trust. The difference between those results and the finding in our study can be explained by the fact that previous studies were based on users, while hosts require a dependable and operationally efficient platform that will enable them to manage their business effectively and to select guests and interact with them online. This would give reassurance to the hosts, which is particularly necessary given that a house is a highly valuable asset and that the sharing economy in the context of Airbnb involves hosts potentially offering the sharing of a 'private', intimate space. Service quality and information

quality have also been found to be significantly related to trust towards the platform. This finding is in line with previous studies' findings investigating trust towards TripAdvisor (Filieri et al. 2015) and e-commerce travel websites (Ponte et al., 2015). A responsive service with accurate and complete information is a cornerstone of service quality (Zeithaml, Berry, and Parasuraman 1996).

This study also responds to calls for research that examines the social impact of the sharing economy (e.g. Sigala 2017). Its findings show that social enablers exert a significant and positive influence on hosts' trust in Airbnb. This result is expected given the presence of the social aspect in sharing economy platforms. In particular, and consistent with Corbitt et al. (2003) and Mittendorf (2016), this study has found user experience to be an antecedent of hosts' trust in Airbnb. In studies on consumers' trust towards user-generated content platforms, users' experience did not significantly influence trust (Yoo et al. 2009; Filieri et al. 2015). This may suggest that the influence of user experience on trust is dependent on the type of platform or on the type of user investigated (e.g. guest versus host).

In addition, prior literature has found mixed results on the impact of the social utility of sharing. While Hawlitschek et al. (2016) and Kim et al. (2015) argue for the importance of social utility in users' sharing attitudes and behaviours, Lamberton and Rose (2012) suggest that social utility of sharing does not have a significant influence on consumers' propensity to choose a commercial sharing rather than an ownership option. Our study affirms that the social utility of sharing positively influences hosts' trust towards sharing economy platforms in the tourism context.

Social value orientation has been found to be a motivator of trust. This finding is expected, as people with pro-social tendencies tend to be more trusting (Kanagaretnam et al. 2009). If a sharing economy company promotes social values, as for example Airbnb claims to be reducing the carbon footprint of travel activities through a more efficient use of resources (e.g. private houses, heating) (Airbnb, 2018), the company will be more trusted by its hosts.

This study has also found extrinsic rewards to be an antecedent of hosts' trust towards Airbnb. This result is consistent with Hamari et al. (2015), who found that positive attitude towards an online sharing economy platform is motivated by economic gains as extrinsic rewards.

Our results show perceived effectiveness of privacy policy to be a precursor to hosts' trust towards Airbnb. This is contrary to the findings of Ponte et al.'s (2015) study on Spanish consumers' trust towards an e-commerce travel website. However, Ponte et al.'s (2015) study

was based on an experiment and not a real purchase situation, hence users were not asked to actually purchase the selected product by giving their card details. Another explanation for the discrepancy in results is that, compared to users of e-commerce websites, Airbnb hosts provide more and more sensitive personal information (e.g. credit card details, telephone number, house address) when they register and list their property on the platform. Therefore, if a sharing economy platform lacks the capacity to protect such information effectively, this can have negative consequences on service providers' willingness to trust the platform.

Surprisingly however, perceived effectiveness of industry self-regulation was not found to have a significant effect on trust. A potential explanation for this finding is that Airbnb hosts might not necessarily be aware of the regulations around peer-to-peer accommodation in their region or country, as many of them may be only 'amateur' landlords. Additionally, the regulation in many countries, including the EU, remains fragmented. Some countries have started to regulate and tax the activity of Airbnb hosts; however, to date neither the European Commission nor the European Parliament have taken an official position on this issue (Juul 2015). Hence hosts may view the privacy that the platform offers as more important and as having a greater effect on them and their activity than would any potential macro regulation.

The results also indicate that trust towards sharing economy platforms is an antecedent of continuance intention. Previous studies based on shared economy platform users have found that trust has no significant influence on continuance intention of a car sharing and an accommodation sharing website (Möhlmann 2015). Contrary findings were reported by Kim et al. (2011), who found trust to be a predictor of loyalty in the context of online travel services; Liang et al. (2011), in their study of a popular microblogging website; and Filieri et al. (2015), who found trust to be a determinant of recommendation adoption and word-of-mouth in TripAdvsior. The present study adds to this debate in the literature by examining the positive effect of hosts' trust on their intention to use Airbnb.

6.2. Managerial implications

The findings provide novel insights for sharing economy practitioners who are keen to acquire new customers. While Airbnb and other sharing economy platforms have emphasized the monetary gains for service providers, marketing efforts should focus on the social aspect of the social commerce platform. This would be especially appealing to people with pro-social tendencies, who will be more inclined to want to contribute to the sharing economy by being hospitable to potential guests as well as being part of the Airbnb virtual community. The role of Airbnb in contributing to a socially responsible environment should also be communicated to the target market, as the social utility of sharing has increased in importance and people have become more aware of their duty to be socially responsible.

Given the role of host experience in enhancing positive attitudes and behavioural intentions towards Airbnb, it is recommended that in order to increase familiarity with the platform for first time users, Airbnb should include free trials to encourage more hosts to participate. Once hosts' familiarity with the system increases, then it is likely that more confidence and trust will be established.

Most importantly, an analysis of model coefficients reveals that system quality (standardized parameter estimation=0.215) is approximately two times more effective at increasing trust than other factors. We therefore suggest that marketing managers and platform designers should strive to continuously improve the technical aspects of their platform in terms of the effectiveness of the system. IT systems tend to become obsolete very quickly, so sharing economy managers should keep up with trends in order to facilitate smooth management of the sharing economy platform. Marketing messages should focus more on building consumer trust through continued improvement to platform technologies.

6.3. Limitations and future research

This study is not free from limitations. First, the cross-sectional nature of the study means that it cannot guarantee causality over time. Second, the study has focused on one platform only (Airbnb), so generalization to other sharing economy platforms (e.g. Uber) should be made with caution. Other studies should examine this model in other contexts to derive more generalizable conclusions. Third, this study has examined behavioural intention, which may not be an accurate indicator for actual behaviour. Future studies should consider

measuring actual use, to investigate usage patterns more accurately. Fourth, future research could investigate other antecedents of continuance intention with regard to sharing economy platforms. For instance, ease of use and usefulness can help explain hosts' continuance intention towards these platforms. Fifth, future research could investigate other consequences of trust towards a sharing economy platform, such as recommending it to others through referral programs or traditional word of mouth. The latter could be particularly interesting for platforms such as Airbnb to understand how to motivate registered and potential new hosts to attract new customers onto the platforms.

7. Conclusions

This study has found a number of factors to be enablers of sharers' trust towards sharing economy platforms *en route* to influencing their continued use of these platforms. The technical quality of the platform and the social benefits of using the platform both play a strong role in inducing trust. In addition, perceived effectiveness of privacy policy and the economic gains sought from participation in the platform are also important in determining hosts' behavioural intentions.

The study contributes to the literatures of information systems and electronic tourism by extending the socio-technical theory through the integration of privacy assurance and economic value perspectives into social and technical subsystems. It also adds to the travel and hospitality literature by testing a model that explains how hosts can be motivated to continue participating in network hospitality. Network hospitality is increasing in importance globally as it contributes to the tourism industry by providing more accommodation choices for tourists as well as a platform for cultural and social exchange among people.

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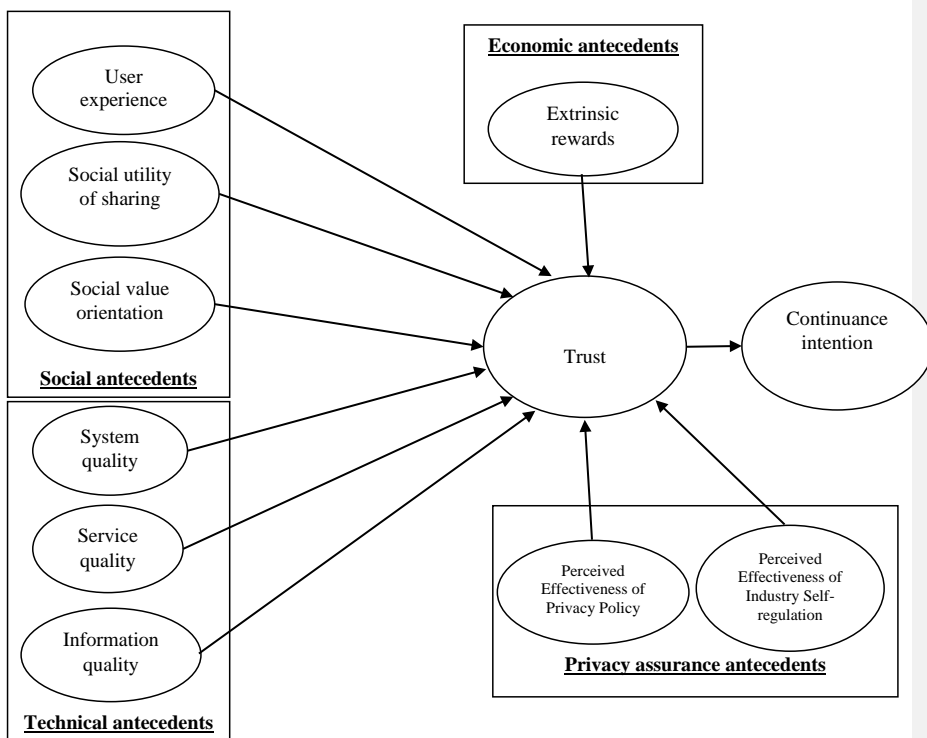
Figure 1. Research Model
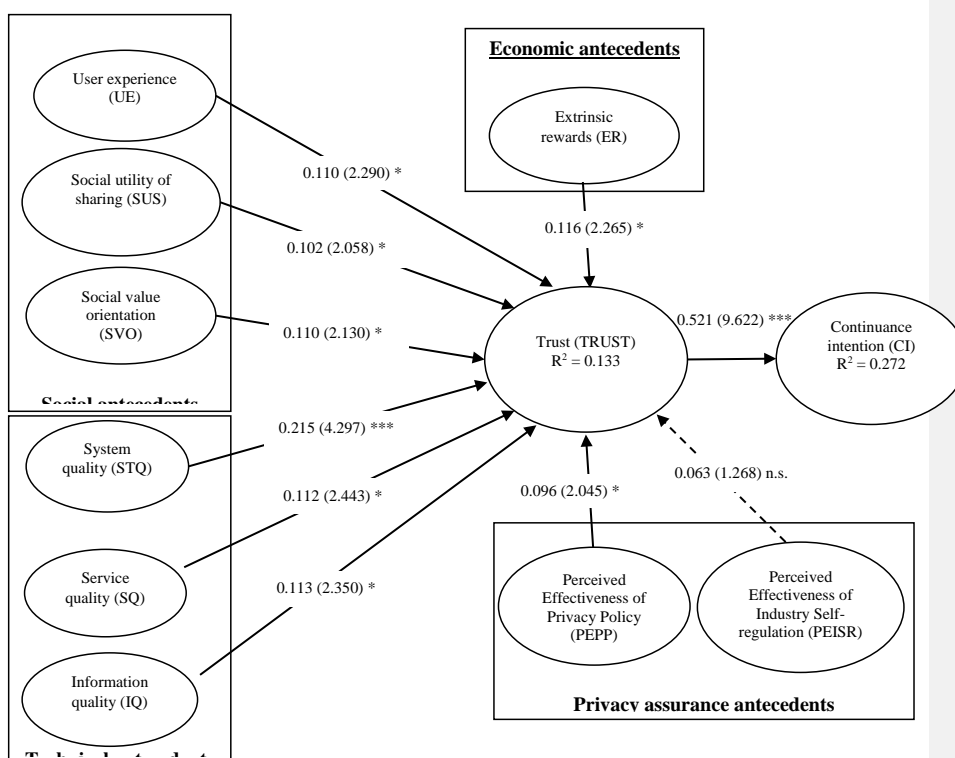
Figure 2. Path diagram and standardized estimates

Note: Number on path: standardized parameter estimation; Number in parentheses: t-value.
Solid lines represent significant coefficients, and dotted lines represent non-significant
coefficients, * p < .05; ** p < .01; *** p < .001.

Table 1 Characteristics of the Respondents (N = 606)

	Demographic traits	Frequency	Percentage (%)
Gender	Male	359	59.24%
	Female	247	40.76%
Age	21-25	85	14.03%
	26-30	121	19.97%
	31-35	229	37.79%
	36-40	110	18.15%
	Over 40	61	10.07%
Education level	High school degree	102	16.83%
	Bachelor's degree	356	58.75%
	Postgraduate degree	148	24.42%
Occupation	Professional/Manager	169	27.89%
	Small business proprietor	131	21.62%
	Blue collar worker	85	14.03%
	Public servant	112	18.48%
	Office worker/Administrative worker	65	10.73%
	Unemployed/Retired	44	7.26%
Region/Country	United Kingdom	175	28.88%
	Canada	177	29.21%
	Australia	143	23.60%
	Japan	111	18.32%

Table 2. Indicator and Cross Loadings

	Skewness	Kurtosis	SQ	SVO	STQ	IQ	TRUST	ER	CI	PEPP	UE	PEISR	SUS
α	-	-	0.88	0.87	0.82	0.80	0.83	0.86	0.89	0.85	0.81	0.74	0.79
CR	-	-	0.89	0.89	0.86	0.86	0.89	0.91	0.93	0.91	0.87	0.85	0.87
AVE	-	-	0.53	0.55	0.51	0.54	0.67	0.77	0.82	0.77	0.70	0.65	0.69
SQ1	1.10	0.67	**0.80**	-0.06	0.01	-0.11	0.12	-0.05	-0.06	0.04	0.00	-0.04	-0.02
SQ2	0.98	0.39	**0.78**	-0.05	0.02	-0.07	0.11	0.01	-0.04	-0.07	0.00	-0.02	0.02
SQ3	1.00	0.79	**0.77**	-0.04	0.03	-0.05	0.13	-0.02	-0.15	0.01	-0.08	-0.03	-0.02
SQ4	0.92	0.57	**0.77**	0.03	0.10	0.09	-0.08	-0.02	0.12	-0.04	0.07	0.10	-0.01
SQ5	1.14	0.68	**0.75**	0.00	0.09	0.01	-0.10	-0.03	0.16	-0.08	0.05	0.10	0.00
SQ6	1.16	0.82	**0.73**	-0.03	0.00	-0.07	0.15	-0.02	-0.08	-0.03	-0.06	-0.06	0.06
SQ7	0.69	-0.24	**0.66**	0.04	-0.01	0.05	-0.21	0.11	0.09	-0.20	-0.03	0.11	0.10
SVO1	0.423	-0.68	0.02	**0.83**	-0.01	0.04	0.01	-0.07	-0.02	-0.05	-0.16	0.05	-0.07
SVO2	0.25	-0.83	0.00	**0.81**	-0.06	0.07	0.06	-0.09	0.02	-0.01	-0.05	0.02	-0.10
SVO3	0.66	-0.25	-0.02	**0.78**	-0.13	0.09	0.01	0.08	-0.07	-0.09	-0.08	-0.02	-0.06
SVO7	0.70	-0.70	-0.03	**0.70**	0.05	-0.05	0.04	0.14	0.01	0.13	0.12	-0.23	0.05
SVO9	0.76	-0.23	-0.07	**0.65**	-0.01	-0.09	0.08	0.27	-0.02	0.19	0.13	-0.22	-0.04
SVO10	0.49	-0.76	-0.03	**0.64**	-0.07	0.02	0.03	0.31	-0.07	0.05	0.09	-0.23	0.10
SVO11	0.31	-0.88	-0.05	**0.64**	0.02	-0.07	0.09	0.21	0.00	0.18	0.15	-0.18	-0.07
STQ1	-0.63	0.07	-0.01	-0.07	**0.74**	0.05	0.24	0.04	0.07	-0.06	-0.01	-0.07	0.03
STQ2	-0.59	-0.21	0.00	-0.14	**0.74**	0.10	0.19	0.05	0.08	-0.07	-0.03	-0.09	0.02
STQ3	-0.70	0.11	0.04	-0.07	**0.73**	0.14	0.19	0.08	0.05	-0.09	0.10	-0.01	0.00
STQ4	-0.65	-0.23	0.09	0.03	**0.69**	-0.04	-0.08	-0.31	0.05	0.07	-0.06	0.18	0.10
STQ5	-0.48	-0.97	0.10	0.07	**0.65**	-0.06	0.00	-0.40	0.07	0.16	-0.02	0.17	0.07
STQ6	-0.48	-0.87	0.09	0.02	**0.61**	-0.11	0.03	-0.43	0.04	0.13	0.00	0.19	0.07
IQ1	-0.72	-0.16	-0.02	0.04	-0.03	**0.82**	0.03	0.09	0.02	0.01	0.00	0.10
IQ2	-0.65	-0.18	-0.03	0.02	0.03	**0.81**	-0.02	0.01	0.03	0.04	0.07	0.00	0.09
IQ3	-0.41	-0.23	-0.06	0.00	0.03	**0.76**	0.01	0.10	0.07	0.04	-0.02	-0.03	0.10
IQ4	-0.68	0.24	-0.05	0.04	0.05	**0.67**	0.13	0.01	-0.08	0.10	0.10	0.15	-0.04
IQ5	-0.46	-0.41	0.01	-0.06	0.09	**0.56**	0.20	-0.08	-0.03	-0.08	0.06	0.30	-0.10
TRUST1	-0.20	-0.73	0.02	0.04	0.11	0.08	**0.80**	0.12	0.20	0.09	0.08	0.00	0.01
TRUST2	-0.10	-0.70	0.10	0.05	0.08	0.08	**0.79**	0.06	0.26	0.07	0.04	0.02	0.05
TRUST3	-0.22	-0.52	0.01	0.08	0.18	0.01	**0.77**	-0.03	0.20	0.04	0.04	0.09	0.01
TRUST4	-0.04	-0.80	0.06	0.10	0.15	0.05	**0.62**	-0.07	0.08	-0.03	0.00	0.03	0.13
ER1	0.46	-0.69	0.01	0.12	-0.05	-0.03	0.04	**0.83**	0.02	0.05	0.06	0.05	-0.04
ER2	0.30	-0.74	0.02	0.15	-0.11	0.06	-0.01	**0.82**	-0.01	-0.01	0.02	-0.08	0.06
ER3	0.65	-0.38	-0.03	0.22	-0.10	0.05	0.02	**0.82**	-0.03	0.04	0.03	-0.05	0.03
CI1	-0.48	-0.84	0.02	-0.06	0.04	0.02	0.28	-0.02	**0.85**	-0.01	0.01	-0.03	0.06
CI2	-0.35	-0.97	-0.01	-0.04	0.08	0.00	0.29	0.00	**0.85**	0.03	0.03	-0.05	-0.03
CI3	-0.42	-0.95	-0.01	-0.04	0.17	0.08	0.17	-0.03	**0.83**	-0.01	-0.01	0.03	0.06
PEPP1	-0.49	-0.43	-0.12	0.10	0.00	0.04	0.08	0.00	-0.02	**0.87**	0.02	-0.01	-0.04
PEPP2	-0.53	-0.11	-0.07	0.09	-0.03	0.04	0.06	0.01	0.03	**0.85**	0.05	-0.07	-0.04
PEPP3	-0.67	0.37	-0.08	0.02	0.03	0.06	0.00	0.04	0.00	**0.83**	0.08	0.02	-0.04
UE1	-0.49	-0.39	-0.07	0.06	-0.01	0.09	0.10	0.07	0.03	0.07	**0.84**	-0.07	0.06
UE2	-0.27	-0.55	0.06	-0.02	-0.01	0.11	-0.06	0.06	0.00	0.01	**0.83**	-0.01	0.09
UE3	-0.51	-0.39	-0.04	0.02	0.01	-0.01	0.10	-0.02	0.00	0.07	**0.83**	-0.03	0.04
PEISR1	-0.64	-0.27	0.02	-0.17	0.05	0.09	0.06	-0.08	-0.01	-0.07	-0.10	**0.80**	0.06
PEISR2	-0.48	-0.19	0.05	-0.11	0.01	0.10	0.01	0.01	0.03	0.03	-0.02	**0.74**	0.11
PEISR3	-0.86	0.48	0.02	-0.17	0.06	0.06	0.05	-0.05	-0.06	-0.01	0.01	**0.71**	0.02
SUS1	-0.49	-0.18	0.03	-0.01	0.07	0.04	0.11	-0.01	0.03	-0.01	0.11	0.03	**0.82**
SUS2	-0.41	-0.08	0.00	-0.07	0.05	0.09	0.05	0.01	0.01	-0.08	0.01	0.07	**0.82**
SUS3	-0.65	0.25	0.05	-0.10	0.05	0.05	0.02	0.02	0.05	-0.03	0.06	0.08	**0.80**

Table 3. Descriptive Statistics and Inter-construct Correlations

Variable	Mean	S.D.	1	2	3	4	5	6	7	8	9	10	11
UE	3.56	0.89	**0.84**										
SUS	3.61	0.83	0.14	**0.83**									
SVO	2.47	0.88	0.08	-0.11	**0.74**								
STQ	3.72	0.78	-0.01	0.14	-0.12	**0.73**							
SQ	2.11	0.80	-0.03	0.07	-0.06	0.12	**0.72**						
IQ	3.61	0.75	0.13	0.13	0.00	0.07	-0.06	**0.74**					
ER	2.21	0.93	0.11	0.01	0.31	-0.30	-0.03	0.06	**0.88**				
PEPP	3.63	0.86	0.13	-0.08	0.17	0.02	-0.17	0.07	0.05	**0.87**			
PEISR	3.77	0.81	-0.08	0.15	-0.31	0.15	0.08	0.20	-0.17	-0.06	**0.80**		
TRUST	3.24	0.88	0.11	0.13	0.10	0.29	0.08	0.15	0.06	0.10	0.06	**0.82**	
CI	3.58	1.10	0.05	0.11	-0.06	0.21	0.02	0.10	-0.04	0.02	0.01	0.44	**0.90**

Note: N=606; Boldface numbers on the diagonal are the square root of AVEs

Table 4. Goodness of fit indexes and hypotheses

Goodness of fit of the model		Hypothesis	Relationship	Results
$\chi2$	2049.483	H1	UE→TRUST	Supported
χ^2/df	2.025	H2	SUS→TRUST	Supported
CFI	0.923	H3	SVO→TRUST	Supported
TLI	0.918	H4	STQ→TRUST	Supported
SRMR	0.0851	H5	SQ→TRUST	Supported
RMSEA(90CI)	0.041(0.039, 0.044)	H6	IQ→TRUST	Supported
		H7	ER→TRUST	Supported
		H8	PEPP→TRUST	Supported
		H9	PEISR→TRUST	Not supported
		H10	TRUST→CI	Supported

Notes: CFI: comparative fit index; TLI: Tucker-Lewis index; SRMR = standardized root mean square residual; RMSEA: root mean square error of approximation.

Appendix 1. Measure and Items

Continuance Intention towards Using Sharing Economy Platform (Bhattacherjee & Premkumar, 2004; Deng et al., 2010)

CI01: I intend to continue using Airbnb as a host in the future.

CI02: I will always try to share my spare rooms on Airbnb in my daily life.

CI03: I will keep sharing my spare rooms on Airbnb as regularly as I do now.

Trust towards a Sharing Economy Platform (McKnight et al., 2002)

TRUST01: I believe Airbnb has enough safeguards to make me feel comfortable using it.

TRUST02: I feel assured that legal and technological structures adequately protect me from problems on Airbnb.

TRUST03: I feel confident that encryption and other technological advances on Airbnb make it safe for me to use.

TRUST04: In general, Airbnb provides a robust and safe environment to share private information.

Extrinsic Rewards (Economic benefit) (Bock et al., 2005; Hamari et al., 2016)

ER01: I receive monetary rewards (e.g. money) in return for sharing spare rooms on Airbnb.

ER02: Using Airbnb benefits me financially.

ER03: Using Airbnb can improve my economic situation.

Perceived Effectiveness of Privacy Policy (Xu et al., 2011)

PEPP01: I feel confident that Airbnb's privacy statements reflect their commitments to protect my personal information.

PEPP02: With their privacy statements, I believe that my personal information will be kept private and confidential by Airbnb.

PEPP03: I believe that Airbnb's privacy statements are an effective way to demonstrate their commitments to privacy.

Perceived Effectiveness of Industry Self-regulation (Xu et al., 2011)

PEISR01: I believe that privacy seal of approval programs will impose sanctions for Airbnb's noncompliance with its privacy policy.

PEISR02: Privacy seal of approval programs will support me if my personal information is misused during and after transactions with Airbnb.

PEISR03: I am confident that privacy seal of approval programs are able to address violation of the information I provide to Airbnb.

System Quality (Liang et al., 2011; Lin, 2008)

STQ01: Airbnb operates reliably.

STQ02: Airbnb gives me a variety of alternatives for solving my problems.

STQ03: Airbnb provides a friendly user interface.

STQ04: Airbnb makes it easy to contact my guests.

STQ05: Airbnb makes it easy to provide information to my guests.

STQ06: Airbnb has a function that allows hosts to provide quick responses to guests.

Service Quality (Liang et al., 2011)

SQ01: Airbnb provides a dependable service.

SQ02: Airbnb informs hosts of the operational situation of its system.

SQ03: Airbnb gives prompt service to hosts.

SQ04: Airbnb is always willing to help hosts to apply its services.

SQ05: I feel safe when I use Airbnb.

SQ06: Airbnb pays attention to the host's individual needs.

SQ07: Airbnb understands the specific needs of its hosts.

Information Quality (DeLone & McLean, 2003; Lin, 2008)

IQ1: The information provided by Airbnb is always accurate.

IQ2: The information provided by Airbnb is always complete.

IQ3: The information provided by Airbnb is always up-to-date.

IQ4: The information provided by Airbnb is well formatted.

IQ5: The information provided by Airbnb is always useful

Users' Experience (Corbitt et al., 2003)

UE01: I have been using the sharing economy platforms for: (less than 1 year/between 1 and 2 years/between 2 and 3 years/between 3 and 5 years/5 years or more).

UE02: I use the sharing economy platforms approximately: (less than 1 hour per week/between 1 and 3 hours per week/between 3 and 10 hours per week/between 10 and 20 hours per week/more than 20 hours per week).

UE03: I perceive myself as pretty experienced at using sharing economy platforms.

Social Utility of Sharing (Lamberton & Rose, 2012)

SUS01: Sharing spare rooms on Airbnb allows me to be part of a group of like-minded people.

SUS02: My friends would approve of sharing spare rooms with guests on Airbnb.

SUS03: My family would approve of sharing spare rooms with guests on Airbnb.

Social Value Orientation (Aron, Aron, & Smollan, 1992; Crocker, 2008; Gerbasi & Prentice, 2013)

> **Commented [AW7]:** not in list of refs
>
> **Commented [AW8]:** Crocker & Canevello?

SVO01: I am concerned with the overall best interest for everyone.

SVO02: I do believe that sharing is caring.

SVO03: It is the total amount of benefit that everyone receives that matters most.

SVO04: I am concerned about doing as well or better than those around me. (Deleted)

SVO05: I make sure that what I am getting is better than what other people are getting. (Deleted)

SVO06: When I am not doing well, I cannot be expected to try to take care of other people. (Deleted)

SVO07: I keep an eye out for others' interests.

SVO08: I look out for my own outcomes and don't concern myself with what happens to other people. (Deleted)

SVO09: I would be happy to give up a little of something that I wanted if it meant that everyone is better off (in the long run).

SVO10: It is important to me that others are happy.

SVO11: I look for opportunities to help other people.