

# Trust dynamics in the sharing economy: A systematic review

## Abstract

Sharing economy users need to place considerable trust in the person and the platform they are dealing with. Opportunistic consequences for trading partners can be severe, such as property damage or endangerment of personal safety. Trust is a critical factor in overcoming uncertainty and mitigating risk. To understand how users' trust in the sharing economy is influenced, we performed a systematic literature review. The results show various antecedents of trust in the sharing economy related to multiple entities.

*Keywords:* Collaborative economy, e-commerce, online trust, sharing economy, trust.

## Materials and Methods

To assess the status of trust-related research in the extant social commerce literature, we conducted a preliminary systematic review following the search strategy described by Ter Huurne et al. (2017). The search strategy is depicted in Figure 10. Following Ter Huurne et al. (2017)'s search criteria, we conducted the search on four databases, Google Scholar, Scopus, Web of Science, and ScienceDirect. We are using the string of keywords: "Sharing economy" OR "collaborative consumption" OR "p2p economy" OR "peer-to-peer economy" OR "consumer-to-consumer e-commerce" OR "C2C e-commerce", followed by "Trust AND Trustworthiness" on Google Scholar and "Trust OR Trustworthiness" on the other three databases. The result showed 2224 papers in total. After removing the duplicates, 1960 papers remained. We further removed 320 non-English articles and kept 1640 for more screening tasks. The full texts of these papers were screened, but 35 of them cannot be downloaded and thus were excluded. The remaining job was to filter out the documents in which the study context was not C2C EC or sharing economy, and the dependent variable was not "trust" or "trustworthiness". To this end, 1500 papers were excluded, and 105 remained.

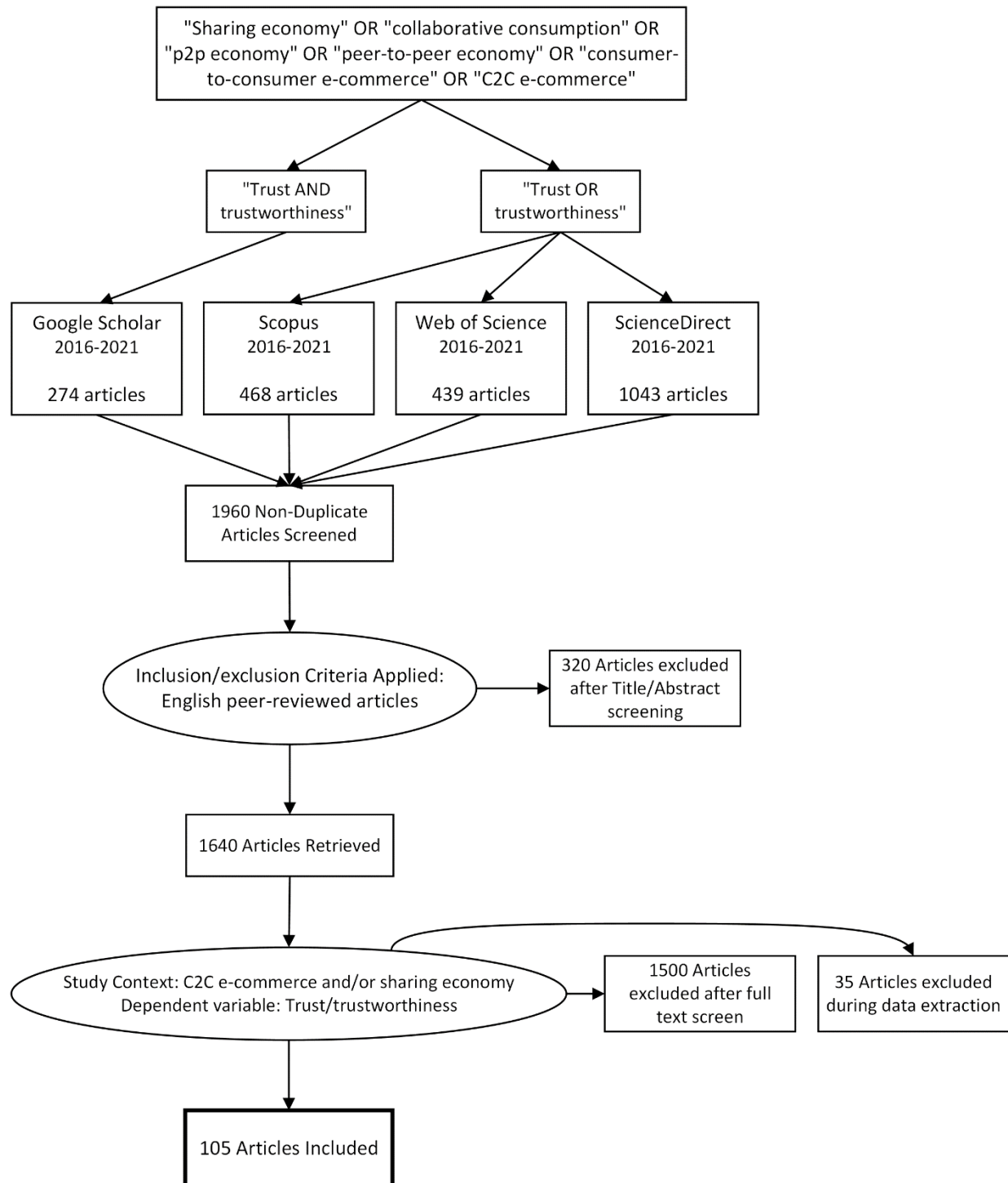


Fig. 1. Flowchart of the study selection process

Table 1. Full details of the included articles

<i>Studies</i>	<i>Research context<sup>1</sup></i>	<i>Independent variables (if any)</i>	<i>Research method(s)</i>	<i>Trustworthiness dimensions based on McKnight and Chervany (2001)</i>
Abdullah and Saleh (2019)	0	Website design attitudes, fulfilment reliability, security/privacy attitudes, customer satisfaction fulfilment, perception of governmental factors,	Survey	Competence, benevolence, integrity
Al-Ansi et al. (2019)	1	General risk (time-loss risk, financial risk, quality risk, social risk, environmental risk, psychological risk, health risk)	Survey	Faith in humanity, trusting stance; benevolence, integrity
Amoako et al. (2021)	1	Procedural justice, distributive justice, interactional justice	Survey	Faith in humanity
Aw et al. (2019)	1	Perceived innovativeness, perceived personalization, perceived usefulness of rating system, value to peaceful life, value to social recognition, value to social integration, functional value, monetary value, emotional value	Survey	Information sharing
Bandyopadhyay et al. (2019)	1	NA	Experiment	Trusting stance; situational normality
Bapna et al. (2017)	1	Sender/receiver post on the others wall, number of wallposts, network degree centrality	Experiment	Information sharing, cooperation
Barnes (2021)	1	Perceived attractiveness, overall rating, super host	Survey	Information sharing
Bhappu et al. (2020)	1	NA	Survey, experiment	Faith in humanity, trusting stance; benevolence, integrity, competence; willingness to depend
Bozic (2017)	0	Verbal responses, organizational restructuring, penance, hostage posting, use of third parties	Literature review	Benevolence, integrity, competence
Califf et al. (2020)	1	Continuance, enjoyment, familiarity, IT quality, security, privacy, trusting intent	Survey	Competence, integrity, benevolence; structural assurance, willingness to depend

Casado-Diaz et al. (2020)	1	NA	Conceptual	Cooperation
Cha and Lee (2021)	1	Social trust, trust in technology, trust in providers	Survey	Competence, integrity, predictability; willingness to depend
Chari et al. (2016)	0	Ad-skepticism, experience, usefulness	Survey	Faith in humanity; structural assurance; benevolence, integrity, competence; willingness to depend, subjective probability of depending
Cheng et al. (2019)	1	Aesthetics, host attributes, location, overall evaluation, room description	Survey	Benevolence, integrity, competence
Cheng et al. (2020)	1	Driving expenses, social interactions, enjoyment, consistency, politeness, appearance, empathy	Exploratory research, survey, interview	Faith in humanity; Integrity, benevolence, predictability
Chica et al. (2019)	1	NA	Experiment	Information sharing
Chiong et al. (2021)	1	Scale-free, small world, regular, random	Experiment	Information sharing, cooperation
Chiregi and Navimipour (2016)	0	Reliability, dependability, honesty, security, competence, timeliness	Experiment	Structural assurance; integrity, predictability, benevolence
Cho et al. (2019)	1	Emotional value, economic value, technical value, social value	Survey	Trusting stance; situational normality
Costa et al. (2020)	1	Precision of the information, consistency of the information, ranking of the accommodation, online comments	Survey	Structural assurance; willingness to depend
Dachyar and Banjarnahor (2017)	0	Familiarity, reputation, perceived ease of use	Survey	Trusting stance; willingness to depend
Dong et al. (2019)	1	Valence, rationality, source	Survey, interview	Trusting stance; benevolence, integrity, competence
Ert and Fleischer (2019)	1	Reputation, host identity, certification	Survey	Information sharing

Ert and Fleischer (2020)	1	Photo quality, age, smile, female, multi-person	Survey	Trusting stance; situational normality; competence
Ert et al. (2016)	1	Host's attributes (visual information, non-visual information); Attractiveness	Survey, experiment	Faith in humanity, trusting stance; structural assurance; subjective probability of depending
Furner et al. (2021)	1	Uncertainty avoidance, socio-economic status, accommodation type	Survey	Faith in humanity, trusting stance; structural assurance, willingness to depend
Geng et al. (2021)	1	Firm innovativeness, social worth, organizational legitimacy	Survey	Structural assurance, situational normality; subjective probability of depending
Györfy (2017)	1	NA	Conceptual	Structural assurance; willingness to depend
Hallem et al. (2021)	1	Ease of use, third-party recognition, seller reputation, enjoyment	Survey	Situational normality
Hawlitschek et al. (2018)	1	Sharewashing, consumer confusion, perceived risk	Survey	Benevolence, integrity, competence; willingness to depend
Hesse et al. (2021)	1	Trust in the incumbent platform, general trusting disposition, individual risk-affinity	Experiment	Information sharing
Jamshida and Rajeswari (2019)	0	Online word of mouth, perceived Risk	Survey	Faith in humanity; subjective probability of depending
Jiang and Lau (2021)	1	Confirmation, satisfaction	Survey	Competence, benevolence; willingness to depend
Kamal and Chen (2016)	1	Perceived reputation, screening, assurance	Survey, interview	Information sharing; integrity, benevolence
Kang et al. (2016)	0	Project related (network externality, perceived informativeness); platform related (perceived accreditation, structural assurance, third-party seal); fundraiser related (value congruence, social interaction ties)	Survey	Competence, integrity, predictability

Kim (2019)	1	Monetary savings, exploration, entertainment, recognition, social benefits	Survey	Faith in humanity, trusting stance; competence, benevolence
Kong et al. (2020)	0 and 1	Social enabler (social referral); Technical enabler (information quality, transaction safety)	Survey	Situational normality
Lang et al. (2020)	1	Gratitude, willingness to become prosumers	Survey	Competence, integrity, benevolence, predictability; willingness to depend
Lee and Cha (2021)	0 and 1	Voluntary anti-consumption, non-voluntary anti-consumption	Survey	Trusting stance; structural assurance; benevolence, integrity; willingness to depend
Leonard and Jones (2021)	0	Internal (natural propensity, perception of website quality); external (others' trust, third party recognition)	Survey	Faith in humanity, trusting stance; structural assurance, situational normality; competence, benevolence, integrity; willingness to depend
Li and Wang (2020)	0 and 1	Perceived personal safety system, perceived property safety system, perceived online review system	Survey	Trusting stance; structural assurance; willingness to depend
Li et al. (2016)	0	Fear of confrontation, incentive for reducing nuisance costs, deliberately praise feedback, true compliment feedback, casual praise feedback	Survey	Predictability, integrity, benevolence
Liang et al. (2018)	1	Transaction-based satisfaction, experience-based satisfaction	Survey	Trusting stance; structural assurance, situational normality
Liao et al. (2020)	0	Information seeking, risk perception	Survey	Information sharing
Lin et al. (2019)	0	Social support, informational support, emotional support, customer review quality	Survey	Faith in humanity, trusting stance; subjective probability of depending
Liu et al. (2016)	1	NA	Survey, interview	Benevolence, information sharing

Liu et al. (2019a)	1	Institutional assurance	Survey, experiment	Structural assurance; competence, benevolence
Liu et al. (2019b)	1	Reputation, acquaintances, information quality	Survey	Information sharing
Lu et al. (2020)	1	Previous experience, problem severity, existing trust in Airbnb	Experiment	Cooperation, information sharing
Lu et al. (2021)	1	Perceived effectiveness, institutional mechanisms, familiarity, satisfaction	Survey	Trusting stance; structural assurance; willingness to depend
Lutz et al. (2018)	1	Privacy assurance, social influence, online privacy concerns, physical privacy concerns	Survey	Structural assurance; competence, integrity, predictability
Mao et al. (2020)	1	Website social presence, perceived privacy, perceived security, perceived information quality, perceived website quality	Survey	Trusting stance; structural assurance, situational normality; competence, benevolence; subjective probability of depending
Marth et al. (2020)	1	Soft regulation, harsh regulation	Survey	Information sharing
Mas-Machuca et al. (2021)	1	Quality (site organization, platform responsiveness, legal protection, interaction with peer provider, social interaction, tangible); Satisfaction	Survey	Faith in humanity, trusting stance; structural assurance, situational normality; competence, benevolence, integrity
Mendoza-Tello et al. (2019)	0	Perceived risk, perceived ease of use, perceived usefulness, intention to use	Survey	Information sharing
Mittendorf (2016)	0 and 1	Familiarity, booking request	Survey	Trusting stance; benevolence, integrity
Mittendorf (2017)	0 and 1	Perceived risk, intention to create	Survey	Information sharing
Mohammad and Laila (2021)	1	Pragmatic legitimacy, normative legitimacy, cognitive legitimacy, regulative legitimacy	Survey	Integrity, benevolence; willingness to depend
Möhlmann (2021)	1	Low familiarity with the platform, higher familiarity with the platform, peer-focused trust cues, trust propensity, risk	Survey	Competence, integrity, predictability

Nadeem et al. (2020)	0 and 1	Social presence of interaction, Trust in electronic commerce site	Survey	Information sharing
Nguyen et al. (2020)	0 and 1	Interchangeability, perceived social proximity	Survey	Cooperation, information sharing
Nyamekye et al. (2021)	1	Experience-based satisfaction, transaction-based satisfaction	Survey	Benevolence, competence, integrity; willingness to depend
Oliveira et al. (2017)	0	Attitude toward online shopping, reputation, brand recognition, likability, lack of integrity, lack of privacy, lack of security, service quality, customer satisfaction	Survey	Trusting stance; situational normality, structural assurance; integrity, benevolence; willingness to depend
Onur and Günay (2021)	0	Service quality, customer loyalty, customer satisfaction	Survey	Structural assurance; competence, integrity
Palácios et al. (2021)	1	NA	Literature review	Information sharing
Parigi et al. (2017)	1	NA	Experiment	Information sharing
Park and Tussyadiah (2020)	1	Ability, benevolence, integrity	Survey	Trusting stance, faith in humanity; integrity, benevolence, competence
Qin et al. (2021)	0	Masculinity, uncertainty avoidance, long-term orientation	Survey	Information sharing, online purchase
Santosa et al. (2020)	0	Information quality, product quality, service quality, transaction security	Survey	Structural assurance, situational normality
Szabó and Gupta (2020)	1	NA	Conceptual	Information sharing
Tashia et al. (2017)	0	Seller's expertise, seller's opportunism, buyer's opportunism, buyer-seller interactions, buyer's purchasing intention	Survey	Trusting stance; competence, integrity
Ter Huurne et al. (2021)	0 and 1	Provider's self-description, linguistic features	Survey	Information sharing
Ter Huurne et al. (2017)	0 and 1	NA	Literature review	Situational normality; competence, benevolence, integrity; willingness to depend
Ter Huurne et al. (2018)	1	Reputation; profile elements (profile photo, words in profile)	Survey	Information sharing

Teubner et al. (2021)	0	Profile photo, profile information, perceived social presence	Experiment	Online purchase, information sharing
Tikhomirova et al. (2021)	0	Uncertainty avoidance, long-term orientation	Survey	Faith in humanity, trusting stance; integrity, competence, benevolence
Tomlinson et al. (2021)	0 and 1	Extensive apology, stability, controllability, intentionality, repentance, interactional justice, procedural justice, distributive justice	Experiment	Faith in humanity, trusting stance
Tussyadiah and Park (2018)	1	NA	Interview, experiment	Integrity, competence, integrity; willingness to depend
Vaclavik et al. (2020)	1	Economic reward, perceived sustainability, enjoyment, platform quality, security risk	Survey	Structural assurance, situational normality
Venkateswaran et al. (2021)	1	Perceived sense of organizational trustworthiness, neutralize strategy, concealment strategy	Experiment	Information sharing
Wagner et al. (2019)	0	Security, reliability, credibility, legal aspects	Survey	Trusting stance; structural assurance
Wang and Jeong (2018)	1	Perceived ease of use, personal innovativeness, perceived usefulness, attitudes	Survey	Information sharing
Wang et al. (2020)	1	Economic antecedents (extrinsic rewards); Privacy assurance antecedents (perceived effectiveness of privacy policy, industry self-regulation); technical antecedents (system quality, information quality, service quality); social antecedents (user experience, social utility of sharing, social value orientation)	Survey	Structural assurance, situational normality
Wang et al. (2021)	0	NA	Experiment	Information sharing
Wei et al. (2019)	0	Transaction intentions, perceived risk	Survey	Structural assurance
Williams et al. (2020)	0	Positive affective culture, cognitive flexibility	Conceptual	Information sharing, cooperation

Wu and Neill (2021)	1	Reputation, security assurance, driver-passenger interaction	Survey	Structural assurance, situational normality; willingness to depend
Wu and Shen (2018)	1	Power distance, uncertainty avoidance, individualism, masculinity, long-term orientation	Survey	Situational normality, structural assurance; willingness to depend, subjective probability of depending
Wu et al. (2017)	1	Host attributes on renter purchases	Survey	Information sharing
Xiao et al. (2016)	0	e-loyalty, store reputation	Survey	Structural assurance; competence, predictability; willingness to depend
Xiao, Mi, et al. (2019)	0	Hedonic value, utilitarian value, commitment, sharing intention	Survey	Cooperation, online purchase
Xiao, Zhang, et al. (2019)	0	Perceived effectiveness of dispute resolution; Perceived effectiveness of feedback mechanisms; Familiarity; Reputation; Satisfaction	Survey	Structural assurance, situational normality; subjective probability of depending
Yang et al. (2018)	1	Credibility, emotional bonding, accommodation characteristics, interactivity	Survey	Faith in humanity; structural assurance; integrity
Yang et al. (2019)	1	Cognitive-based factors (security and privacy, IT quality, traits); affective-based factors (reputation, familiarity, interaction)	Survey	Trusting stance; structural assurance; willingness to depend
Yang et al. (2021)	1	Mark, comment ratio, message ratio	Experiment	Information sharing, cooperation
Ye et al. (2019)	1	Social presence, perceived usefulness, perceived ease of use, social interaction, perceived enjoyment	Survey	Structural assurance; integrity, benevolence
Zarifis et al. (2019)	1	Landlord influence, privacy concern	Survey	Structural assurance
Zhang et al. (2021)	0	Affective repair, informational repair, functional repair	Survey	Information sharing
Y. Zhang et al. (2018)	0	Random evaluation of buyers, default evaluation buyers, exaggerated evaluation buyers, slander evaluation buyers, malicious evaluation buyers	Experiment	Online purchase, cooperation
L. Zhang et al. (2018)	1	Reputation (superhos, rating score, number of reviews);	Survey	Structural assurance, situational normality;

			Verification (number of verifications); Response behavior pattern (response time, response rate); Information quality (readability, information amount); Sentiment (sentiment intensity); Facial expression (emotion polarity)		benevolence, integrity, competence
Zhang et al. (2020)	1		Readability, sentiment intensity, perspective taking, personal traits	Survey	Integrity, benevolence, competence
Zhao et al. (2020)	0		Perceived benefit, perceived security protection, perceived privacy protection, website quality, decision quality	Survey	Trusting stance; structural assurance; integrity, benevolence; willingness to depend
Zhao et al. (2019)	0		Social support (emotional support, information support); promotion	Survey, experiment	Structural assurance; willingness to depend
Zloteanu et al. (2018)	1		Credibility, sociability of hosts, reputation, digital identity	Survey, experiment	Information sharing
Zloteanu et al. (2021)	1		Sociability, accuracy, decision to rent, credibility	Experiment	Online purchase, information sharing

Note. <sup>1</sup>: Research performed in the field of C2C e-commerce (0) or the sharing economy (1), NA: non-available

To synthesize the research findings, we adopted a qualitative approach, a methodology supporting simple descriptive statistics and drawing results upon the collective meanings of the research (Hazaa et al., 2021). This study's research context is highly multidisciplinary in that trust is conceptualized in different ways, and contexts vary enormously. We grouped and labelled the antecedents we found to create an overview of the many antecedents involved in generating trust. Next, the other antecedents were linked to the entities involved in building trust. Table 1 shows the full details of the included studies.

## Results and Discussions

The publication years ranged from 2016 (9) to 2021 (28), as shown in Fig. 2. Most studies used a survey (80 articles) as their research method. Other methods were experiments (22), interviews (5), conceptual analysis (4), and literature review (3). The interest in trust dynamics of social commerce has increased significantly during the past five years, as evidenced by the number of papers in Figure 3. Our study also found three types of trust as the dependent variable: dispositional, institutional, and interpersonal. The results of the synthesis are discussed per type of trust.

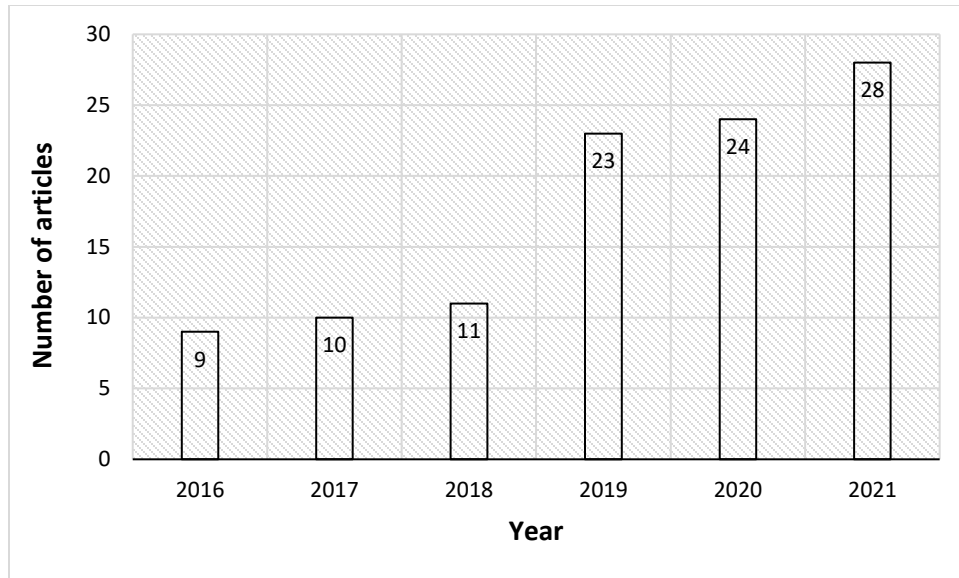


Fig. 2. Number of studies published per year

Institution-based trust was developed as trust in C2C e-commerce. Studies such as Zarifis et al. (2019) and Wei et al. (2019) found that recognizing a platform by a third-party positively influences institutional trust. Perceived website quality was found to positively impact institution-based trust in studies such as Leonard and Jones (2021), Mao et al. (2020), and Zhao et al. (2019). Studies that examined effects on trust-related behaviours were also reviewed. Five studies found a positive impact of using a seller's profile picture on buyers' behaviour. Additionally, the perceived attractiveness of a seller was found to affect choice in a comparable manner. The importance of a seller's profile on consumer choice was also supported by Tashia et al. (2017) study.

(1) Abdullah and Saleh (2019); (2) Al-Ansi et al. (2019); (3) Amoako et al. (2021); (4) Califf et al. (2020); (5) Cha and Lee (2021); (6) Chari et al. (2016); (7) Cheng et al. (2020); (8) Costa et al. (2020); (9) Dong et al. (2019); (10) Furner et al. (2021); (11) Geng et al. (2021); (12) Hawlitschek et al. (2018); (13) Kim (2019); (14) Lang et al. (2020); (15) Lee and Cha (2021); (16) Leonard and Jones (2021); (17) Li and Wang (2020); (18) Li et al. (2016); (19) Lutz et al. (2018); (20) Mas-Machuca et al. (2021); (21) Mittendorf (2016); (22) Mohammad and Laila (2021); (23) Möhlmann (2021); (24) Oliveira et al. (2017); (25) Park and Tussyadiah (2020); (26) Tikhomirova et al. (2021); (27) Tussyadiah and Park (2018); (28) Wei et al. (2019); (29) Wu and Neill (2021); (30) Xiao et al. (2016); (31) Xiao, Zhang, et al. (2019); (32) Yang et al. (2019); (33) Ye et al. (2019); (34) Zhao et al. (2020); (35) Zhao et al. (2019); (36) Bozic (2017); (37) Tomlinson et al. (2021); (38) Liao et al. (2020); (39) Williams et al. (2020); (40) Zhang et al. (2021).

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