



In platform we trust: How interchangeability affects trust decisions in collaborative consumption

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ABSTRACT

Collaborative consumption describes exchanges among individuals mediated by an internet platform. This study examines the conditions under which individuals are likely to make a trust decisions in a complex triadic relationship involving a seller, a digital platform and a buyer. Building on relevant research, we propose that the interchangeability of buyers (e.g., where a buyer has been a seller) has an effect on their trust decisions because it leads them to engage in other-focused perspective taking. Through a quantitative study (N = 908), this research reveals the moderating effects of interchangeability. For noninterchangeable buyers (buyers who do not have experience as sellers), trust decisions are based on reputational cues (platform and seller reputation) and credibility trusting beliefs. For interchangeable buyers, trust decisions are primarily based on credibility and benevolence trusting beliefs rather than reputational cues. The findings also indicate that for both parties, there is a hierarchy of trust or a transfer effect from trust in the platform to trust in the sharing partner. Accordingly, we contribute to the literature on trust by examining hierarchical trust in terms of consumer-to-consumer platforms, identifying the significant role of interchangeability and revealing that other-focused perspective taking is a key mechanism in trust decisions.

1. Introduction

Collaborative consumption (CC) represents “the set of resource circulation systems which enable consumers to both obtain and provide, temporarily or permanently, valuable resources or services through direct interaction with other consumers or through a mediator” (Ertz et al., 2016, p. 198). By resource circulation, we refer to, for example, an apartment whose owner rents it out (and therefore shares it) and whose use would therefore circulate among several individuals. CC challenges many sectors, such as finance, accommodation, transport, and services, since it brings new potential and risky competition for incumbents within them. For instance, Airbnb has reportedly forced hotels in Austin, Texas to lower prices, resulting in an 8–10 % drop in revenue for incumbents (Barnes and Mattsson, 2016). One of the main features of this sharing economy¹ is the linking of individuals through online platforms

that facilitate the provision of resources and skills previously reserved for family and friends (Bardhi and Eckhardt, 2012; Belk, 2014). Online markets comprise networks of markets where individuals exchange different types of compensation to distribute and access resources. Such markets are characterized by asymmetric information and the difficulty of assessing quality (a platform cannot accurately convey a product or service's characteristics and future performance) as well as customer uncertainty in sellers (Dimoka et al., 2012).

While risks are higher when transacting with strangers, buyers can develop trust through signals that others use to find an exchange partner or form platform trusting beliefs. Consumer-to-consumer (C2C) platforms that facilitate these social dynamics will be best poised to overcome trust barriers, enabling the sharing economy to reach its full potential. Social exchange theory is well suited to studying trust in consumer-to-consumer platforms because trust forms through social

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¹ The sharing economy is an umbrella term that encompasses related concepts such as the “collaborative economy” (Botsman and Rogers, 2011) and “collaborative consumption” (Belk, 2014). This research adopts “collaborative consumption” because it is more precise and less generic than “the sharing economy”.

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mechanisms such as reputation, reviews, and trusting beliefs (Blau, 1964). Specifically, social exchange theory (Bagozzi, 1975; Blau, 1964) analyzes the reciprocity of exchanges and relations between individuals and organizations and supports the economic view that exchanges are rational and transactional. Bagozzi (1975) qualifies the complexity of exchanges by the number of parties involved, identifying a complex exchange as “a system of mutual relationships [among] at least three parties. Each social actor is involved in at least one direct exchange, while the entire system is organized by an interconnecting web of relationships” (Bagozzi, 1975, p. 33). Scholars agree that trust is a crucial enabling factor in relations where there is uncertainty, interdependence, and fear of opportunism (Ba and Pavlou, 2002; Gefen, 2002). Recent reviews in the literature on the antecedents of trust in the context of the collaborative sharing economy highlight not only its essential role in facilitating exchanges among parties but also the need to improve our understanding of the mechanisms that establish trust and relationships among actors (ter Huurne et al., 2017). It is because they trust the parties involved that individuals choose C2C platforms (Mittendorf et al., 2019; Möhlmann, 2021). Indeed, Cook and State (2015) identify trust as the most important factor in C2C platforms' success (Cook and State, 2015). The literature also broadly indicates that trust is key in reducing customer uncertainty in a seller (Pavlou et al., 2007).

Nevertheless, we argue that the literature has two main limitations. First, previous research has focused only on either trust in the platform (e.g., Hallem et al., 2021) or trust in the exchange partner (Califf et al., 2020). The interaction between these two types of trust thus remains unexplored. However, collaborative consumption is characterized by the interaction between exchange partners and the platform, which allows them to connect (Benoit et al., 2017). It is therefore essential to evaluate the interaction between these two types of trust, as inferred but not proven by Mittendorf (Mittendorf, 2017; Mittendorf et al., 2019). Second, the literature has focused on the concept of trust in collaborative consumption without distinguishing user profiles. Collaborative consumption has nonetheless introduced another novelty: a buyer can be a seller. Being both a seller and a buyer is defined as “interchangeability,” which refers to “interdependent participants who switch between the roles of consumer and producer” (Scaraboto, 2015, p. 153). We suggest that this concept of interchangeability goes beyond a simple familiarity with the platform or the acquisition of experience. That is, it allows users to adopt the perspective of others and, therefore, to have a full understanding of the exchange (Schilke and Huang, 2018). This dual role helps reduce interpersonal barriers and raise comfort levels, thereby contributing to the establishment of trust (Nguyen et al., 2020). Accordingly, we assume that interchangeability is a core concept that might have a critical effect on trust, which remains understudied.

To fill the above gaps, the objective of this research is to propose a model of trust and explore the role of interchangeability in triadic relationships on C2C platforms (relationships involving a seller, a digital platform and a buyer). Specifically, the context of this study is the hospitality sharing platform Airbnb, one of the best-known platform intermediaries. We thus contribute to the trust and sharing economy literature by adopting an interchangeability perspective. The results reveal a hierarchy of trust in C2C complex exchanges: trust in sharing partners depends on trust in the platform. Furthermore, the data show that the relevant antecedents and effects are modified by interchangeability. When noninterchangeable peer consumers find it difficult to distinguish among multiple sharing partners, the platform is central in establishing trust. That is, they rely on credibility rather than benevolence, and only the platform has an effect on electronic word-of-mouth (EWOM), i.e. the sharing of opinions and recommendations about a company through digital channels. When there is interchangeability, peer consumers can distinguish between their trust in the platform and trust in their sharing partners: there is a trust differentiation. Accordingly, the digital platform can be considered an intermediary that reduces transaction uncertainty.

2. Theoretical background

2.1. Collaborative consumption: complex triadic relationships

The internet has enabled, on several levels, the development of new alternatives to traditional sharing among relatives: increasing the number of individuals in direct contact with others, diversifying the offers and services that can be provided, and accelerating the speed of obtaining these offers (Barnes and Mattsson, 2016). For Belk (2014, p. 1597), “collaborative consumption is people coordinating the acquisition and distribution of a resource for a fee or other compensation.” This is in line with Mair and Reischauer (2017), Dreyer et al. (2017) and Barnes and Mattsson (2016) who extend this definition by highlighting the mediating role of the platform. To clarify the concept of collaborative consumption, we argue that this new socioeconomic system has certain key characteristics: temporary access to resources, transfer of value, mediation by a platform, developed role of the consumer, and offers brought by the consumer (Eckhardt et al., 2019). We focus on consumption rather than ownership, introducing the notion of access-based consumption (Bardhi and Eckhardt, 2012). Hence, we retain Benoit et al.'s (2017) conceptualization; they define CC as any “activity whereby a platform provider links a consumer that aims to temporarily utilize assets with a peer service provider who grants access to these assets and with this delivers the core service” (Benoit et al., 2017, p. 220). Therefore, its main characteristics are as follows:

- (1) The number of actors: A triadic rather than a classical dyadic relation.
- (2) The nature of exchange among the three actors: In the CC context, there is no exchange of ownership. The actor who owns the focal resource grants its temporary use to the other actors.
- (3) Mediated by market mechanisms through digital platforms: The customer has to make a monetary contribution.

2.2. Social exchange theory

Social exchange theory provides a framework for analyzing exchanges among several parties based on a process of reciprocity that forms a “social system” (Blau, 1964). These social exchanges are embedded in economic transactions. Mauss (1925) describes this type of exchange, specifying that the objects transmitted among the parties are integrated into a much more complex and global contract. Bagozzi (1975) studies this social system based on the number and types of actors involved and the nature of their relationships. A key differentiator of C2C from traditional forms of exchange is thus the number and types of actors involved, whereby C2C can be characterized as triadic rather than dyadic. A seller (A) makes a resource available on a platform (B), both of which make the product or service available to the buyer (C). Two different providers therefore serve the buyer (C) in C2C: the platform provider (B) (e.g., Airbnb) and the seller (A) (e.g., the Airbnb host). Accordingly, based on Bagozzi's work, we build a conceptual model that includes many key variables, such as trust in the C2C platform and trust in the sharing partners.

The nature of the relationships among these parties must also be clarified in the context of C2C (Benoit et al., 2017). On the one hand, the interactions between individual buyers (C) and sellers (A) do not take place exclusively on the platform (B); some of the exchanges take place directly, outside the platform. The platform facilitates the connections but does not mediate all the exchanges. Furthermore, the relationship between the seller and the buyer is not recurrent. With each new request generating a different offer, it is difficult to establish seller trust based on past experience, as in B2C exchanges. Finally, the ability of sellers and service buyers to exchange roles is an important and distinctive characteristic of collaborative consumption services. These agents, fulfilling dual roles, are called “two-sided consumers” (Ertz et al., 2019) or “prosumers” (Eckhardt et al., 2019) because they behave as professionals do. This interchangeability of roles entails “interdependent

participants who switch between the roles of consumer and producer as they engage in social and economic activities directed toward value creation” (Scaraboto, 2015, p. 153). Understanding how platforms work as either a seller (A) or buyer (C) could introduce a form of habit that could influence complex exchanges (Benoit et al., 2017). Collaborative consumption thus differs from traditional trade in several essential ways—the number of stakeholders, the nature of the exchanges, the types of actors, and their interchangeability—which may influence trust.

2.3. Trust and interchangeability in collaborative consumption (CC)

Trust is the buyer's belief that a transaction with a seller will occur in a manner consistent with expectations in terms of satisfying the exchange relationship (Ba and Pavlou, 2002). Trust has been studied widely in online environments (Kim and Peterson, 2017; ter Huurne et al., 2017), mainly B2C markets (Mcknight et al., 2002; Yulin et al., 2014). In the CC context, trust plays a critical and complex role in nurturing the relationship between peer service sellers and customers (Califf et al., 2020). Individuals must complete exchanges with multiple parties whose skills are difficult to estimate; without official quality control “standards,” the goods or services offered cannot be inspected (Luo et al., 2020). Therefore, how can we trust an individual who is not known to us, who is not a professional, and who has not proved their competence over time? Most buyer–seller relationships are characterized by information asymmetry since the seller usually possesses more information than the buyer about the quality of the product or service. This information asymmetry may lead to opportunistic behavior such as misrepresentation of product quality, which in turn could lead to mistrust or unjustified trust beliefs (Möhlmann, 2021) or even market failure (Akerlof, 1970). Therefore, collaborative consumption is characterized by an asymmetric environment in which trust plays a key role.

Previous research has underlined the effect of familiarity on trust (Mittendorf, 2017; Möhlmann, 2021). According to Komiak & Benbasat (2006, p. 946), familiarity is “one's understanding of an entity, often based on previous interactions, experience, and learning; familiarity with an agent is acquired through one's prior and direct experiential exchanges with the agent.” Unfamiliarity thus leads to trust conflation, “individuals' inability to distinguish between different trustees, and their belief that various digital trust cues simultaneously influence multiple trustees across different levels” (Möhlmann, 2021, p. 2). Conversely, when peer consumers have more experience and time, they develop more accurate knowledge, whereby they can differentiate the relationships between trust cues and multiple trustees: there is trust differentiation.

In this research, we go one step further. We suggest that interchangeability better captures consumer trust decisions than familiarity. Interchangeability consists of being both a seller and a buyer, a central feature of C2C platform exchanges (Scaraboto, 2015). More than the acquisition of general knowledge about the platform, interchangeability leads users to engage in what Schilke and Huang (2018) call “other-focused perspective taking.” This entails inferring another person's disposition by making cognitive effort to distance one's own perceptions and experience this other's viewpoint (Schilke and Huang, 2018). Individuals who inhabit the dual roles of seller and buyer, i.e., perform interchangeability, tend to behave differently; their experiences give them concrete and detailed information about the process (Nguyen et al., 2020). By having experienced both the seller and buyer positions, individuals become not only more familiar with the platform but also know how the exchange works and, as a buyer, know what they should expect from the seller (Schilke and Huang, 2018).

Accordingly, the above arguments suggest that while the relationship between the seller (A) and the buyer (C) is mostly nonrecurring, contacts with the platform (B) can recur. The platform can be considered an intermediary and plays a role in building trust. Lane and Bachmann (1996) argue that trust-based buyer–seller relations rarely evolve spontaneously at the individual level but are highly dependent on the

existence of a stable institutional system. Based on social exchange theory, trust in C2C is established through the platform, which plays a central role between nonprofessional actors. Our research therefore aims to show how the roles of platform and trust may differ depending on actors' roles and whether interchangeability occurs.

3. Hypothesis development

3.1. Trusting beliefs

Trust relies on the “formation of a trustor's expectations (the ‘buyer’) about the motives and behaviors of a trustee (the ‘seller’)” (Doney and Cannon, 1997, p. 37); both are considered sharing partners in a collaborative consumption context. Trustees may be individuals, organizations, or members of a community, such as sellers, in online marketplaces (Morgan and Hunt, 1994; Pavlou and Gefen, 2004). Trusting beliefs are important factors regarding trusting intentions (Mcknight et al., 2002). There are many ways to categorize trust dimensions. Bartikowski and Merunka (2015) posit a three-dimensional model of competence, integrity, and benevolence. Concerning online buyer–seller relationships, various scholars indicate that competence and reliability collapse under the notion of credibility, as buyers simultaneously assess a seller's competence and reliability (Doney and Cannon, 1997; Pavlou and Dimoka, 2006). Therefore, in collaborative consumption, two dimensions of trust can be distinguished: benevolence (goodwill trust) and credibility (competence² and reliability). Benevolence is the buyer's belief that a seller has beneficial motives, is genuinely concerned about the buyer's interests and will act in goodwill beyond short-term profit expectations (Pavlou and Dimoka, 2006). Benevolence generally refers to a trustor's beliefs in a trustee's goodwill intentions, given the trustee's opportunity to exploit the trustor. Credibility is the buyer's belief that a seller is competent and reliable and will both conduct a transaction effectively and fulfill it honestly. Hence, we argue that benevolence and credibility are two critical trusting beliefs that might affect trust in the platform, which in turn might affect the willingness of a stranger to rent his house to another stranger. To our knowledge, no research thus far has investigated the effects of trusting beliefs on trust in the platform in the sharing economy context. Indeed, the literature has not validated any causal link from one dimension to the other (Pavlou and Dimoka, 2006). Hence, we argue that trust in the platform is formed by trusting beliefs. Thus, we propose the following:

Hypothesis 1. (H1): There is a positive relationship between trusting beliefs (credibility H1a, benevolence H1b) and trust in the platform.

3.2. Reputational cues

Fombrun (1996) defines reputation as “a perceptual representation of a company's past actions and future prospects that describes the firm's overall appeal to all of its key constituents when compared with other leading rivals.” In marketing, reputation results from the construction of an organization with the aim of triggering a purchase and creating consumer loyalty (Keller and Aaker, 1998). Reputation is understood as the history of the brand, the organization, the company, a “quality signal” that can reduce information asymmetry (Kirmani and Rao, 2000).

Individuals need reassurance in three key areas: (1) that the platform will support them should problems arise, (2) that systems have been set

² Some authors have conceptualized trust in the context of buyer–seller exchange, including ability (Gefen, 2002; Mayer et al., 1995; Serva et al., 2005). Ability comprises the perceived skills, competencies, and characteristics that enable a party to have influence within a specific domain (Mayer et al., 1995). As we assume that the credibility construct includes competence and therefore ability, the construct ability does not need to be added to the notion of trusting beliefs. The authors thank an anonymous reviewer for this suggestion.

up to distinguish good products from bad, and (3) that the system can identify quality suppliers from unscrupulous ones. Effective signals must be visible, unambiguous, and priced accordingly to distinguish high-quality from low-quality agents (Rao et al., 1999). Intermediary online platforms must develop systems that ensure their good reputation and those of their suppliers. Reputation has been studied widely as an antecedent of trust in the more general context of e-commerce (Veh et al., 2019). In a CC environment, the buyers, the platform and the sellers are the main stakeholders. While these stakeholders may have different priorities and expectations, a firm's reputation enables them to perceive the same cues, react in similar ways to them and, ultimately, come to the same conclusions (Parker et al., 2019). Accordingly, the aim of this research is to gain a more in-depth understanding of how buyers react to the various cues sent by the platform and the sellers.

Reputational mechanisms are built around the platform's best practices, such as safety measures (e.g., secured transactions), guarantees, website quality, service quality, and reputation of the platform itself (e.g., community building) (ter Huurne et al., 2017). The reputation of a platform was found to have an effect on trust (Möhlmann, 2016). Based on this theoretical development, we hypothesize the following:

Hypothesis 2. (H2a): There is a positive relationship between platform reputation (reputational cue) and trust in the platform.

Most research shows a positive effect of a seller's good reputation on trust (Bente et al., 2012; Ertz et al., 2016). Hence, to assess seller reputation in collaborative consumption, one of the most important tools comprises the seller reputational mechanisms (Liu et al., 2016). These reputational mechanisms or reputational cues are composed of the ratings, feedback, or referrals displayed on the platform. Möhlmann (2021) has identified the peer-focused trust cues that enable the direct exchange of information among peers, which eases consumers' trust decisions as they acquire knowledge that enables them to better assess whether they can trust a sharing partner or provider. Our research thus integrates seller's reputational cues into the proposed model, and we posit the following:

Hypothesis 2. (H2b): There is a positive relationship between seller reputation (reputational cue) and trust in the sharing partners.

3.3. Hierarchical trust in C2C platforms

C2C exchanges introduce an additional difficulty into the roles of platform and seller: the ecosystem of the triangle (Benoit et al., 2017). Trust in the internet platform and trust in the seller must be differentiated. This logic parallels the literature on "two-sided" platforms (Hagi and Spulber, 2013) and collaborative consumption (Hawlichschek et al., 2016). In their theoretical work, Benoit et al. (2017) conclude that a triadic relation or network should not be considered a hierarchy "led" by the platform provider; rather, it aims to build good relationships with both the supply and the demand side that cocreate value. However, two systems of trust coexist: that of the system (platform) and that of the person (the seller).

This implies that trust could be transferred, with a hierarchical effect, from the system to the sharing partners, as inferred but not proven by Mittendorf (Mittendorf, 2017; Mittendorf et al., 2019). Pavlou and Gefen (2004) underline that online transactions (auctions on Amazon) are only possible within a stable institutional system that sets the terms of, facilitating or mediating these exchanges. Trust in the platform thus informs trust in the sharing partners, which indicates "a trust-transference logic" (Doney and Cannon, 1997). Buyers form a seller's trust through the organization's reliability in a transfer process, which can be used to predict a positive relationship (Doney and Cannon, 1997). A trustworthy intermediary can therefore reduce transaction uncertainties and prevent opportunistic seller behavior. Furthermore, consistent with Hallem et al. (2021), sellers who use a trustworthy intermediary send positive signals to buyers. This trust-transference

logic, however, has not yet been explored in the CC context. Hence, we hypothesize a hierarchical trust effect, from trust in the platform to the sharing partners, as follows:

Hypothesis 3. (H3): There is a positive relationship between trust in the platform and trust in the sharing partners.

3.4. Electronic word-of-mouth

The intention to recommend has been a popular research focus since the early 2000s; it is an indicator variable of a company's margin and business volume (Reichheld, 2003). Customers with high recommendation intentions are less price sensitive and buy more offerings (Schmitt et al., 2011). The intention to recommend a company might be the main indicator of customer satisfaction, which has the highest correlation with repeat purchases. Although sharing services are currently used predominantly by consumers in younger age groups, future generations are growing up in the sharing economy. Furthermore, with social media, recommendation or disapproval can become viral. Personal recommendation, then, is an early indicator of word-of-mouth (Schmitt et al., 2011). Hennig-Thurau et al. (2004, p. 39) define electronic word-of-mouth (EWOM) as "any positive or negative statement made by potential, actual or former customers about a product or company which is made available to a multitude of people and institutions via the internet." In Rosario et al.'s (2016) meta-analysis of 40 platforms, the intention to recommend online is proven to directly correlate with platform sales performance. Furthermore, hierarchical trust, a core concept in this study (i.e., trust transference from the C2C platform to the sharing partners) has positive outcomes such as the intention to engage (Mittendorf et al., 2019) or perceived risk reduction (Lee et al., 2018). Accordingly, we draw from Palmatier et al.'s (2006) relationship marketing model, which considers trust an antecedent of word-of-mouth, to develop the following hypothesis:

Hypothesis 4. (H4): There is a positive relationship between hierarchical trust (H4a for trust in the platform, H4b for trust in sharing partners) and EWOM.

3.5. Interchangeability: The dual role of actors

Experience with a platform as a buyer has a positive effect on trust because such experience allows users to save time, feel at ease, and engage in habitual use, reducing both perceived risk (Komiak and Benbasat, 2006) and the transaction costs inherent in any new product or service (Möhlmann, 2015). Similarly, familiarity with the platform is an antecedent of trust; it underpins a transaction and its expectations concerning who, what, when, how, and where (Gefen, 2000). Familiarity may therefore lead to unjustified trusting beliefs by triggering cross-level trust conflation among peer consumers who are relatively unfamiliar with the platform (Möhlmann, 2021), whereby these buyers cannot distinguish whether trustworthy cues stem from the platform or sharing partners.

Building on these findings, we go one step further and propose the moderating role of interchangeability. Interchangeability implies that users of a collaborative consumption platform have experienced both sides of exchange, i.e., they have been both sellers and buyers (Ertz et al., 2019). Specifically, we suggest that it is not only their familiarity with the platform that alters the behavior of individuals and, in particular, their trust decisions in collaborative consumption but also their previous experience as a seller, i.e., on the other side of the exchange (Schilke and Huang, 2018). Interchangeability may thus enhance hierarchical trust (i.e., trust transference from the C2C platform to the sharing partners), as it provides a more accurate picture of the overall C2C process. More precisely, experiencing the role of the seller provides a more nuanced understanding of how the reputational system works; it provides better cues on how the platform delivers service—it illuminates the back office of the platform. As a result, in a buying situation, an

interchangeable user is more inclined to base trust decisions on trusting beliefs with fewer reputational cues. Indeed, in the context of collaborative consumption, Nguyen et al. (2020) confirm that interchangeability has a positive influence on trust. Thus, we posit the following:

Hypothesis 5. (H5): Interchangeable users (vs. noninterchangeable users) are more likely to build their trust decisions on trusting beliefs (H5a for benevolence, H5b for credibility), while noninterchangeable users (vs. interchangeable users) are more likely to build their trust decisions on reputational cues (H5c for platform reputation, H5d for seller reputation).

Fig. 1 summarizes our research model.

4. Research method

4.1. Data collection

To validate our conceptual model empirically, we conducted an online survey regarding the hosting platform Airbnb, a popular site and pioneer in C2C described in the sharing economy research stream as the most “paradigmatic” platform (Möhlmann, 2021). Airbnb, a paid online rental platform, works by encouraging individuals to open up their homes to others searching for accommodations. As one of the most successful business models of the sharing economy, Airbnb has grown remarkably fast over the past half-dozen years, and its increase in consumer use has affected the entire hotel and tourism industry (Wang et al., 2020). Founded in 2008, Airbnb had registered over 7 million accommodations in 100,000 cities in 220 countries by 2022, and its average number of daily visitors has risen to over 1.5 billion (Airbnb, 2023). Our choice of this platform follows the widely shared recommendations of Churchill (1979) and MacKenzie et al. (2011). Specifically, a questionnaire was sent to a representative sample of the French population in terms of gender, age, occupation, geographical location, and size of urban area using the quota method. Finally, 1706 people were selected via an online panel, and 908 usable responses were

obtained (45 % male, age range 21–74, mean age 45) (Table B in the appendix). All respondents had made at least one reservation on Airbnb in the last two years. Critically, we measured both self-assessed variables and past behaviors.

To address nonresponse bias, we compared early versus late responses and found no differences between them. Furthermore, the study was designed so that the items did not follow a logical sequence (Armstrong and Overton, 1977). Therefore, nonresponse bias was not a concern.

4.2. Measurements

All measures were reflective and comprised multi-item, 7-point Likert-type scales. All scales were based on validated scales with some minor wording changes. Based on Ba and Pavlou's (Pavlou and Dimoka, 2006) two dimensions of trust, trusting beliefs were measured by credibility (three items) and benevolence (three items), following McKnight et al. (McKnight et al., 2002). Trust in the platform construct was captured with three items adapted and modified from Pavlou and Gefen (Pavlou and Gefen, 2004) and Gefen (Gefen, 2000). Platform reputation was measured with two items adapted and modified from Han et al. (Han et al., 2015). Seller reputation was captured with two items adapted and modified from Han et al. (Han et al., 2015). Trust in sharing partners was measured with three items inspired by Gefen (Gefen, 2000) and Pavlou and Gefen (Pavlou and Gefen, 2004). Finally, EWOM was reflected in two items drawn from Wang et al.'s (Wang et al., 2011) scale (more details are provided in Table 1).

Acknowledging that factors other than the explanatory variables of interest could influence the modeled relationships with EWOM, we included control variables. In addition to standard control variables such as age and gender, we included perceived price (1-item scale: “This accommodation is good value for money”) and perceived quality of the service (1-item scale: “The quality of this accommodation is good”), following Bernard et al. (Bernard et al., 2015). These variables could have confounded our theoretical model, as C2C can be driven by purely

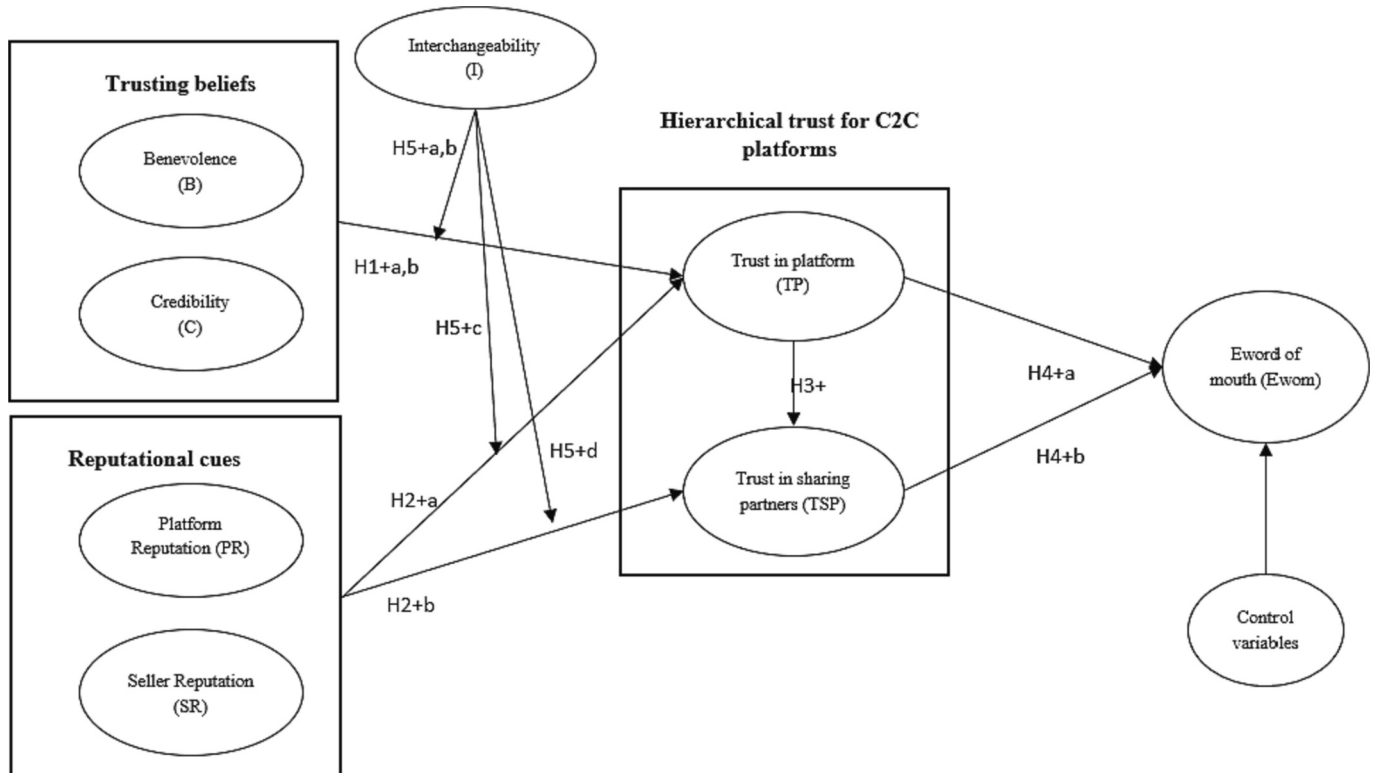


Fig. 1. Research model.

Table 1
Construct scale development (total sample N = 908).

Latent constructs	Loadings	Composite reliability	Indicator reliability	AVE
<i>Benevolence beliefs (trusting beliefs)</i>				
This seller seems to really look out for what is important to me	0.926	0.977	0.933	0.848
This seller appears to go out of his way to help me	0.927		0.935	
My needs and desires appear to be important to this seller	0.908		0.902	
<i>Credibility beliefs (trusting beliefs)</i>				
This seller is very capable of performing online transactions	0.965	0.910	0.831	0.769
I feel very confident about this seller's online skills	0.951		0.805	
This seller appears to be very competent in the area of e-commerce	0.951		0.711	
<i>Trust in the platform</i>				
As a hosting platform, Airbnb.com can be trusted at all times	0.980	0.805	0.961	0.731
As a hosting platform, I believe that Airbnb.com is trustworthy	0.807		0.655	
As a hosting platform, I trust Airbnb.com	0.816		0.742	
<i>Seller reputation</i>				
The seller has an excellent reputation	0.916	0.916	0.788	0.843
The seller keeps its commitments	0.919		0.787	
<i>Platform reputation</i>				
The Airbnb platform has an excellent reputation	0.980	0.967	0.839	0.837
The Airbnb platform keeps its commitments	0.977		0.845	
<i>Trust in sharing partners</i>				
I believe that the accommodation provider on Airbnb.com is secure	0.887	0.859	0.788	0.743
I trust the accommodation provider on Airbnb.com on providing more guarantees	0.887		0.787	
I trust the accommodation provider on Airbnb.com on delivering a certain quality standard	0.881		0.776	
<i>EWOM</i>				
I intend to recommend this type of accommodation to my family and friends	0.959	0.932	0.919	0.923
I will recommend this Airbnb platform to my friends and family	0.954		0.910	

utilitarian motives (Bardhi and Eckhardt, 2012; Bellotti et al., 2015; Böcker and Meelen, 2017). Finally, as it could influence EWOM, we controlled for experience in another CC category (car sharing) by asking our respondents the following: “During the last two years, have you used a car sharing service to travel?”

All coefficients for composite reliability and indicator reliability are above the threshold of 0.7, verifying acceptable levels of internal consistency. For each construct, the average variance extracted (AVE) exceeds the 0.5 level. These results thus confirm convergent validity. Discriminant validity criteria are also satisfied, as the shared variances are larger than the AVE values (Fornell and Larcker, 1981), and the results of a heterotrait-monotrait ratio of correlations (HTMT) matrix indicate that all values are below the 0.90 threshold (Benitez et al.,

2020; Henseler et al., 2015) (Tables C and E in the appendix). Descriptive statistics and correlations are provided in Tables D, F and G in the appendix.

Furthermore, to ensure the absence of common variance bias (Podsakoff et al., 2003), we adopted a procedure recommended by Liang et al. (Liang et al., 2007): the comparison of the mean loadings squared ($R1^2$) of the items on their substantive variables with the mean loadings squared ($R2^2$) on the method factor introduced in the structural model. Our results indicate that the mean variance explained by the substantive variable indicators is 0.842 and that the mean variance explained by the method factor is -0.001 , a ratio of 842 to 1. Thus, only 0.118 % of the explained variance can be attributed to the method factor. Additionally, 1 loading out of 20 is significant ($p < 0.001$). We can therefore conclude that no common variance bias has impacted the results of our research.

Finally, recent work on the PLS method has strongly recommended examining the predictive validity of a PLS-SEM using cross-validation of two samples (“training” and “holdout”). Examination of the holdout (excluded) sample provides a clear indication of how a predictive model would perform in practice. Applying Cepeda Carrión et al.'s (Cepeda Carrión et al., 2016) eight-step method, these results indicate an R^2 in the training sample ($R^2 = 0.82$) very close to the holdout sample ($R^2 = 0.85$). The predictive validity is high, affirming the good quality of our conceptual model in terms of predicting EWOM.

5. Findings

Data analysis compared the no interchangeability sample ($N = 742$) with the interchangeability sample ($N = 166$). In accordance with our initial assumption, we find that credibility and platform reputation have a positive significant effect on trust in the platform for the no interchangeability sample ($\beta = 0.553, p < 0.000; \beta = 0.218, p < 0.000$). In contrast, benevolence has no effect on trust in the platform ($\beta = 0.041, p > 0.05$) (Table 2).

For the interchangeability sample, credibility and benevolence have a positive significant effect on trust in the platform, while the effect of platform reputation is nonsignificant ($\beta = 0.525, p < 0.01; \beta = 0.317, p < 0.05; \beta = 0.070, p > 0.05$). Users who have experience in the two roles of seller and buyer therefore essentially rely on the credibility and benevolence of the platform to establish their trust. In contrast, platform reputation has no influence on trust in the platform for such interchangeable users; they do not need reputational cues to establish their trust. This unexpected result on platform reputation is discussed further in our theoretical contributions section below. These results are detailed in Table 3.

Within the same interchangeability sample, trust in the platform has a positive significant effect on trust in sharing partners, whereas seller reputation has no effect on trust ($\beta = 0.449, p < 0.000; \beta = -0.085, p > 0.05$) (Table 4). For the no interchangeability sample, the results indicate that trust in the platform and seller reputation have a positive significant effect on trust in sharing partners ($\beta = 0.280, p < 0.05; \beta = 0.132, p < 0.05$) (Table 5).

Trust in the platform has a significant effect on EWOM for both groups ($\beta = 0.752, p < 0.000$ for no interchangeability sample; $\beta = 0.775, p < 0.000$ for interchangeability sample) (Tables 6 and 7).

Contrary to the trust in the platform \rightarrow EWOM path, there is a

Table 2

Bootstrapped path coefficient estimates for trust in the platform. No-interchangeability sample ($N = 742$, no interchangeability).

Latent variable	Value	t	Pr > t	LCI (95 %)	UCI (95 %)
Credibility (H1a)	0.553	7.719	0.000	0.298	0.829
Benevolence (H1b)	0.041	0.534	0.280	-0.075	0.161
Platform reputation (H2a)	0.218	3.819	0.000	0.128	0.535
Bootstrapped R^2	0.565			0.792	0.938

Table 3
Bootstrapped path coefficient estimates for trust in the platform. Interchangeability sample (N = 166, interchangeability).

Latent variable	Value	t	Pr > t	LCI (95 %)	UCI (95 %)
Credibility (H1a)	0.525	2.814	0.006	0.122	0.581
Benevolence (H1b)	0.317	2.251	0.014	0.022	0.295
Platform reputation (H2a)	0.070	0.606	0.270	-0.044	0.212
Bootstrapped R ²	0.702		0.792	0.492	0.622

Table 4
Bootstrapped path coefficient estimates for trust in sharing partners. No-interchangeability sample (N = 166, interchangeability).

Latent variable	Value	t	Pr > t	LCI (95 %)	UCI (95 %)
Seller reputation (H2b)	-0.085	0.706	0.482	-0.104	0.243
Trust in the platform (H3)	0.449	4.250	0.000	0.296	0.598
Bootstrapped R ²	0.157			0.141	0.375

Table 5
Bootstrapped path coefficient estimates for trust in sharing partners. Interchangeability sample (N = 742, no interchangeability).

Latent variable	Value	t	Pr > t	LCI (95 %)	UCI (95 %)
Seller reputation (H2b)	0.132	2.969	0.000	0.042	0.211
Trust in the platform (H3)	0.280	13.969	0.000	0.135	0.484
Bootstrapped R ²	0.164			0.104	0.241

Table 6
Bootstrapped path coefficient estimates for word-of-mouth. No-interchangeability sample (N = 742, no interchangeability).

Latent variable	Value	t	Pr > t	LCI (95 %)	UCI (95 %)
Trust in the platform (H4a)	0.752	26.320	0.000	0.726	0.842
Trust in sharing partners (H4b)	0.036	1.274	0.203	-0.001	0.101
Bootstrapped R ²	0.651			0.884	0.950

Table 7
Bootstrapped path coefficient estimates for word-of-mouth. Interchangeability sample (N = 166, interchangeability).

Latent variable	Value	t	Pr > t	LCI (95 %)	UCI (95 %)
Trust in the platform (H4a)	0.775	11.600	0.000	0.614	0.873
Trust in sharing partners (H4b)	0.138	2.041	0.042	0.023	0.284
Bootstrapped R ²	0.687			0.498	0.798

difference between the two groups regarding the trust in sharing partners →EWOM path: significant for the interchangeability sample ($\beta = 0.138, p < 0.042$) and nonsignificant for the no interchangeability sample ($\beta = 0.036, p > 0.05$). The hierarchical effect is confirmed for both samples; that is, the platform centralizes trust in the transaction and then distributes it to the seller.

As an additional step, to establish robustness, we assessed the moderation effect of interchangeability via multigroup analysis (Sarstedt et al., 2020). According to Hair et al. (2017), MGA in PLSPM is one of the most efficient ways to assess moderation across multiple

relationships. MGA offers a more complete picture (than traditional moderation analysis) of the moderator's influence on the analysis results as the focus shifts from the moderator's impact on one specific relationship to its impact on all the modeled relationships (Hair et al., 2017; Klesel et al., 2019). MGA or multigroup analysis is thus a means to test data groups to determine the existence of significant differences across group-specific parameter estimates (e.g., path coefficients) (Hair et al., 2017). MGA enables researchers to test for variations across different groups in two identical models when the groups are known. Its ability to identify the presence or absence of multigroup differences is anchored in the PLSPM technique. Prior to running the MGA, measurement invariance must be established to confirm which type of MGA can be performed. Once partial invariance is achieved, the bootstrapped path estimates of each group can be presented. The complete procedure is detailed in the supplemental material.

Accordingly, the only significant path coefficient difference is observed for the interchangeability sample regarding benevolence → trust in the platform ($\beta(\text{Interchange}) - \beta(\text{NO Interchange}) = 0.276, p < 0.05$), and seller reputation → trust in the sharing partners for the no interchangeability sample ($\beta(\text{Interchange}) - \beta(\text{NO Interchange}) = -0.217, p < 0.05$) (Table 8).

Importantly, this result suggests that users with the capacity to host and to be hosted are more prone to trust the platform because they believe that the system considers their needs. This finding also indicates that interchangeability enhances trust in the C2C platform by 0.276 (through the benevolence path) compared to the noninterchangeable users. In contrast, users who do not change roles are more prone to trust their sharing partners, probably because they appear more human and trustworthy (for more on this topic, see the discussion section). Taken together, the above results therefore confirm H1a, H3 and H4a and partially confirm H1b, H2a, H2b, and H4b. Regarding the moderating effect, H5a and H5d are confirmed (only for benevolence-trust in the platform path and only for seller reputation-trust in sharing partners path), but H5b and H5c are not supported.

6. Discussion and conclusion

6.1. Theoretical contributions

This research makes three main contributions. First, we extend the collaborative consumption literature by adopting an interchangeability perspective. Interchangeability is a concept that encompasses the principal (buyer) and the agent (sharing partner), the two actors in C2C platforms. Thus, the originality of our contribution is the evaluation, from both sides, of the moderating effect between platform trust and trust in sharing partners: supplier and buyer. To our knowledge, this dual perspective has not been previously applied. Mittendorf (2017) focuses on the suppliers' intent to create an Uber account rather than the buyer's point of view. Similarly, Mittendorf et al. (2019) do not test the mediating effect between trust in the platform and trust in sharing partners. Nevertheless, our data show that interchangeability moderates peer consumers' perceptions of the construction and influence of trust. Specifically, interchangeable users acquire a complete view of the platform and base their trust solely on the platform, whereas noninterchangeable users refer to seller reputation to build trust in a sharing partner.

When consumers buy a service on a digital platform, their trust in the system differs according to their knowledge, which is significantly affected by the different salient user roles (i.e., interchangeable or not) (Nguyen et al., 2020). If consumers lack experience as a seller on a platform, i.e., reflect the one-sided user role (noninterchangeable buyer), they rely more on a single trusting belief, such as credibility, and mainly on reputational cues (seller reputation and platform reputation) because their knowledge of the system is limited. As a result, it might be difficult for these consumers to assess service quality *ex ante*. In the event of a problem, such one-sided users can only rely on the platform's

Table 8

Path coefficient bootstrap multigroup comparison results (MGA differences between the two groups).

Hypothesis	Relationship	Path coefficient differences (GROUP Interchange vs. GROUP_NO Interchange)	2-tailed (GROUP_Interchange vs. GROUP_NO Interchange) p value	Decision
H5a	Benevolence → Trust Platform	0.276	0.044	Supported
H5b	Credibility → Trust Platform	-0.063	0.376	Unsupported
H5c	Platform Reputation → Trust Platform	-0.188	0.079	Unsupported
H5d	Seller Reputation → Trust Sharing Partners	-0.217	0.043	Supported

contractual quality and credibility to resolve it. The benevolence conveyed by the platform has no effect: since the quality of services is difficult to assess, individuals refer to more technical points and doubt the benevolence displayed by the platform. However, this is not the case for a two-sided user role (interchangeable buyer). Here, benevolence is a significant trusting belief. Switching roles can thus provide a deeper understanding of the perspectives and experiences of both buyers and sellers (Schilke and Huang, 2018); this, in turn, can foster trust in the benevolence and credibility of other users. For buyers, this enables them to train and sharpen their judgment, to rely less on the opinions of others and to acquire an economic and relational culture that limits the risks of being “ripped off.” It allows users to adopt the perspective of others and, therefore, to have a full understanding of the exchange, it leads them to engage in other-focused perspective taking, key mechanism in accurate trust decisions (Schilke and Huang, 2018). While our results are thus partly consistent with Nguyen et al. (2020), they find no direct link between interchangeability and trust, which is totally mediated by social proximity. This is due to important differences regarding variable choice and measurement scale. That is, for Nguyen et al. (2020), interchangeability is an antecedent of trust, whereas we consider it a moderator of trusting beliefs and reputational cues. Hence, we define interchangeability as a personal variable that does not have a direct effect on trust but rather “specifies the form and/or magnitude of the relationship between a predictor and a criterion variable” (Sharma et al., 1981, p. 292).

Second, we contribute to the literature on the role of trust in collaborative consumption. This study is one of only a few that propose and empirically specify a model that links the two dimensions of trust (benevolence and credibility) in an institutional intermediary: the platform. We have thus responded to the call of Hallem et al. (2021) to propose moderating individual characteristics when evaluating trust in CC, i.e., interchangeability. Our findings suggest that while credibility impacts trust in the platform for both interchangeable and noninterchangeable buyers, benevolence influences trust only in the case of interchangeability. Our results therefore diverge from Pavlou and Dimoka's (2006) analysis of eBay, which suggests a stronger impact of benevolence than credibility. The relevant focal products explain this finding.

Specifically, our study investigates accommodation rental, an experience good whose quality is difficult to assess. Both difficulty in assessing the quality and asymmetry of information increase according to the type of good: “research,” “experience,” or “belief” (Nelson, 1970). Online markets only exacerbate this problem. Product performance, especially for experience or belief goods, is difficult to convey and assess online (Dimoka et al., 2012). Hence, our results show that for experience goods, credibility is more important than benevolence (in the case of no interchangeability). Buyers expect the C2C platform to demonstrate its ability to meet their needs. For experience goods, competition among sellers is also distinct, as experience goods are less directly comparable than “search” goods. To be effective, C2C platforms must inspire benevolence up to a certain point.

Third, we expand the platform literature by confirming that the

platform plays an essential role in the sharing economy (Luo et al., 2020). We thus complement such research by delineating a hierarchy of trust in the C2C complex exchange. Our results reveal that trust in sharing partners depends on trust in the platform. That is, trust in the platform establishes trust in sharing partners and creates bonds (Hallem et al., 2021). Indeed, most C2C participants need a regulatory system that increases cooperation among members by reducing distrust (Hartl et al., 2016). Our results therefore confirm a “trust-transference logic” between the platform and sharing partners (Doney and Cannon, 1997). The platform can be considered an intermediary, reducing transaction uncertainty—the “guardian” in the triadic exchange process (Pavlou and Gefen, 2004).

However, our data also show that the importance of the platform differs according to user profile. Interchangeable actors understand both the pre- and postcontract phases and how to sell or buy. They know how to avoid any misrepresentation of the service's characteristics. They grasp the rules, regulations, and guarantees applied by the platform in case of agent or product failure. They thus rely on the credibility and benevolence of the platform first. Our results concerning reputational cues, which have no effect on trust in sharing partners, thus reflect these findings. Similarly, our data show that while trust in partners impacts EWOM only for users who have been both sellers and buyers, trust in the platform has an effect on EWOM for all buyers (interchangeable or not), confirming the platform's guardian role.

6.2. Managerial implications

One of the key findings of this research is the hierarchical effect, from platform trust to seller trust, and the significant role of platform reputation. Platforms must create processes that engender trust in different aspects: product or service quality, security procedures, information clarity, and respect for laws and regulations. Buyers trust those who have much to lose by acting in an untrustworthy way; therefore, it is important for platforms to build and develop a good reputation. Intermediary platforms must create tools that build and enhance their reputation in the marketplace, where consumers and suppliers are constantly being tracked and judged. The context of collaborative consumption is quite specific in that no platform within it can be considered a pure institutional “third party” or a classical firm whose reputation is mostly based on company employees' ability to deliver an excellent service. In CC, the platform's reputation is also based on the development of its community. Therefore, community management is crucial.

The hierarchical trust transfer process, from the platform to the sharing partners, suggests that platforms must emphasize the communication of customer satisfaction based on individuals' experiences. Communications by users, such as online testimonials or ambassador programs (i.e., Airbnb Citizen), seem particularly appropriate. Platforms have an interest in investing in systems that punish bad actors and to develop mechanisms for recourse when service failure occurs (Benoit et al., 2017). They must also promote the best actors, for which many tools are available, for example, low exposure for those who are poorly rated or respond too late and high exposure for the best performers,

which is the point of Airbnb's Superhost program. Moreover, platforms must develop tools that enable sellers to build their own reputation—presentation of offers, self-training, self-evaluation—whereby they must encourage actor cooperation.

Every platform must therefore provide the tools, mechanisms, and interfaces needed to identify and qualify quality offers to propose them to buyers and facilitate relevant connections. They must ensure that consumers—amateurs who, legally, are peers—perform the productive tasks expected of them (Dujarier, 2015). Our results show that platforms should prioritize investments in the contractual elements of their credibility, such as the availability of products or services, realistic presentations, rules and standards, confidentiality, and recourse. Regarding benevolence, our findings suggest that overinvestment in benevolence signals can be ineffective for noninterchangeable users. That is, actors already know that what they expect from platforms is efficiency in matching and delivery.

Finally, the effect of actors playing dual roles has some managerial implications. Platforms should encourage actors to play both roles to acquire a better understanding of the process, which should promote trust and encourage recommendations in turn. The incentive to play the role of sharing partner can also have interesting effects on the platform: knowledge of the rules, procedures, modes of use, and investment in the mastery of the tools collectively create a lock-in system that at once increases the costs of change and encourages loyalty (Shapiro and Varian, 1999). It also has implication for the decision-making process. Schilke and Huang (2018) underline that taking “other-focused perspective”, as for interchangeable users, is a key mechanism in accurate swift trust decisions.

6.3. Limitations and future research

This study has several limitations that merit further research. First, not all platforms serve the same purpose for their users. Hence, recent work on platform typologies has classified them by how much control they have over their users and by how intense the competition is among participants. While Airbnb has moderate control over its users compared to a platform such as Uber, there is greater competition among Airbnb providers than those of a platform such as CouchSurfing (Constantiou et al., 2017).

Second, Gefen, Benbasat, and Pavlou (Gefen et al., 2008) emphasize that the literature has largely neglected the moderators of trust that distinctly influence behavioral intentions. Mittendorf (Mittendorf et al.,

2019) highlights how differences in results depend on the dimensionality of the service and the number of interactions generated. Thus, Airbnb's high dimensionality, in contrast to Uber's low dimensionality, moderates these results. Future research could therefore examine how different product or service characteristics can affect these results. Our model also considers reputational cues antecedents of trust. However, trust may also influence reputation, as these two concepts have mutual influences (Roberts and Dowling, 2002; Walsh and Beatty, 2007). Although relevant authors have identified trust as a key correlate of corporate reputation, this link has not been empirically established. Hence, future research could extend Walsh et al.'s (2009) work by examining the antecedents and consequences of corporate reputation. For instance, an experimental design featuring scenarios generating positive or negative trust could evaluate the mutual impact of trust on reputation and vice versa.

Finally, interchangeability is a novel concept that should be analyzed in more depth to better understand its importance and effects (Nguyen et al., 2020). Indeed, our results might differ according to the level of skills acquired by sellers, i.e., their competence to deliver the service (from occasionally to regularly). Future research could also assess the heuristics and similarity effects that may influence trust allocation.

CRedit authorship contribution statement

Fabienne Chameroy: Conceptualization, Methodology, Writing-original, Writing - Review & Editing, Project-administration, Investigation.

Stéphane Salgado: Conceptualization, Methodology, Software, Writing - Review & Editing.

Virginie de Barnier: Conceptualisation, Writing - Review and Editing.

Damien Chaney: Conceptualization, Writing - Review and Editing.

Data availability

Data will be made available on request.

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Appendix A

Table B
Sample structure (total sample N = 908).

Demographic variables	Percentage
Gender	
Male	45
Female	55
Age	
21–24	10
25–34	25
35–44	22
45–54	20
55–64	15
65–74	7
Monthly income (EUR)	
< 1000	3.8
1001–2000	25.4
2001–3000	28.6
3001–4000	22.2
4001–5000	10.4
5001–6000	4.7
> 6000	4.9

(continued on next page)

Table B (continued)

Demographic variables	Percentage
Education level	
Junior middle school or lower	15.6
Senior middle school	16.5
Professional college	22.1
Bachelor degree	37.8
Postgraduate degree	8
Total	100

Table C

Discriminant validity: HTMT ratio of correlations (no interchangeability sample N = 742).

	1	2	3	4	5	6	7
1. B							
2. C	0.876						
3. EW	0.657	0.698					
4. PR	0.848	0.856	0.697				
5. SR	0.468	0.567	0.682	0.421			
6. TP	0.761	0.862	0.852	0.819	0.689		
7. TSP	0.471	0.464	0.410	0.421	0.341	0.458	

B: benevolence; C: credibility; EW: eword of mouth; PR: platform reputation; SR: seller reputation; TP: trust in the platform; TSP: trust in sharing partners.

Table D

Descriptive statistics and correlations (no interchangeability sample N = 742).

	Means	S.D.	1	2	3	4	5	6	7
1. TP	3.758	1.207	1.000						
2. C	4.783	0.823	0.847	1.000					
3. B	4.724	0.838	0.682	0.778	1.000				
4. PR	4.327	0.917	0.790	0.885	0.712	1.000			
5. TSP	4.328	0.973	0.495	0.458	0.382	0.400	1.000		
6. SR	4.381	1.022	0.456	0.404	0.360	0.368	0.773	1.000	
7. EW	4.502	1.106	0.751	0.640	0.559	0.603	0.543	0.493	1.000

B: benevolence; C: credibility; EW: eword of mouth; PR: platform reputation; S.D: standard deviation; SR: seller reputation; TSP: trust in sharing partners TP: trust in the platform.

Table E

Discriminant validity: HTMT ratio of correlations (interchangeability sample N = 166).

	1	2	3	4	5	6	7
1. B							
2. C	0.837						
3. EW	0.757	0.716					
4. PR	0.538	0.667	0.715				
5. SR	0.538	0.557	0.743	0.544			
6. TP	0.905	0.909	0.952	0.837	0.807		
7. TSP	0.057	0.032	0.053	0.085	0.053	0.08	

B: benevolence; C: credibility; EW: eword of mouth; PR: platform reputation; SR: seller reputation; TP: trust in the platform; TSP: trust in sharing partners.

Table F

Descriptive statistics and correlations (interchangeability sample N = 166).

	Means	S.D.	1	2	3	4	5	6	7
1. TP	3.308	0.892	1.000						
2. C	4.250	0.832	0.834	1.000					
3. B	4.204	0.620	0.818	0.919	1.000				
4. PR	4.105	0.517	0.710	0.802	0.784	1.000			
5. TSP	4.100	0.758	0.403	0.358	0.373	0.408	1.000		
6. SR	4.181	0.922	0.622	0.446	0.426	0.387	0.200	1.000	
7. EW	4.702	0.906	0.820	0.652	0.686	0.595	0.449	0.609	1.000

B: benevolence; C: credibility; EW: eword of mouth; PR: platform reputation; S.D.: standard deviation; SR: seller reputation; TSP: trust in sharing partners TP: trust in the platform.

Table G

Descriptive statistics and correlations (total sample N = 908).

	Means	S.D.	1	2	3	4	5	6	7
1. TP	4.548	0.801	1.000						
2. C	4.402	0.776	0.834	1.000					
3. B	4.187	0.775	0.767	0.817	1.000				
4. PR	4.285	0.750	0.658	0.692	0.700	1.000			
5. TSP	3.701	0.908	0.392	0.417	0.410	0.330	1.000		
6. SR	4.939	0.865	0.512	0.369	0.443	0.308	0.265	1.000	
7. EW	4.676	0.906	0.804	0.595	0.626	0.563	0.366	0.542	1.000

B: benevolence; C: credibility; EW: eword of mouth; PR: platform reputation; S.D.: standard deviation; SR: seller reputation; TSP: trust in sharing partners TP: trust in the platform.

Appendix B. Supplementary data

Supplementary data to this article can be found online at <https://doi.org/10.1016/j.techfore.2023.122997>.

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