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## **Self-disclosure and trust on Airbnb: a cross-cultural perspective**

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### **Abstract**

In contrast to traditional business-to-consumer structures, building and sustaining trust is more challenging in online peer-to-peer markets due to complex features of economic exchange and real-life service provision. This study investigated the effect of self-disclosure presented by profile pictures on perceived trust and the intention to book Airbnb accommodation. In an online experiment with two conditions (picture of the host: low self-disclosure vs. high self-disclosure), 145 Dutch and 130 Bulgarian respondents filled out a questionnaire. The results showed that the level of self-disclosure presented by profile pictures did have an indirect effect on booking intention. Moreover, the level of self-disclosure influenced the level of perceived trust, which in turn influenced the intention to book the Airbnb accommodation. No support was found for the assumed moderating effect of cultural background differentiated by uncertainty avoidance.

*Keywords: self-disclosure, trust, online shopping, marketing, culture, online information*

### **1. Introduction**

With the extremely rapid growth of exchanging products and services in online peer-to-peer markets (P2P-markets), like Airbnb, Uber, and e-Bay, internet users increasingly require to disclose more and more (private) information about themselves. Buying in "traditional" business-to-consumer is relatively simple. However, in online P2P-markets the buyer and seller have to take a leap of faith: there is often no warranty, no money back guarantee, no payment guarantee, fraud risk, etc. In these online "shops" buyer and seller both participate in an intriguing discovery process of checking whether the other can be trusted. Therefore, P2P platforms offer the seller the possibility to create a social identity through profile descriptions, images and gain reputation through feedback systems.

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This study focusses on the Airbnb P2P platform. On Airbnb, a host's user profile consists of a personal photo, photos of the accommodation, a text-based self-description, reviews from guests who rented the accommodation and, a verification status. Specific to this study, we contend that host' profile pictures on Airbnb may affect the perceived trust in the host and the intention to book accommodation. In addition, we assume that people from cultures that are more risk averse (i.e., more uncertainty avoidant), might attach more value to trust-inducing self-disclosure cues. The research question of this study is as follows: What is the impact of self-disclosure of the Airbnb host on trust and booking intention, differentiated by culture related uncertainty avoidance?

## **2. Hypothesis development**

### ***2.1. Self-disclosure***

Self-disclosure refers to changing personal information into shared knowledge information. This can serve authentication purposes such as establishing or claiming identity (Joinson and Payne 2006), create mutual understanding (Laurenceau, Barret, and Pietromonaco 1998), and reduce uncertainty (Tidwell and Walther 2002). Zhao, Grasmuck, and Martin (2008) found that online identities are mostly constructed in an implicit rather than an explicit way. Self-descriptions and the sharing of other textual-based information refer to the establishment of online identity in an explicit way (Van der Heide, D'Angelo, and Schumaker 2012; Uski and Lampinen 2016). The implicit construct of online identity refers to pictures and videos uploaded on a personal page.

Profile pictures with high levels of self-disclosure show someone's complete identity (e.g., visibility of face, direct eye contact, facial expressions). On the contrary, for (online) privacy concerns, someone can decide to disclose less visual identity-based information (e.g., no clear visibility of the face, no eye contact). Schmidt and Cohn (2001) showed that facial expressions are imperative stimuli in social interactions, such as the establishment of relationships or renting accommodation on Airbnb. This is supported by the study of Fagerstrøm et al. (2017) on Airbnb. They investigated the impact of a host's facial image and expression upon booking intention. The absence of a facial image and images with an angry facial expression evoked avoidance tendency among buyers, resulting in a decreased likelihood of renting accommodation. Hence, the following hypothesis is formulated:

Hypothesis 1: A profile picture with higher self-disclosure has a more positive effect on booking intention than a profile picture with lower self-disclosure.

### ***2.2. Trust***

Trust refers to the perception one has about others' attributes and a related willingness to become vulnerable to others (McKnight et al. 2002). Building and sustaining trust is more challenging in sharing (peer-to-peer) markets compared to business-to-consumer markets, since there are more complex features of economic exchange. In business-to-consumer markets, consumer trust is based on the provision of a product or service by a provider (Gefen and Straub 2003, 2004). In contrast, in sharing economy markets not only does the consumer need to choose a trustworthy product or service, but trust in the provider who offers the requested product or service is important as well.

Most peer-to-peer marketplaces facilitate trust by including reputation mechanisms. Beyond self-supplied information, Airbnb implemented other mechanisms to build trust among its users. For instance, users are encouraged to verify their identity by linking their account to other online platform accounts (e.g., Facebook, LinkedIn). Likewise, Airbnb implemented simultaneous reviews, which give hosts and guests the opportunity to mutually rate each other. Bente, Baptist, and Leuschner (2012) found that positive reputation (reviews) as well as trusted photos led to significantly higher trust ratings and purchases than negative or missing information. Likewise, Ert, Fleischer and, Magen (2016) investigated the role of personal photos on Airbnb. Their results showed that the absence of social cues (i.e., a facial image) reduced the trustworthiness of a seller, as buyers base their trust evaluations on the presence of sellers' images. This leads to the following hypothesis:

Hypothesis 2: Perceived trust mediates the relationship between self-disclosure and booking intention.

### **2.3. Culture**

The influence of culture on consumer behaviour should be taken into account, as peer-to-peer markets have become part of the global economy. Several studies show that consumers can be differentiated through culture-related differences in uncertainty avoidance (Hofstede 2018; Lim et al. 2004). Cultures that score high in uncertainty avoidance value structure and security, and do not prefer to take risks. The opposite is true for people in cultures with low uncertainty avoidance. Several studies found that culture-related differences in uncertainty avoidance imply differences in consumers' trust and, accordingly, differences in purchase intention (Doney, Cannon, and Mullen 1998; Lam 2007; Broeder and Scherp 2018). Hence, we contend that the influence of the level of self-disclosure presented by the hosts' profile picture is more pronounced in high uncertainty avoidance cultures in comparison to low uncertainty avoidance cultures:

Hypothesis 3: Cultural background (differentiated by uncertainty avoidance) moderates the relationship between self-disclosure and booking intention.

## **3. Method**

The study had a 2 (profile picture: high/low disclosure) x 2 (culture: Bulgarian, Dutch) between-subjects design. The dependent variable was booking intention. In the research model, trust was the mediator and, culture was the moderator. Participants were randomly assigned to two Airbnb accommodations offers that only differed in profile picture of the host.

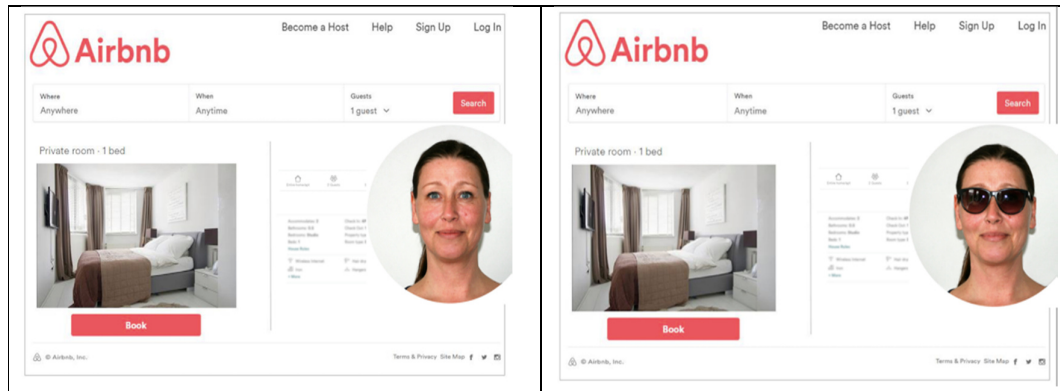
### **3.1. Population**

A total of 275 participants completed an online survey: 143 females and 132 males, mean age was 24.59 years (age range 17-44 years). There were 145 participants from the Netherlands, a moderate uncertainty avoidance culture (Hofstede's score is 53 on a 01-100 scale) and, 130 participants were from Bulgaria a high uncertainty avoidance culture (Hofstede's score is 85). Their cultural background was checked through self-identification (*To what ethnic group do you belong?*).

### 3.2. Advertisement

The Airbnb accommodation offer was presented with a profile picture of the host in two different contexts/conditions. There were two variations of the profile picture of the host (see Figure 1): a high self-disclosure picture (no sunglasses) and a low self-disclosure picture (wearing sunglasses). Only the host profile picture was different. Participants were randomly assigned to one condition.

Figure 1. The Airbnb images with a high self-disclosure picture of the host (no sunglasses), and with a low self-disclosure picture (sunglasses).



### 3.3. Questionnaire

The participants were asked to imagine the following scenario: *Imagine you are going to travel alone and you are looking for a private room with one bed in the centre of a big city for a reasonable price. You found the following accommodation on Airbnb that matches all criteria you are looking for.* Then they were shown the Airbnb accommodation offer and were asked some questions.

- Booking intention was measured with one statement: i.e., *I would like to book this accommodation*). Answers were given on a 5-point-scale (*strongly (dis)agree*).
- The trust scale consisted of five statements based on Teubner et al. (2014), and slightly adapted for the Airbnb context (5-points: *completely (dis)agree*): e.g., *Overall, this host appears very trustworthy*). This scale had a good reliability in this sample with Cronbach's  $\alpha = .86$ .
- Uncertainty avoidance was measured with seven items based on Jung and Kellaris (2004) (5-points: *completely (dis)agree*): e.g., *I prefer structured situations to unstructured situations*. This scale had a good reliability with Cronbach's  $\alpha = .83$ .
- For measuring personality traits six statements from Souiden, Chtouro, and Korai (2017) were adapted (5-points: *completely (dis)agree*): e.g., *I see myself as someone who is talkative*). This scale was added as a control variable. The role of extraversion in online communication has been emphasized by several studies (Butt and Philips 2008; Kraut et al. 2002). This scale had an acceptable reliability with Cronbach's  $\alpha = .68$ .
- Finally, three questions addressed the affinity with Airbnb of the participants (5-points: *completely (dis)agree*): *I am familiar with Airbnb*, *I like booking an accommodation via Airbnb*, and *I would recommend Airbnb to my friend*.

#### 4. Results

Table 1 gives an overview of the means, standard deviations and correlations among the variables. Means are rather high, but not so much that a ceiling effect is present. There are no extreme standard deviations present, indicating that significant findings are not mainly driven by outliers. There is still enough variance though, to justify a regression analysis.

Table 1. Means (min. =1, max. =5), standard deviations (SD), and the correlations.

	<i>M</i>	<i>SD</i>	Booking intention	Trust	Uncertainty avoidance
Booking intention	3.96	0.94			
Trust	3.28	0.81	.26*		
Uncertainty avoidance	4.34	1.12	.10	.02	
Personality	3.59	0.68	.05	.02	-.24*

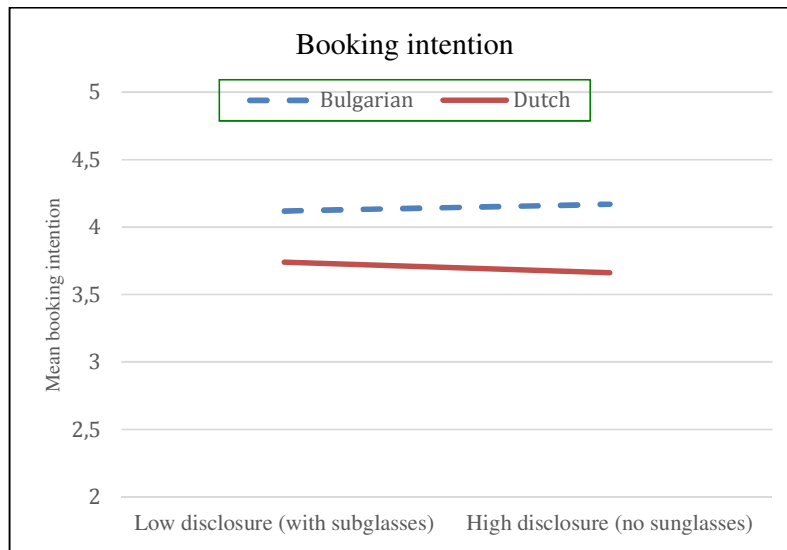
\*  $p < .01$ .

Trust was positively correlated to booking intention. There was a significant negative correlation between personality and uncertainty avoidance ( $r = -.24, p < 0.001$ ). This suggests that participants with a low score on personality (i.e., introversion) tend to have a stronger uncertainty avoidance than participants who score high on personality (i.e., extroversion). In order to further assess the influence of personality, it was tested whether this variable has a significant effect in the regression analysis with Hayes' (2018) PROCESS models. In none of these tests there appeared to be a significant relationship between personality and any of the main variables, indicating that the confounding variable is not influencing the conceptual framework of this study. Therefore, in order to enhance the power of the model, the test of hypotheses has been conducted without the use of the control variable personality.

##### 4.1. The effect of self-disclosure on booking intention

Hypothesis 1 stated that profile pictures with higher levels of self-disclosure (i.e., no sunglasses) have a more positive effect on booking intention compared to profile pictures with lower levels of self-disclosure (i.e., sunglasses). The relationship between the level of disclosure and the average booking intention for each culture is plotted in Figure 2.

Figure 2. Relationship between low/high disclosure and mean booking intention per culture.

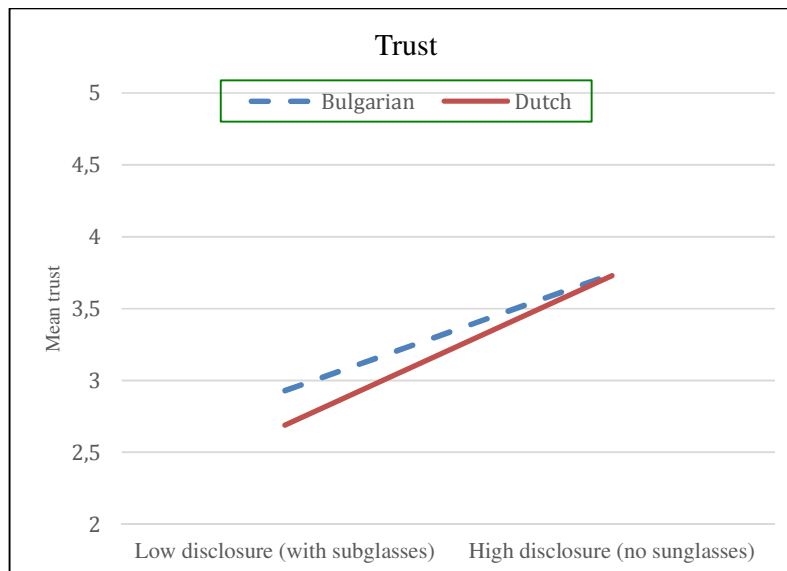


On average, there was no significant different booking intention between the participants shown a profile picture with a higher level of self-disclosure ( $M = 4.00$ ,  $SD = 0.95$ ) and the participants shown a profile picture with a lower level of self-disclosure ( $M = 3.93$ ,  $SD = 0.94$ ),  $t(273) = -0.65$ ,  $p = 0.52$ , 95% BCa [-0.30, 0.15]. Therefore, Hypothesis 1 is rejected.

#### 4.2. The mediating effect of trust

Hypothesis 2 stated that trust mediates the relationship between type of profile picture and booking intention. The relationship between the level of disclosure and the average trust for each culture is plotted in Figure 3.

Figure 3. Relationship between low/high disclosure and mean trust per culture.



A regression analysis was performed using the PROCESS procedures (model 4) developed by Hayes (2018). Figure 4 presents the model of perceived self-disclosure as a predictor of booking intention, mediated by perceived trust.

Figure 4. Model of self-disclosure as a predictor of booking intention, mediated by trust. The confidence interval for the indirect effect is a BCa bootstrapped CI based on 1000 samples.

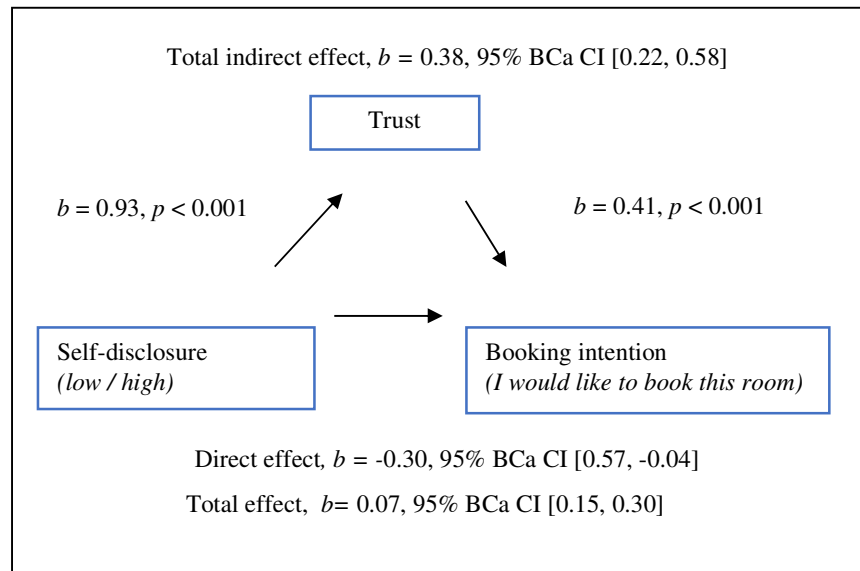


Figure 4 shows that self-disclosure was a significant predictor of perceived trust ( $b = 0.93$ ,  $p < 0.001$ ), indicating that higher levels of self-disclosure are associated with higher levels of trust. Additionally, trust was a significant predictor of booking intention ( $b = 0.41$ ,  $p < 0.001$ ), indicating that higher levels of trust are associated with higher booking intention levels. However, there was no significant total effect of type of profile picture on booking intention ( $b = 0.07$ ,  $p = 0.52$ ), which is in line with the non-significant relationship found in testing hypothesis 1 (type of profile picture on booking intention). The direct effect was significant ( $b = -0.30$ ,  $SE = 0.13$ ,  $p = 0.02$ ). In addition, an indirect effect emerged as well, as the bootstrapped confidence intervals do not cross zero,  $b = 0.38$ ,  $SE = 0.09$ , 95% BCa [0.22, 0.58]. By interpreting the beta coefficient, it can be concluded that this effect is small to medium (i.e.,  $b = 0.38$ ). This implies the indirect effect of type of profile picture on booking intention through trust. Therefore, Hypothesis 2 is confirmed.

### 4.3. Cultural differentiation

Culture and uncertainty avoidance were measured with two different scales. In order to determine whether cultural background could be a moderating variable, there should be significant differences between the two cultural groups with regard to uncertainty avoidance. On average, Bulgarian respondents scored higher on uncertainty avoidance ( $M = 4.57$ ,  $SD = 1.08$ ) than the Dutch respondents ( $M = 4.12$ ,  $SD = 1.11$ ). This difference, 0.55, 95% BCa CI [-0.71, -0.19], was significant,  $t(273) = -3.14$ ,  $p = 0.001$ , and represented a medium effect of  $d = 0.41$ .



Hypothesis 3 stated that the relationship between self-disclosure and booking intention is moderated by culture. A regression analysis was performed using the PROCESS procedures (model 1) developed by Hayes (2018). The outcomes are presented in Table 2.

Table 2. Linear model of predictors of booking intention.

	<i>b</i> [BCa 95% CI]	<i>SE B</i>	<i>t</i>	<i>p</i>
Constant	3.92 [ 3.76, 4.08]	0.08	48.49	<0.001
Culture (centred)	0.38 [ 0.07, 0.70]	0.16	2.38	0.02
Self-disclosure (centred)	0.09 [-0.14, 0.31]	0.11	0.75	0.45
Self-disclosure x Culture	-0.07 [-0.51, 0.38]	0.22	-0.29	0.77

Note. *N* = 275. Bootstrap sample size = 1000.

In the analysis the interaction term of self-disclosure and culture did not account for a significant 4% ( $b = -0.07, p = 0.77$ ) of the variance in booking intention. This implies that no moderation effect occurred. Therefore, Hypothesis 3 is rejected. However, culture appears to be a significant predictor of booking intention as a significant main effect was found ( $b = .38, p = .02$ ). More specifically, Bulgarian participants ( $M = 4.15, SD = 0.85$ ) were more inclined to book an accommodation on Airbnb than Dutch participants ( $M = 3.80, SD = 0.10$ ),  $t(273) = -3.09, p = 0.002$ . Table 3 presents the reported affiliation with Airbnb for the Bulgarian and Dutch participants. In this sample the two groups differed in the likelihood Airbnb would be recommended to friends. On average, the Bulgarians would more likely recommend Airbnb to friends, ( $M = 3.71, SD = .94$ ) than the Dutch ( $M = 3.25, SD = 0.93$ ). This difference, 0.23, BCa 95% CI [-0.447, -0.003], was significant, ( $t(2273) = -1.90, p = 0.047$ , and represented a small effect of  $d = 0.25$ .

Table 3. Affinity with Airbnb (Means: min. =1, max. = 5 and, standard deviations).

	Bulgarian (n=130)	Dutch (n=145)
I am familiar with Airbnb	3.66 (1.31)	3.54 (1.28)
I like booking an accommodation via Airbnb	3.48 (1.07)	3.39 (1.02)
I would recommend Airbnb to my friends	3.71 (0.94)	3.48 (0.93)

## 5. Conclusions

Especially in C2C marketplaces, the establishment of trust is a key influencer in online consumer behaviour (Möhlmann 2015; Resnick and Zeckhauser 2002). And indeed, this study acknowledges that the level of self-disclosure online influences the level of trust, which in turn influences the level of purchase intention among buyers. The findings provide empirical evidence that trust fulfils a mediating (indirect) role in the relationship between visual self-disclosure representations and booking intentions. More specifically, a profile picture with a high level of self-disclosure is perceived as more trustworthy compared to a profile picture with a low level of self-disclosure. Accordingly, higher levels of perceived trustworthiness yielded to higher levels of booking intention.

In this study, higher self-disclosure implies that the eyes of the host are clearly visible. This is consistent with findings of Mason, Tatkow, and Macrae (2005), that individuals who make direct eye contact are perceived as more trustworthy and attractive than those

who do not make eye contact. Likewise, Bente et al. (2012) found that trustworthy photos led to significantly higher trust ratings and purchases.

Cultural differentiation through uncertainty avoidance was confirmed: the Bulgarian respondents reported higher levels of uncertainty avoidance compared to the Dutch respondents. This is in line with Hofstede (2018). In addition, the booking intention and the willingness to recommend the Airbnb accommodation to friends was higher for the Bulgarians than for the Dutch. However, in the sample of this study there was no evidence for the assumed cultural moderation effect between visual self-disclosure and booking intention.

## **6. Research limitations and future research**

The focus of this study was on the role of self-disclosure of profile pictures. Therefore, aspects such as the price, location, and features of the accommodation (e.g., Wifi) were not included in the offer. Yet, these could have an influence on buyers' purchase intentions. Future research could design a conjoint study in which the impact of profile pictures is investigated together with other features of the accommodation. By using an antecedent stimulus mix, a more realistic buying situation can be created in which the impact of profile pictures in relation to other important stimuli will be assessed.

Second, in this study we did not take gender differences into account. The Airbnb accommodation was offered by a female host displaying different levels of self-disclosure. Future investigation could use images of both males and females displaying the same levels of self-disclosure and try to unravel moderation effects of gender differences.

Finally, in this study we explored the dimension uncertainty avoidance and culture. It would be interesting to examine the influence of other cultural differences, such as power distance and indulgence (Hofstede 2018). In this respect, Voss, Spangenberg, and Grohmann (2003) found that hedonic/utilitarian attitudes serve as an input into pricing and sales promotion decisions.

To conclude, in order to accomplish more awareness among users, peer-to-peer platform operators could incorporate aspects in the design of the platform that highlight the benefits of profile pictures and identity-based self-disclosure. In view of accommodation rental services, Airbnb should show these benefits to users when they want to create an account. After all, trusted profile pictures could increase sellers' economic benefits and buyers' purchase intentions.

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## **Appendix**

### *Booking intention*

I would like to book this accommodation

### *Trust*

Overall, this host appears very trustworthy

This host appears to be usually considerate of another's feelings

This host appears to be friendly

This host appears to be unreliable

With this host I have the impression to better not trust

### *Uncertainty avoidance*

I prefer structured situations to unstructured situations

I prefer specific instructions to broad guidelines

I tend to get anxious easily when I don't know an outcome

I feel stressful when I cannot predict consequences

I would not take risks when an outcome cannot be predicted

I believe that rules should not be broken for mere pragmatic reasons

I don't like ambiguous situations

### *Personality*

I see myself as someone who is talkative.

I see myself as someone who is reserved.

I see myself as someone who tends to be quiet.

I see myself as someone who is full of energy.

I see myself as someone who generates a lot of enthusiasm.

I see myself as outgoing, sociable.

### *Airbnb affinity*

I am familiar with Airbnb

I like booking an accommodation via Airbnb

I would recommend Airbnb to my friends