

ACADEMIC PAPER

Antecedents of trust in the sharing economy: A systematic review

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Abstract

Users and potential users of the sharing economy need to place a considerable amount of trust in both the person and the platform with which they are dealing. The consequences of transaction partners' opportunism may be severe, for example damage to goods or endangered personal safety. Trust is, therefore, a key factor in overcoming uncertainty and mitigating risk. However, there is no thorough overview of how trust is developed in this context. To understand how the trust of users in the sharing economy is influenced, we performed a systematic literature review. After screening, 45 articles were included in a qualitative synthesis in which the results were grouped according to a well-established trust typology. The results show various antecedents of trust in the sharing economy (e.g. reputation, trust in the platform, and interaction experience) related to multiple entities (i.e. seller, buyer, platform, interpersonal, and transaction). Trust in this economy is often reduced to the use of reputation systems alone. However, our study suggests that trust is much more complex than that and extends beyond reputation. Furthermore, our review clearly shows that research on trust in the sharing economy is still scarce and thus more research is needed to understand how trust is established in this context. Our review is the first that brings together antecedents of trust in online peer-to-peer transactions and integrates these findings within an existing framework. Additionally, the study suggests directions for future research in order to advance the understanding of trust in the sharing economy.

KEYWORDS

C2C, collaborative economy, e-commerce, online trust, sharing economy, trust

1 | INTRODUCTION

Consumption has changed rapidly since the rise of the sharing economy (Botsman & Rogers, 2010). Organisations such as Airbnb and Couchsurfing have popularised the act of consuming directly from peers mediated through an online platform. Nonetheless, the sharing economy is confronted with several challenges that can influence its sustainability. Pressing issues are consumer protection, working conditions, and fair competition (Malhotra & Van Alstyne, 2014). For instance, several industries, such as the hotel and taxi industries, have objected to the difference in regulatory canvas (e.g. taxation) between their structure and that of the sharing economy. Above all, facilitating trust among strangers is a key challenge for all types of sharing platforms, because providers of goods and services are exposed to potential user opportunism (Horton & Zeckhauser, 2016). A lack of trust can therefore lead to insurmountable barriers inhibiting transactions (Buskens, 2002). Arrow (1974:23) describes trust justly as 'an efficient

lubricant to social exchange,' as it is an efficient way to lower transaction costs (Williamson, 1993). Hence, trust has been repeatedly identified as the most important driver of the long-term success of customer-to-customer (C2C) platforms (Cook & State, 2015; Strader & Ramaswami, 2002).

Trust is important in situations of risk, uncertainty, and interdependence (McKnight & Chervany, 2001). These three elements are very prominent in the sharing economy. Think of, for example, Airbnb hosts who can experience severe damage to their properties or theft of personal belongings (Devine, 2014). These concerns raise difficult consumer protection issues because the sharing economy does not fall neatly into traditional legal categories (Katz, 2015); the result is legal grey areas and regulatory uncertainty (Ranchordás, 2015). This can cause a lack of trust in participating in the sharing economy (Hawlitschek, Teubner, & Weinhardt, 2016) and might erode future transactions.

We consider the sharing economy as a special case of C2C e-commerce, because transactions take place between peers, are

mediated via the Internet, and many of the trust issues present in C2C are similar to those in the sharing economy. For instance, transaction partners are unable to inspect and evaluate goods upfront, there is little opportunity for interpersonal interaction, and a lack of rules and regulations exist (McKnight & Chervany, 2001; Yoon & Occeña, 2015). Because of these similarities in transactions and trust issues, we build on the field of C2C e-commerce in our study to get a better understanding of trust in online peer-to-peer interactions including the sharing economy. Moreover, research on trust antecedents in the sharing economy seems to be scarce (Cheng, 2016). We will reflect on similarities and dissimilarities in antecedents of trust for C2C-e-commerce in general versus the sharing economy in particular in the discussion section.

Thus, although there is a significant body of knowledge on online trust more generally (Mansour, Kooli, & Utama, 2014), and the issue of trust in the sharing economy more specifically has recently attracted a lot of attention, a systematic review of research on the emergence of trust in this context is currently lacking. Therefore, the current study addresses the research question: Which antecedents influence trust in transactions in the sharing economy? Our research objectives are threefold: (1) to assemble antecedents that influence trust in online peer-to-peer transactions, (2) to identify gaps in the sharing economy trust literature, and (3) to sketch paths for future research on trust within the sharing economy. To fulfil these objectives, we systematically searched and collated the literature to summarise the findings on antecedents that influence trust in the sharing economy and in C2C e-commerce.

2 | BACKGROUND

The sharing of resources is as old as mankind, although for a long time it was restricted to small social circles such as family, friends, and relatives (Belk, 2014). The Internet has brought about many new alternatives to traditional sharing (e.g. file sharing, music sharing) and facilitate old ones (e.g. thoughts, images) (Belk, 2014; Hamari, Sjöklint, & Ukkonen, 2015). Mobile technology in particular has contributed to the use of sharing options (Botsman & Rogers, 2010). Online peer-to-peer marketplaces have emerged that enable the sharing of underutilized resources such as accommodation, tools, and rides among strangers (e.g. via platforms such as Airbnb, Peerby, and Blablacar).

The realm of the sharing economy encompasses many types of platforms that mainly differ from one another in the mode of consumption. For instance, the taxi platform Uber reflects a traditional market situation wherein consumers pay for a service, and the nature of the relationship between peers is not particularly important. The hospitality platform Couchsurfing, on the other hand, aims at forming new relations between travellers where no monetary exchange is required. These differences can cause inconsistencies in research on the sharing economy and therefore need to be taken into account (Habibi, Kim, & Laroche, 2016).

There is little consensus on the definition of the sharing economy (see for an overview of possible terms referring to the sharing economy Dredge & Gyimóthy, 2015). One reason is that the act of sharing

is interpreted differently (Bucher, Fieseler, & Lutz, 2016). Belk (2007:127) adheres to a broad definition by defining sharing as 'the act and process of distributing what is ours to others for their use.' To clarify the concept of sharing, Belk (2010) uses the prototypes of mothering and pooling within the family, but many peer-to-peer platforms do not fall into this strict conception of sharing, because these prototypes assume that sharing is done without reciprocity and that shared resources are joint possessions. However, renting an apartment through Airbnb, for instance, requires the transfer of money and guests may not take great care of the apartment. Conversely, Botsman and Rogers (2010) include many different activities in their interpretation of the act of sharing, namely, bartering, traditional sharing, lending, trading, gifting, and swapping. Given these different interpretations, sharing can be seen as an umbrella term for peer-to-peer exchange without transfer of ownership.

Taking this into account, and building upon Botsman (2013), we define the sharing economy, as *an economic model based on sharing underutilised assets between peers without the transfer of ownership, ranging from spaces, to skills, to stuff, for monetary or non-monetary benefits via an online mediated platform*, thereby encompassing all the different kind of activities that take place on the various sharing platforms. Moreover, this definition stresses the fact that sharing in the sharing economy revolves around peers who use an online platform to exchange both products and services.

2.1 | Trust in the Sharing Economy

Trust has been widely studied across various disciplines such as anthropology, psychology, social psychology, and sociology (Beldad, de Jong, & Steehouder, 2010). As a research object, trust is conceptualised and defined in many different ways across these academic disciplines (see Hawlitschek, Teubner, Adam, et al. (2016) for a conceptualisation of trust in the sharing economy). We define trust as "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party" (Mayer, Davis, & Schoorman, 1995:715). According to Mayer et al., this definition of trust is applicable to a relationship with another identifiable party who is perceived to act and react with volition towards the trustor. This kind of relationship resembles the transaction situation in the sharing economy, wherein both parties are showing some kind of vulnerability to the other party and hold a certain expectation about the behaviour of the other party.

To understand trust in an e-commerce environment, McKnight and Chervany (2001) developed a trust typology for e-commerce that integrates the trust views of multiple academic disciplines, thereby making the concept of trust more fine-grained. In their typology, they distinguish disposition to trust, institution-based trust, trusting beliefs, trusting intentions, and trust-related behaviours. These concepts provide a useful overview of how trust is examined across studies, because they serve as a tool to classify the different ways in which trust has been measured.

TABLE 1 Final search term mechanisms influencing trust in the sharing economy and C2C e-commerce

Block	Search term entered in topic field
Dependent variable	'trust OR trustworthiness'*
	AND
Study context	'sharing economy' OR 'collaborative consumption' OR 'p2p economy' OR 'peer-to-peer economy' OR 'consumer-to-consumer e-commerce' OR 'C2C e-commerce'

*For the search on Google Scholar, the search term 'trust AND trustworthiness' was used to keep the number of results below 1,000. Google Scholar does not show additional results above 1,000. This search term is narrower, leading to more useful results.

3 | METHOD

In our study, we applied the Prisma protocol for systematic literature review (Moher, Liberati, Tetzlaff, Altman, & Group, 2009). Although initially created for research in the field of healthcare, it is also used in disciplines such as marketing and clinical psychology (e.g. Evans et al., 2014; Klettke, Hallford, & Mellor, 2014), because it provides a clear guideline for the reviewing process. The protocol has four stages: identification, screening, eligibility, and inclusion.

To identify relevant studies (stage 1), in August and September 2016 we conducted our search in Google Scholar, Scopus, Web of Science, and ScienceDirect.¹ These sources cover much of the existing sociological and psychological research and thus provide a comprehensive view of the current body of knowledge. For completeness, the snowball method was used to complement our literature search with key publications.

The electronic search strategy was designed using blocks of keywords (Ronteltap, Fischer, & Tobi, 2011). Two blocks of keywords were derived from the research question, representing the dependent variable and the context of the study (see Table 1). The lack of a shared definition of the sharing economy (Botsman, 2013) impedes an unambiguous description of the specific context of the study. Consequently, a plethora of terms and definitions seem to describe the same phenomenon (e.g. sharing economy, collaborative consumption, collaborative economy, peer-to-peer consumption, access economy). We included the most popular terms for referring to the sharing of resources in peer-to-peer transactions (see Cheng, 2016).

To exclude papers irrelevant to our research question, we formulated exclusion criteria for use in the screening and eligibility stage of the reviewing process. Articles were excluded if they were not published in a peer-reviewed journal or submitted as a conference paper in the pursuit of reliable, high-quality studies, or if they were written in a language other than English. Also, because we expected that the number of studies in the sharing economy was limited, we included the more general field of C2C e-commerce. To focus solely on the context of the sharing economy and C2C e-commerce, studies in the domain of B2C e-commerce were excluded. Furthermore, studies that did not investigate the antecedents of trust were discarded, because they do not contribute to explaining the emergence of trust. Also, studies that did not present any empirical results (e.g. those that only proposed a research model) were not taken into account. Because our interest is specifically on empirical research that studies

antecedents of trust, we excluded articles in the field of informatics, computer science, and law, which are typically not empirical.

The paper selection process (stage 2) started by screening the identified studies' titles and abstracts using the exclusion criteria. Secondly, candidate studies were assessed (stage 3) for inclusion in the systematic review by reading the full text and applying the exclusion criteria again. Finally, the studies selected for review were coded based on our research aims.² The main topics in the coding scheme were:

- Identification (e.g. author, year)
- Research method(s) (e.g. survey, interview, experiment, content analysis)
- Type of trust based on McKnight and Chervany's (2001) trust typology
- Independent variables
- Outcome.³

To synthesise the research findings (stage 4), we adopted a qualitative approach. Qualitative synthesis is a methodology whereby research findings are pooled and conclusions are drawn upon the collective meanings of the research (Bearman & Dawson, 2013). As this study's research context is highly multidisciplinary, trust is conceptualised in different ways, different research methods are used, and contexts vary strongly. Consequently, qualitative synthesis rather than meta-analysis is most appropriate for integrating our findings.

To create an overview in the many antecedents involved in generating trust, we grouped and labelled the antecedents we found. Sometimes an antecedent was found multiple times, because it was studied in relation to different trust typologies. Next, the different antecedents were linked to the entities involved in creating trust (i.e. the seller, the buyer, the interaction between actors, and the transaction characteristics).

A visual summary of the selection process is displayed in Figure 1. Table 2 shows the full details of the included studies.

4 | RESULTS

In total, 1,190 studies were identified using the search strategy. Of those, 104 were found to be duplicates, leaving 1,086 studies for screening. When the exclusion criteria were applied to the studies' title

²The final coding scheme is available on request from the corresponding author.

³The outcomes were fully written down and are incorporated in the results section.

¹For the search on Google Scholar, citations were excluded.

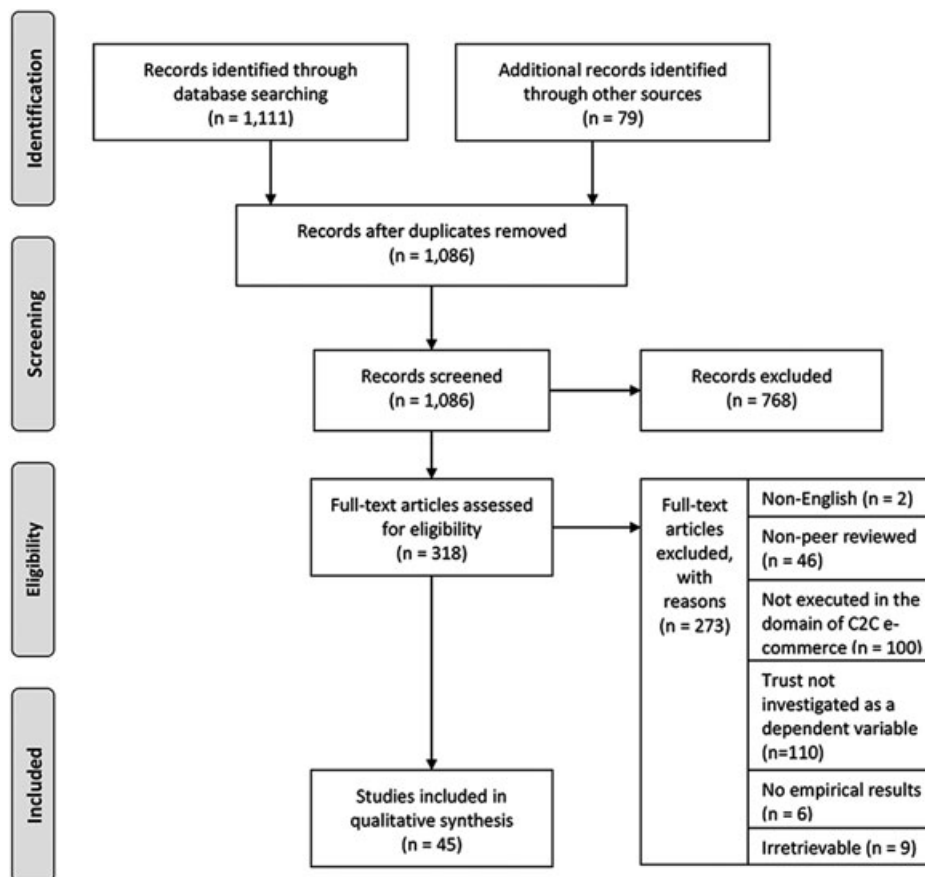


FIGURE 1 Flowchart of the study selection process

and abstract, 768 were excluded, resulting in 318 papers for full-text analysis. An additional 273 studies were excluded on assessment of the full-text version of the studies, resulting in a final set of 45 studies for qualitative synthesis.⁴ The exclusion of so many articles results from the fact that we used a broad search strategy to make sure that no relevant studies were excluded. Most of the articles, however, were not executed in the domain of C2C e-commerce ($n = 100$) and trust was not measured as a dependent variable ($n = 110$).

4.1 | Description of the final set

In the final set of studies, the publication years ranged from 2002 (2) to 2016 (8) (see Figure 2). Most studies were published from 2014 onwards, with a peak in 2015 (9). Out of all the studies, only nine specifically studied the sharing economy; 36 were performed in the context of C2C e-commerce.

A wide variety of platforms were researched, ranging from Taobao (7) and Airbnb (4) to the Finnish platform Huuto (1) (see Figure 3). Not every study was performed taking a particular platform as the research object; in those cases, a more general context was used, for example, online auction marketplaces (6), C2C e-commerce (6), and the sharing economy (2). For six studies, no e-commerce context was specified, for example in the case of online experiments or conceptual studies.

⁴Because the number of studies dedicated to the sharing economy is very limited, we decided to include 2 working papers. Although these papers do not meet the criterion of being peer-reviewed, we believe that the quality is satisfactory.

When the distribution of McKnight and Chervany's (2001) trust typology was analysed across studies, the object of trust appeared to differ systematically. Therefore, in our analysis, the concept of trusting beliefs is broken down in trusting beliefs towards the seller, the buyer, the platform, and the community. Trusting beliefs towards the seller were most often researched (31), followed by trusting beliefs towards the platform (12), institution-based trust (4), trust-related behaviour (4), trusting beliefs towards the buyer (4), trusting beliefs towards the community (2), trusting intentions towards the seller (1), and trusting intentions towards the platform (1).

Most studies used a survey (32) as their research method. Other methods were experiments (8), conceptual study (3), interviews (3), content analysis (1), literature review (1), and transaction data (1). In relation to the trustor role (i.e. the actor that trusts an entity), the buyer was used as the trustor in most cases (43), in six cases the seller, and in one case it was unclear.

In our analysis, three types of trust were found as the dependent variable: institution-based trust, trusting beliefs, and trust-related behaviours. The results of the synthesis are discussed per type of trust.

4.2 | Institution-based trust

Four studies investigated institution-based trust. Institution-based trust was operationalised as *trust in C2C e-commerce* by three studies, and one study defined it as *trust in the Internet in general*. Three studies found that *recognition of a platform by a third-party* positively

TABLE 2 Full details of the included studies

Author	Research method(s)	Type of trust based on McKnight and Chervany's trust typology (2001)	Independent variables	Study performed in the field of C2C e-commerce (0) or the sharing economy (1)
Abramova et al. (2015)	experiment	Trusting beliefs towards the seller	Response strategies of the seller	1
Alfina, Ero, and Hidayanto (2014)	survey	Trusting beliefs towards the seller	Cognitive trust (ability, benevolence, integrity), eWOM information adoption	0
Ba and Pavlou (2002)	online experiment	Trusting beliefs towards the seller	Feedback profile	0
Bente, Baptist, and Leuschner (2012)	online trust game	Trust-related behaviours, trusting beliefs towards the seller	Reputation scores, seller photos	0
Bente, Dratsch, Kaspar, Häßler, and Bungard (2014)	online trust game	Trust-related behaviours	Reputation scores, seller photos	0
Chen, Zhang, and Xu (2009)	survey	Trusting beliefs towards platform, trusting beliefs towards the community	Information interaction, emotional interaction	0
Chen, Huang, Davison, and Hua (2014)	survey	Trusting beliefs towards the seller	Trust in platform, gender	0
Chen, Lai, and Lin (2014)	survey	Trusting beliefs towards the platform, trusting beliefs towards the seller	Familiarity, service quality, safety, social capital, information quality	0
Chen, Huang, Davison, and Hua (2015)	survey	Trusting beliefs towards the seller	Trust in platform, gender	0
Chen, Huang, and van Slyke, (2015)	survey	Trusting beliefs towards the seller	Perceived information quality, perceived social capital, perceived risk	0
Chiu, Huang, and Yen (2010)	survey	Trusting beliefs towards the community	Bidding justice	0
Ert, Fleischer, and Magen (2016)	experiment	Trust-related behaviour	Visual based trustworthiness, attractiveness of the hosts, reputation	1
Ertz (2015)	conceptual	Trusting beliefs towards the seller	Online feedback mechanisms, ratings or posts	0
Gregg and Walczak (2010)	survey	Trusting beliefs towards the seller	Website quality (information quality, web design)	0
Greiner and Wang (2010)	transaction data	Trust-related behaviour	Economic status, social capital, listing quality	0
Ha and Liu (2010)	survey	Institution-based trust	Third-party recognition, perceived website quality	0
Jones and Leonard (2008)	survey	Institution-based trust	Natural propensity to trust, perceived website quality, others' trust of buyer/seller, third-party recognition	0
Jones and Leonard (2014)	survey	Trusting beliefs towards the seller	Perceived website quality, third-party recognition, fear of seller opportunism, information asymmetry	0
Kamal and Chen (2016)	survey, interviews	Trusting beliefs towards the seller	System assurance, background screening, perceived reputation	1
Kang, Gao, Wang, and Zheng (2016)	survey	Trusting beliefs towards platform	Project related (network externality, perceived informativeness), platform related (perceived accreditation, structural assurance, third-party seal), fundraiser related (value congruence, social interaction ties)	0
Kwahk et al. (2012)	survey	Trusting beliefs towards the seller	Use of instant messenger, customer satisfaction	0
Lee and Lee (2004)	survey	Trust towards the platform, trust towards the seller	Propensity to trust, institutional characteristics, perceived reputation, perceived size, perceived benefit	0

(Continues)

TABLE 2 (Continued)

Author	Research method(s)	Type of trust based on McKnight and Chervany's trust typology (2001)	Independent variables	Study performed in the field of C2C e-commerce (0) or the sharing economy (1)
Li, Guo, Wang, Zhang, and Jansen (2016)	survey	Trusting beliefs towards the seller	Praise feedback behaviour (deliberatively praise feedback, casual praise feedback, true compliment feedback)	0
Liu, Nie, and Li (2016)	interview, survey	Trusting beliefs towards the seller	NA	1
Lu, Zhao, and Wang (2010)	survey	Trusting beliefs towards the platform, trusting beliefs towards the seller	Familiarity, perceived similarity, structural assurances, trust propensity	0
Lu, Wang, and Hayes (2012)	survey	Trusting beliefs towards the platform	Optimism, innovation, insecurity, discomfort	0
Malinen and Ojala (2013)	survey, interview	Trusting beliefs towards the seller	NA	0
Mittendorf (2016)	survey	Trusting beliefs towards the buyer	Familiarity, disposition to trust	1
Möhlmann (2016)	survey, experiment	Trusting beliefs towards the platform, trusting beliefs towards the seller	Trust building measures	1
Pavlou and Dimoka (2006)	content analysis	Trusting beliefs towards the seller	Outstanding benevolence comments, abysmal benevolence comments, outstanding credibility comments, abysmal credibility comments	0
Pavlou and Gefen (2004)	survey	Trusting beliefs towards the seller	Buyer-driven certification, auction house escrow, credit card guarantee	0
San-Martín and Camarero (2014)	survey	Trusting beliefs towards the platform	Service quality, guarantee, privacy and security policies, website design, perceived risk	0
Schlaegel (2015)	literature review	Trusting beliefs towards the platform, trusting beliefs towards the seller, trusting intentions towards the seller, trusting intentions towards platform	Trust propensity	0
Strader and Ramaswami (2002)	survey	Trusting beliefs towards the seller	NA	0
Sutanonpaiboon and Abuhamdieh (2008)	survey	Trusting beliefs towards the seller, trusting beliefs towards the buyer	Propensity to trust, perceived online transaction risk, trust due to prior experience, name recognition, direct interactions, long-time forum members, knowledge and experience, buyer/seller expertise, trust in online information, trust in particular online community	0
Teubner, Adam, Ahumada, and Hassanein (2015)	experiment	Trusting beliefs towards the seller	Perceived social presence	1
Teubner and Hawlitschek (in press)	conceptual	Trusting beliefs towards the platform, trusting beliefs towards the seller, trusting beliefs towards the buyer	NA	1
Thierer, Koopman, Hobson, and Kuiper (2015)	conceptual	Trusting beliefs towards the seller, trusting beliefs towards the buyer	NA	1
Utz, Matzat, and Snijders (2009)	experiment	Trusting beliefs towards the seller	Severity of the incident, type of trust violation, dispositional trust	0
Verhagen, Meents, and Tan (2006)	survey	Trusting beliefs towards the seller	Intermediary trust	0
Wang et al. (2012)	survey			0

(Continues)

TABLE 2 (Continued)

Author	Research method(s)	Type of trust based on McKnight and Chervany's trust typology (2001)	Independent variables	Study performed in the field of C2C e-commerce (0) or the sharing economy (1)
		Trusting beliefs towards the platform	Perceived security, perceived reputation	
Wang, Zheng, and Chen (2015)	survey	Trusting beliefs towards the seller	Reputation, perceived information integrity, perceived information asymmetry	0
Wei, Zha, and Sun (2014)	survey	Institution-based trust	Trust in market maker (trust in platform)	0
Yoon and Occeña (2015)	survey	Institution-based trust	Natural propensity to trust, perceived website quality, others' trust of buyer/seller, third party recognition	0
Zhang, Tang, Lu, and Dong (2014)	survey	Trusting beliefs towards the platform, trusting beliefs towards the seller	Knowledge based (familiarity), institution based (service quality, security protection), cognition based (social capital, perceived risk, information quality)	0

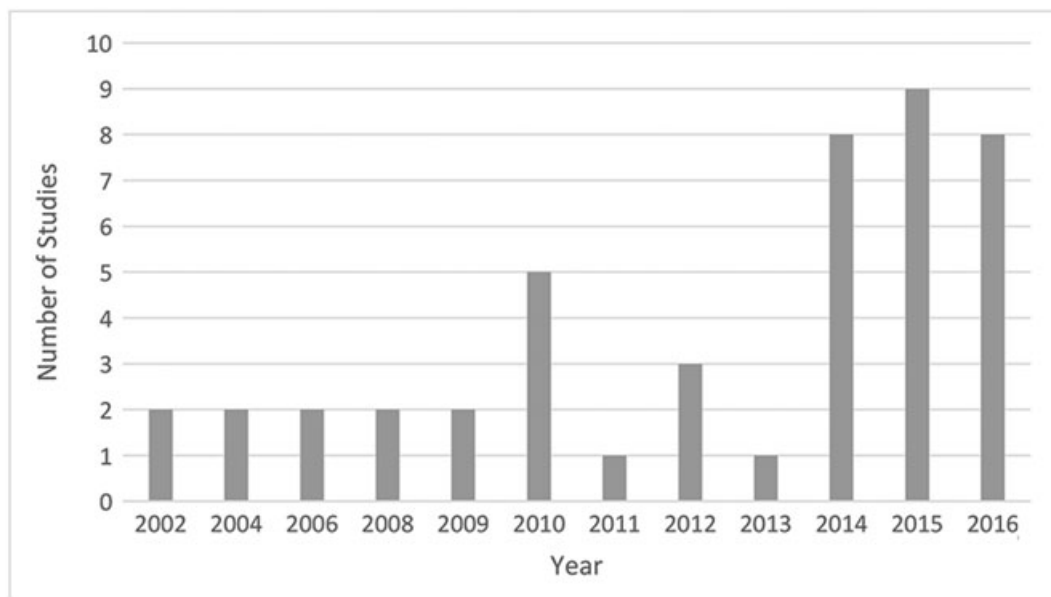


FIGURE 2 Number of studies published per year

influences institution-based trust (Ha & Liu, 2010; Jones & Leonard, 2008; Yoon & Occeña, 2015). *Perceived website quality* was found to have a positive influence on institution-based trust by three studies (Ha & Liu, 2010; Jones & Leonard, 2008; Yoon & Occeña, 2015), although Yoon and Occeña only found this effect for people in their twenties. Finally, one study found that *trust in the platform* has a positive effect on trust in the Internet (Wei et al., 2014).

In sum, third-party recognition, perceived website quality, and trust in the platform are important drivers of institution-based trust.

4.3 | Trusting beliefs

The different mechanisms influencing trusting beliefs are discussed per trust object.

4.3.1 | Trusting beliefs towards the seller

Twelve studies found that *the reputation of a seller* influences a buyer's trust towards a seller. This relatively large number confirms the importance of reputation. Five studies found that reputation affects a buyer's trusting beliefs (Bente et al., 2012; Ert et al., 2016; Strader & Ramaswami, 2002; Wang et al., 2012; Wang et al., 2015). To assess the seller's reputation in online C2C marketplaces, one of the most important tools are *reputation systems* (Liu et al., 2016; Malinen & Ojala, 2013). Examples of reputation systems are feedback mechanisms, ratings, and referrals. Eight studies identified a positive impact of *reputation indicators* such as reputation scores, ratings, and textual reviews (Ba & Pavlou, 2002; Bente et al., 2014; Ert, 2015; Li et al., 2016; Malinen & Ojala, 2013; Pavlou & Dimoka, 2006; Teubner & Hawlitschek, in press; Thierer et al., 2015). For example, a survey

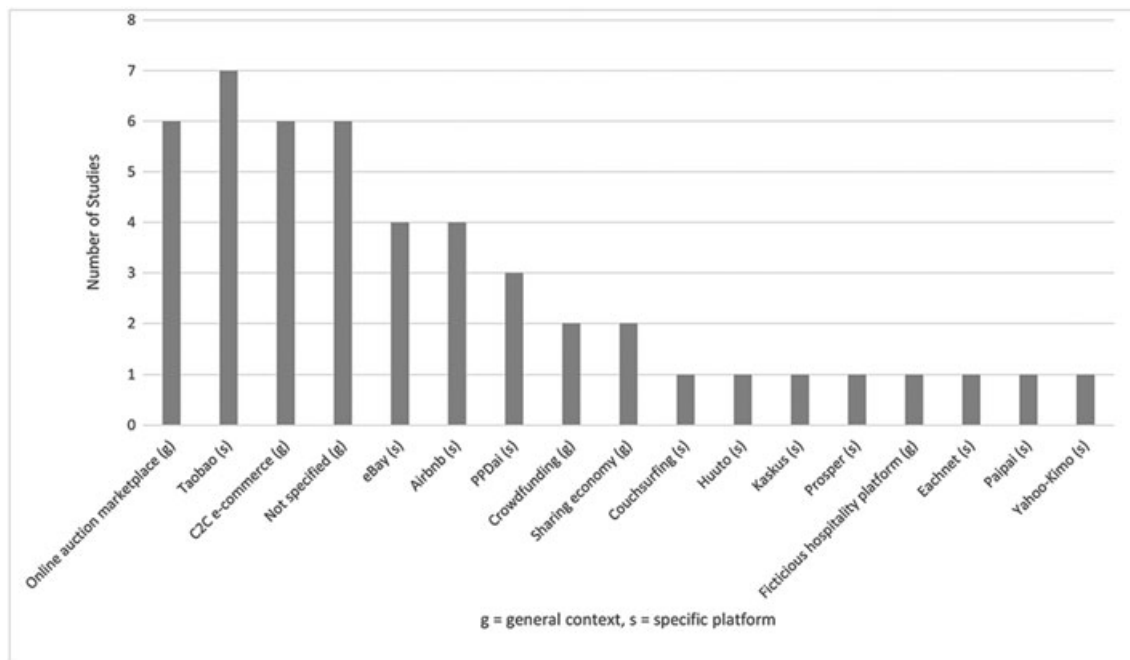


FIGURE 3 Number of studies per type of platform

among eBay users found that positive ratings of sellers lead to higher trust levels. Also, Ertz (2015) proposes that the relation between reputation indicators and online trust between peers is moderated by self-construal (e.g. the extent to which the self is defined independently of others (Cross, Hardin, & Swing, 2011)).

Four studies measured the impact of *reputational feedback* on a buyer's trusting beliefs. Ba and Pavlou (2002) found that negative ratings have a stronger impact on trust than positive ones. According to Abramova et al. (2015), this appears only to be the case if the subject of criticism is controllable by the seller. Also, negative feedback in text reviews on a seller's benevolence or credibility negatively influence a buyer's trust (Pavlou & Dimoka, 2006). Additionally, when a buyer provides feedback that is deliberately positive (i.e. despite a negative experience), it negatively influences their future trust towards sellers, in contrast to when the feedback is sincerely positive (Li et al., 2016).

Three studies found a positive effect of the *interaction experience* between buyers and sellers on trust (Kamal & Chen, 2016; Pavlou & Dimoka, 2006; Sutanonpaiboon & Abuhamdieh, 2008). The use of online video chatting prior to a transaction, for instance, was indicated by respondents as a measure that would increase their trust (Kamal & Chen, 2016). *Familiarity* was identified as having a positive influence on trust by four studies. Familiarity can be divided into familiarity with the seller (Lu et al., 2010; Malinen & Ojala, 2013; Strader & Ramaswami, 2002) and with the platform (Pavlou & Dimoka, 2006). The influence of familiarity may be explained by the concept of perceived similarity (Lu et al., 2010), also referred to as homophily. It points to the mechanism whereby trust is based on common characteristics between the trustor and the trustee.

Six studies investigated the effect of *perceived information quality* on trust. Chen, Huang, et al. (2014):245) define information quality as 'the perception of the accuracy and completeness of the information provided.' Perceived information quality was found to have a positive influence on trust (Chen, Lai, et al., 2014; Chen, Huang, et al.,

2015; Zhang et al., 2014). When buyers experience information asymmetry, a situation wherein a seller possesses more information, this leads to lower levels of trust (Jones & Leonard, 2014; Wang et al., 2015). Next, the *information on the forums of C2C platforms* is an important source of information and contributes to buyers' trust building (Alfina et al., 2014).

In total, six studies reported factors relating to *perceived risk* as having an effect on trust (Chen, Lou, et al., 2015; Jones & Leonard, 2014; Möhlmann, 2016; Sutanonpaiboon & Abuhamdieh, 2008; Utz et al., 2009; Zhang et al., 2014). Fear of seller opportunism (i.e. the fear that a seller will only behave in his own best interest) is a likely cause for experiencing risk (Jones & Leonard, 2014). A possible factor that can mitigate perceived risk is a buyer's risk propensity (Sutanonpaiboon & Abuhamdieh, 2008). This relates to a person's natural propensity to take risks and explains that decisions are not only taken on the basis of rational arguments, but are also predispositional (Stewart & Roth, 2001).

Four studies measured several *platform characteristics* that can enhance trust (Kang et al., 2016; Lu et al., 2010; Pavlou & Gefen, 2004, Jones & Leonard, 2014). A platform can, for instance, provide structural assurances such as safety guarantees or escrow services (i.e. a bank account that is managed by a reliable third party) (Pavlou & Gefen, 2004; Lu et al., 2010; Kang et al., 2016). Also, the recognition of a platform by a third party and the quality of their website contributes to trust development (Jones & Leonard, 2014).

A person's general *disposition to trust* was identified by seven studies as having an effect on trust (Chen Lai, et al., 2014; Lu et al., 2010; Lee & Lee, 2004; Möhlmann, 2016; Schlaegel, 2015; Sutanonpaiboon & Abuhamdieh, 2008; Pavlou & Dimoka, 2006). Disposition to trust, defined as 'a person's general willingness to trust others,' is a stable within-party factor across situations and persons (Mayer et al., 1995:715; McKnight & Chervany, 2001). Two studies identified several *buyer characteristics* that are influential regarding trusting beliefs

towards sellers (Kwahk, Ge, & Lee, 2012; Sutanonpaiboon & Abuhamdieh, 2008), namely, customer satisfaction, buyers' personal acquaintances and relationships, and buyers' knowledge and expertise. Kwahk et al. (2012) explain the effect of customer satisfaction by the fact that trust is built upon an accumulation of experiences. A positive experience would therefore lead to higher levels of trust.

The way a seller *responds to feedback* influences a buyer's trust, as identified by three studies (Malinen & Ojala, 2013; Strader & Ramaswami, 2002; Utz et al., 2009). Two aspects of feedback are important, namely, the speed of response (the faster, the better) (Malinen & Ojala, 2013; Strader & Ramaswami, 2002) and the content of the feedback. Further, the content of the feedback can influence a buyer's trust. As to the content, when a seller offers plain apologies, this positively affects a buyer's trust. Denials from a seller, on the other hand, have a negative effect on a buyer's trusting beliefs (Utz et al., 2009).

Nine studies found that *trust in the platform* also influences trust in the seller (Chen, Huang, et al., 2014; Chen, Lai, et al., 2014; Chen, Huang, et al., 2015; Lee & Lee, 2004; Möhlmann, 2016; Thierer et al., 2015; Verhagen et al., 2006; Wei et al., 2014; Zhang et al., 2014). A platform, for example, can use guarantees and assurances to establish trust. For this reason, Möhlmann (2016) states that trust in the context of the sharing economy is a hierarchical, two-fold construct.

According to four studies, buyers value *seller verification* (Ha & Liu, 2010; Kang et al., 2016; Pavlou & Gefen, 2004; Teubner & Hawlitschek, in press). Proper verification shows that a seller really exists and is not a fake. Verification can take forms such as a criminal background check, verification of a bank account, and certification or competence (e.g. a driver's licence).

Four studies measured different *seller characteristics* that influence trusting beliefs (Alfina et al., 2014; Chen, Lou, et al., 2015; Malinen & Ojala, 2013; Teubner et al., 2015). The self-presentation of a seller in the form of well-written texts and high quality, detailed photographs provide cues for trustworthiness (Malinen & Ojala, 2013). Teubner et al. (2015) found that the use of photos and avatars increased perceived social presence which positively influenced trusting beliefs towards the seller. Also, a seller's perceived social capital, ability, and integrity are attributes that have a significant impact on the feeling of trust towards the seller (Alfina et al., 2014; Chen, Lou, et al., 2015).

To conclude, trusting beliefs towards the seller is a concept that has received much academic attention. In relation to the seller, his/her reputation, verification, response to feedback, and characteristics play a role. On the buyer's side, the factors disposition to trust, perceived risk, and buyer characteristics are of importance. The marketplace itself also plays a role in building trust by platform characteristics and trust in the platform. On an interpersonal level, the interaction experience between the buyer and seller and familiarity are relevant in forming trust. Lastly, the quality of the information provided by the seller influences a buyer's trust.

4.3.2 | Trusting beliefs towards the buyer

Amongst the five studies that examined trusting beliefs towards the buyer as their dependent variable, three identified factors relating to

the use of *reputation systems*. Thierer et al. (2015) go so far as to claim that Akerlof's (1970) classical 'lemons problem' (i.e. a situation of information asymmetry where a buyer runs the risk of purchasing a worthless good) is solved by the use of reputation systems. The trust people derive from a reputation system was also found by Liu et al. (2016) who studied users of Couchsurfing. It is not only ratings and reviews that are important in developing trust; Teubner and Hawlitschek (in press) add that verification and signalling also play a role. For example, a user can be identified by displaying an email address or a phone number and can signal his popularity by integrating his social media accounts. Also, the way a user presents himself, for instance by profile pictures, was found to have an impact on trust (Teubner & Hawlitschek, in press).

Sutanonpaiboon and Abuhamdieh (2008) found several *seller characteristics* that influence trust towards the buyer, such as a seller's general propensity to trust, knowledge, and expertise, risk propensity, prior transaction experience, and personal acquaintances and relationships. Additionally, a seller's disposition to trust and familiarity with the platform affect its trusting beliefs (Mittendorf, 2016). Lastly, a platform can offer assurances and support that can augment a seller's trust (Teubner & Hawlitschek, in press).

In summary, reputational feedback mechanisms, familiarity with the platform, and assurances are platform mechanisms that influence trust. From a buyer's perspective, verification and signalling are ways to raise a seller's trust. Finally, various seller characteristics were found to contribute to the creation of trust.

4.3.3 | Trusting beliefs towards the platform

Five studies found that the use of *security measures* by platforms enforces trust towards the platform (Chen, Lai, et al., 2014; Kang et al., 2016; Lee & Lee, 2004; San-Martín & Camarero, 2014; Zhang et al., 2014). Platforms can institute diverse measures that can function as protection of privacy and security, e.g. authentication, encryption, and integrity (Chen, Lai, et al., 2014). Three studies found that guarantees offered by a platform contribute to trust (Möhlmann, 2016; Teubner & Hawlitschek, in press; San-Martín & Camarero, 2014). Airbnb, for example, implemented diverse specific tools to enhance trust in doing business, whereas Peerby does not guarantee any transactions at all.

The *quality of the service* offered by a platform is influential in increasing consumer trust, as found by three studies (Chen, Lai, et al., 2014; San-Martín & Camarero, 2014; Zhang et al., 2014). Service quality can be understood, among other things, as offering a wide range of products, prompt delivery, and responsiveness to clients' needs (San-Martín & Camarero, 2014). Two studies showed that the *quality of platforms' websites* influences trust (Gregg & Walczak, 2010; Teubner & Hawlitschek, in press). Gregg and Walczak (2010:5) define website quality as 'the attributes of a website that contribute to its usefulness to consumers.' Examples of such attributes are information quality, ease-of-use, usability, aesthetics, trust building technologies, and emotional appeal (Gregg & Walczak, 2010). Furthermore, the *reputation of a platform* was found to have an influence on trust by two studies (Lee & Lee, 2004; Möhlmann, 2016). One study found that third-party recognition (e.g. a third-party seal, accreditation) influences trust in the platform (Kang et al., 2016).

Three studies identified that the *risk a buyer runs* when doing business via C2C platforms has a negative effect on trust in the platform (Lu et al., 2012; Möhlmann, 2016; San-Martín & Camarero, 2014). Two studies found that *buyer characteristics* affect trust in the platform (Lu et al., 2010; Lu et al., 2012). Lu et al. (2010) found that disposition to trust affects trust towards the platform, as is also the case for the characteristic optimism (i.e. a positive view of technology) (Lu et al., 2012). The importance of *interpersonal trust* – an orientation of one actor toward a specific person (Simpson, 2007) – is recognised by three studies (Chen et al., 2009; Kang et al., 2016; Lu et al., 2010). For instance, mutual trust between members of a C2C platform extends to trust in the provider (Chen et al., 2009). Furthermore, Kang et al. (2016) found that *project characteristics*, in the context of crowdfunding, affect trust towards the platform. Specifically, perceived informativeness (i.e. the ability to provide necessary information to customers) and network externality (i.e. the more users support a project, the less uncertainty it has) are identified as influencing factors.

In summary, from a platform perspective, five dimensions of trust were found: safety measures, guarantees, website quality, service quality, and reputation of the platform. From a buyer's perspective, perceived risk and buyer characteristics play a role in forming trust. Next, the characteristics of a project, which link to the properties of a transaction, are important. Lastly, trust developed between actors influences trust towards a platform.

4.3.4 | Trusting beliefs towards the community

Chen et al. (2009) found that *social interactions* between members of a community affect trust in the community as a whole. They found two types of social interactions that are of importance: informational interaction (i.e. the interaction of information and knowledge) and emotional interaction (i.e. an environment that is felt as supportive and welcoming). In a study by Chiu et al. (2010) on trust in an online auction market, bidding justice (i.e. a buyer's overall perception of fairness and treatment received from the seller) was found to influence trust in the community. Concluding, social interactions between members and perceived justice are factors that influence trusting beliefs towards the community.

4.4 | Trust-related behaviours

Four studies that examined effects on trust-related behaviours were reviewed such as which buyer is chosen and which price is offered. Of these, three studies found a positive effect of the use of a *seller's profile picture* on buyers' behaviour. Ert et al. (2016) conclude that visually based trust significantly influences buyers' choice and price. This is especially the case when there is low variance in sellers' reputation. Additionally, the perceived attractiveness of a seller was found to affect choice in a comparable manner. The importance of a seller's profile picture on consumer choice was also supported by Bente et al.'s (2012) study. Trustworthy photos lead to significantly higher trust ratings as well as purchases. These positive effects seem to be cross-cultural. In an online trust game, the use of avatars had a positive effect on purchasing behaviour for both German and Arab players (Bente et al., 2014). The effect can be explained by the fact that transactions

in the sharing economy are more social and personal by nature and 'human faces create trust as a prerequisite for peer interaction' (Teubner & Hawlitschek, in press:16).

One study reported that the *characteristics of a seller* have a positive influence on buyers' behaviour. Greiner and Wang (2010) tested three categories of seller characteristics on the likelihood of funding: economic status (e.g. credit grade, debt-to-income ratio), social capital (e.g. group rating, endorsements), and listing quality (e.g. description length, availability of an image). All categories proved to influence the likelihood of funding.

To conclude, a seller's profile picture and characteristics are important seller attributes that influence a buyer's trust-related behaviour.

5 | DISCUSSION

This literature review aimed to collect and synthesise the antecedents that influence trust in the sharing economy. We reviewed the literature regarding trust in C2C e-commerce and in the sharing economy and integrated the variety of factors that are in play when trust is being developed.

In the discussion about the future of the sharing economy, trust seems to be generally recognised as the most important driver (e.g. Botsman, 2012; Ufford, 2015). Consumers who are not participating in the sharing economy seem to be particularly deterred by the risks involved, and to have difficulty overcoming the barrier of trust (Hawlitschek, Teubner, & Weinhardt, 2016). Nevertheless, research into trust in the sharing economy is still very limited; out of 45 studies, we found only nine that specifically examined trust in the sharing economy. In addition, of those nine studies, only one examined the more idealistic side (i.e. Couchsurfing) of the sharing economy, whereas the majority of studies focused on the commercial end of the continuum.

To account for the different ways in which trust is investigated across studies, we used McKnight and Chervany's (2001) trust typology to categorise the different types of trust. In doing so, we refined the concept *trusting beliefs*. We subdivided this concept into trusting beliefs towards the seller, the buyer, the platform, and the community in order to obtain a more context-specific view of how trust is established. Additionally, we linked the various antecedents that the literature indicates as explaining trust to the different types of trust, subdivided according to the entities involved (i.e. seller, buyer, platform, interpersonal, and transaction).

Most of the reviewed studies focused on trusting beliefs towards the seller, thereby not doing justice to the peer-to-peer nature of the sharing economy. For instance, the concept of perceived risk has not been researched from a seller perspective, although trust is likely to be just as important for them as they provide access to their assets. Also, transactions in the sharing economy are concluded with an offline, often face-to-face encounter, mostly at the seller's location. This involves a larger risk for the seller than for the buyer as his personal address is compromised. In contrast, when a buyer books an apartment, for example, and it does not meet his standards, both the financial consequences (i.e. the buyer risks only the booking costs) and the product risks (i.e. a disappointing apartment experience) are low.

Furthermore, reputation is often regarded as the panacea for establishing trust (e.g. Schlegel, 2014; Thierer et al., 2015), and much research is devoted to comprehending the working of this mechanism. Although reputation is invaluable for creating trust, our study shows that trust encompasses much more than reputation alone. To illustrate, a buyer's disposition to trust greatly affects the probability of engaging in the sharing economy. To understand trust in the sharing economy, the full spectrum of antecedents should be taken into account.

To get a better grasp on how trust is influenced in the sharing economy, we combined findings from the field of C2C e-commerce with those in the sharing economy. To examine how the different findings influence trust in the different contexts, we delineate it per trust type. As to institution-based trust, no antecedents were found specifically in the sharing economy studies, while the C2C e-commerce studies identified multiple antecedents relating to the platform. For trusting beliefs towards the seller, their antecedents found in both the sharing economy and in C2C e-commerce are reputation-related. Trusting beliefs towards the buyer in the sharing economy have been found to be influenced by several antecedents related to the platform, the buyer and the seller, whereas for C2C, only antecedents were found relating to the platform and the seller. Much overlap in antecedents exists between the sharing economy and C2C e-commerce with regards to trusting beliefs towards the platform; these are mainly related to the platform and the seller. Lastly, trust-related behaviours are in both contexts under-researched (that is, in total, only two antecedents were found).

This breakdown of antecedents in the two different contexts shows that the different types of trust, conceptually, do not differ much from each other. This does not apply to institution-based trust, which is not surprising given that it is the institutional safeguard that distinguishes transactions in the sharing economy from traditional transactions. Although building and sustaining trust in the sharing economy seems to be more complex than other forms of e-commerce (Hawlitschek, Teubner, Adam, et al., 2016), there is much overlap in antecedents and types of trust. We are therefore confident that C2C e-commerce proves to be a valuable research field to inform future research on trust antecedents in the sharing economy.

To direct future research on trust in the sharing economy, our systematic review leads to several suggestions. First, the current body of literature on antecedents of trust in the sharing economy is meagre – all the more so compared to the rapid growth of the sharing economy itself and the importance imputed to trust. Because the sharing economy is expected to continue growing at a fast pace, it is crucial that we continue to investigate how trust is established.

Second, future work should address the seller's perspective when examining trust. In the current research, trust has been mainly researched from the buyer's point of view. This could result from incorporating traditional C2C e-commerce research wherein the position of the seller has not undergone any substantial changes. In the sharing economy however, the seller often faces larger risks, meaning that a seller has to overcome a trust barrier as well. This is an important point to address, especially to ensure the future supply of goods and services in sharing markets.

Third, the sharing economy can be seen as a collection of marketplaces each with a different take on sharing. If one views the sharing economy as a continuum ranging from commercial to idealistic (cf. Habibi et al., 2016), most research has focused on the commercial side of the continuum. Platforms on the idealistic side deserve more research attention, because such platforms aim for social and sustainable goals (e.g. Couchsurfing and Peerby). It is conceivable that, on these types of platforms, trust is built on different trust mechanisms, such as a sense of community, intrinsic motivation of participants, and social norms and values.

As a final issue, most studies use survey data to investigate trust, resulting in measures of perceptions, expectations, and attitudes towards trust. Research based on actual trust-related behaviour in the sharing economy is scarce, although this would be very valuable as it would show the actual working of trust mechanisms (see also Hawlitschek, Teubner, Adam, et al., 2016). Also, more qualitative research would be welcome, as this type of research could reveal in-depth user stories and experiences underlying the working of trust.

6 | LIMITATIONS

In light of the above-discussed results and research directions, our study has several limitations. We end this review by signalling some limitations of the reviewing process. First, only one reviewer was involved in the reviewing process of screening and selecting papers, making this process vulnerable to some selection bias. Nevertheless, we deem the error sensitivity low because the exclusion criteria and search terms were drafted in discussion with all authors involved, and the coding process is quite straightforward. Second, it is possible that trust mechanisms relevant to the sharing economy are not included in the results because these are not researched by the studies selected. Examples of such mechanisms could be the role of the government, intercultural contexts, and economic cyclical influences. Future research should address this.

In summary, to our knowledge, this review is the first to provide an overview of research results on how trust is developed in the sharing economy. We have brought together a scattered research field by drawing upon several streams of literature and synthesising the various results using a well-known trust typology. The results provide a starting point for researchers investigating trust in the sharing economy, highlight knowledge gaps, and point to future research directions. By helping to unravel the trust puzzle, we hope to contribute to a viable sharing economy.

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