



Examining the antecedents and consequences of trust in the context of peer-to-peer accommodation

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ABSTRACT

The theoretical understanding of peer-to-peer accommodation has received much attention over the years; however, relatively little attention has been directed towards trust in the context of peer-to-peer accommodation. Thus, the purpose of the present study is to develop and empirically test a model to clarify the antecedents and consequences of guests' trust in peer-to-peer accommodation in the Egyptian context. Data collected from 793 respondents were analysed through partial least squares structural equation modelling (WarpPLS-SEM) to test the proposed model. The findings indicate that our unified framework includes a satisfactory level of prediction power for guests' intention to use peer-to-peer accommodation and their actual booking. Finally, overall trust leads to greater intention to book among males and older guests. This study contributes to the existing theory and practice by providing useful insights about the drivers and outcomes of guests' trust in peer-to-peer accommodation.

1. Introduction

The rapid development of peer-to-peer accommodation business has led to the great development of the hospitality and tourism industry (eMarketer, 2017; Fortune, 2017; Skift, 2017; Tussyadiah and Pesonen, 2018; Garau-Vadell et al., 2018) and hence, it is considered one of the top concerns for practitioners and researchers in the area (Heo, 2016; Karlsson and Dolnicar, 2016; Cheng, 2016a, b; Tussyadiah, 2016; Tussyadiah and Park, 2018; Abrate and Viglia, 2017). In the context of peer-to-peer accommodation, guests and hosts find each other online through platforms such as Airbnb and then meet face to face during the delivery of the service. To make a proper decision regarding the reservation process, guests must resolve certain issues related not only to the attribute of the property, but also to the host's characteristics (Tussyadiah and Park, 2018).

Since trading in a peer-to-peer marketplace is conducted between strangers, both parties consumers and hosts face information asymmetry as well as various risks, including economic and security risks (Ert et al., 2016; Lyu et al., 2019). More importantly, the sharing economy often involves multi-stage interactions that occur not only online, but also offline, as opposed to typical retail websites where consumers simply communicate with sellers online in single stage interactions (Ellison and Hancock, 2013; Moon et al., 2019). Therefore,

trust is considered a unique feature of the sharing system and, thus, is vital in peer-to-peer accommodation research (Wu et al., 2017; Martin-Fuentes et al., 2018). Indeed, connecting people and creating trust are considered the fundamental components in shaping a reliable environment of collaboration (Mazzella et al., 2016). However, while tourism studies have focused on identifying the drivers and inhibitors of using peer-to-peer systems (e.g., Gansky, 2010; Tussyadiah and Pesonen, 2018; Zekanovic-Korona and Grzunov, 2014), studies that explore how trust is formed in peer-to-peer sharing are still sparse (Wu et al., 2017; Cheng, 2016a, b). In particular, researchers in the field of tourism and hospitality suggest that the sharing economy will largely change the future of the tourism and hospitality industry (Tussyadiah and Park, 2018).

In the context of peer-to-peer accommodation, Wu et al. (2017) pointed out that a lack of trust between guests and hosts is considered a serious issue. Ert et al. (2016) state that trust in one's host plays an important role in guests' decision making to book a particular property on a peer-to-peer platform. Prior studies have investigated in the traditional service context the effect on customer decision of consumer trust in the service provided (Johnson and Grayson, 2005; Coulter and Coulter, 2002), in particular in the hospitality and tourism industry (e.g. Liu and Zhang, 2014; Wang et al., 2015). In the sharing economy context, in particular peer-to-peer accommodation platforms, trust in

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the host and trust in the platform play critical roles in the booking process (Hong and Cho, 2011; Chen et al., 2009; Pavlou and Gefen, 2004; Tussyadiah and Park, 2018). However, empirical studies of peer-to-peer accommodation, particularly in relation to the drivers and outcomes of trust in peer-to-peer accommodation, have been relatively scarce (Tussyadiah and Park, 2018). For this reason, it is timely to undertake an empirical study of trust in peer-to-peer accommodation, in order to advance the field.

Therefore, the present study adopts a distinctive approach to this topic: it develops and empirically tests a comprehensive framework. This contributes to the current literature since no approach of this kind has ever been taken. The questions that arise are ‘Why do guests trust peer-to-peer accommodation?’ and ‘Does trust in peer-to-peer accommodation affect guests’ intentions to book?’ The present research attempts to provide an answer to these questions.

Overall, the objective of the study is to examine the antecedents and consequences of guest trust in peer-to-peer accommodation by integrating the perspectives of the website feature, personality, interpersonal transactions, the institutional feature and guests’ attributes into one model. While past literature has examined the influences on purchase intention of website quality, trust, likeability, privacy/security and propensity to trust (e.g., Agag, 2019; Chiu et al., 2012; Yoon and Occeña, 2015; Gao and Waechter, 2017; Oliveira et al., 2017), few studies have been combined these predictors of consumers trust and purchase intention and tested the moderating effects of guests’ attributes on the relationship between overall trust and intention to book. It is hoped that the findings of this study may help both academics and practitioners gain insight into ways of developing consumers’ trust and promoting consumers’ purchase intention.

2. Theoretical background and hypotheses development

2.1. Trust in peer-to-peer accommodation

Prior studies in various disciplines have investigated trust, such as social psychology, sociology, anthropology and psychology (Beldad et al., 2010). In the field of marketing, trust has been investigated primarily in the context of relationship marketing (Doney et al., 1998; Morgan and Hunt, 1994). In seller-buyer relationship studies, trust in a salesperson develops over time and is on the basis of a customer's perception about a salesperson's trustworthiness, honesty and reliability (Eid and Trueman, 2002; Doney et al., 1998; Anderson and Narus, 1990). To understand trust in an e-commerce environment, McKnight and Chervany (2002) developed a trust typology for e-commerce that integrates the views about trust from many 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 the way in which trust is examined across studies, because they help to classify the various ways in which trust has been measured.

Trust is important in situations of risk, uncertainty and interdependence (McKnight and Chervany, 2002). These three elements are very prominent in the sharing economy. Think, for example, of Airbnb hosts whose properties can be badly damaged or whose personal belongings can be stolen (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 et al., 2016) and may erode future transactions.

For the present study purposes, the following definition of trust is adopted: “the willingness of a party to be vulnerable to the actions of another party on the basis of 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 et al., 1995, p.715). In the

context of peer-to-peer accommodation, hosts and guests share vulnerability and have expectations of the other party's behaviour (Huurne et al., 2017; Ye et al., 2019). In the online environment, trusting beliefs have been categorised along three dimensions: ability, benevolence and integrity (Mayer et al., 1995; Gefen and Straub, 2004; Wu et al., 2017; Yang et al., 2018). Our study identifies these three dimensions of trusting beliefs as follows: ability is defined as the perception of a guest about the competence and knowledge of the host relevant to the intended behaviour (Mayer et al., 1995; Lu et al., 2010); benevolence is defined as the belief of the guest that the host cares about them (Lu et al., 2010; Mayer et al., 1995); integrity can be defined as the extent to which hosts act in line with social norms and adhere to principles that the guest accepts during and after the transaction, such as dependability and credibility (Lu et al., 2010).

2.2. Drivers and outcomes of trusting beliefs in peer-to-peer accommodation

A successful e-commerce website is one that attracts customers, making them feel that it is trustworthy, dependable and reliable (Liu and Arnett, 2000). Although trust in the online environment has several drivers and outcomes (see Shankar et al., 2002; Beldad et al., 2010; Agag and El-Masry, 2016b), this study takes the perspectives of the website feature, personality, interpersonal transactions and institutional feature as the drivers and takes behavioural intention as the key outcome due to the practical implications that have previously been demonstrated (Elbeltagi and Agag, 2016). Based on previous studies in tourism and hospitality context, we chose the perspectives of the website feature; personality feature, interpersonal transaction and institutional feature (see Fig. 1).

2.2.1. Website feature perspective

Jeong et al. (2003) first introduced the concept “website quality” into the hotel industry. The researchers defined hotel website quality as “the overall excellence or effectiveness of a website in delivering intended messages to its audience and viewers” (p. 162). However, website quality is a key factor in e-commerce because the customers’ perceptions of website quality positively and directly impact their purchase intentions (Agag, 2019; Eid, 2005; Chang et al., 2014a,b). As an aspect of website quality, Li et al. (2017) investigated the usability of hotel websites, claimed that website functionality is the most influential factor in determining the success of hotel websites, including the usage and purchase intention of consumers. Ip et al. (2012) adopted a sophisticated approach in analysing the weights of hotel website functionality. The results demonstrate that “reservation information” is the most important criterion of hotel website functionality.

Website quality describes the positive evaluation by consumers of a website's characteristics when it reflects excellence in itself and meets the customers’ needs (Aladwani and Palvia, 2002). Website quality represents the website features, comprising service quality, information quality and system quality (). Prior studies maintained that website quality is considered a multidimensional factor that includes information quality, service quality, system quality, ease of use and security (Agag and El-Masry, 2016a; Aladwani and Palvia, 2002; Urban et al., 2009; Hoffman and Novak, 2009). Prior studies have revealed empirical evidence on the link between website quality and consumer trust (Yoon and Occeña, 2015; Agag and El-Masry, 2017).

Flavián et al. (2006) argue that a website's likeability includes the consumers’ ability to manage the system, the efficiency of the website design, consumers’ general satisfaction and the degree of error avoidance. Christine Roy et al. (2001) found that the usability of a website has a significant influence on consumers’ trust. Prior studies have shown that a website's likeability involves being consumer-friendly and easy to use, key attributes that affect consumer trust (Huang and Benyoucef, 2013; Oliveira et al., 2017).

In the online context, the online service provider is faceless and unidentified to consumers, so the vendor website interface becomes the

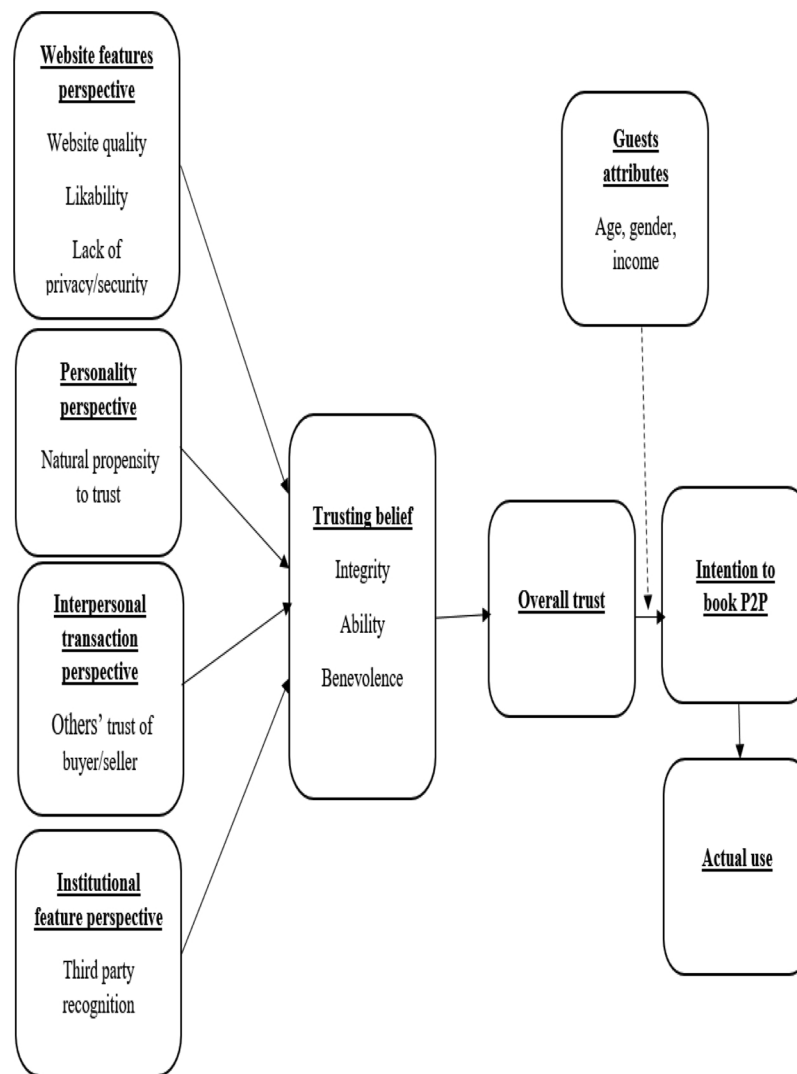


Fig. 1. Research Framework.

"online storefront" which forms consumers' first impressions (McKnight and Chervany, 2002). One of the main variables affecting customers' intentions to buy in the online context is risk perception (Oliveira et al., 2017). For instance, consumers feel safe only when they search for their needs; they sometimes do not complete the transaction on the Internet because of their beliefs about the absence of integrity in the online seller and the website offers neither security nor privacy (Oliveira et al., 2017). Consequently, a lack of security and privacy, which gives rise to guests' negative feelings about the safety of using peer-to-peer accommodation platforms, is expected to influence guest trust (Agag and El-Masry, 2016b; Ponte et al., 2015). Thus, it is logical to include website quality, likeability and lack of privacy/security as drivers of trust among guests from our conceptual framework. Therefore,

H1. Website quality has a positive influence on the guests' perception of the host's (a) integrity; (b) ability; and (c) benevolence.

H2. Likeability positively influences guests' perceptions of the host's (a) integrity; (b) ability; and (c) benevolence.

H3. lack of privacy/security negatively influences the guests' perceptions of the host's (a) integrity; (b) ability; and (c) benevolence.

2.2.2. Personality perspective

Many cognitive psychologists consider trust a consumer's

personality trait (Yoo and Occeña, 2015). The personal propensity to trust refers to the extent that a person demonstrates a consistent tendency to be willing to depend on others across a broad spectrum of situations and persons (McKnight and Chervany, 2002). Customers with a high propensity to trust perceive the risk to be low and thus have more confidence in online transactions. Studies have provided sufficient evidence that individuals differ considerably in their general propensity to trust other people, because of cultural background, personality type, religious beliefs and past experiences (Rouibah et al., 2016).

Trust is formed during childhood as babies are helped by their parents, leading to the propensity to trust others (Rotter, 1967). Therefore, consumers' backgrounds and the influence of culture influence consumers' propensity to trust (Cheung and Lee, 2006; Hofstede, 1980). Consumers who have a high level of willingness to trust people are more likely to have a higher level of trust in online buying than customers who are unwilling intention to trust others (Yoo and Occeña, 2015). Gong (2009) observes that consumers from high trust cultures have a high propensity to trust others. Thus, consumers have different levels of propensity to trust according to their culture or experience; this may affect their trust in an online vendor (Yoon and Occeña, 2015). Trust stance refers to consumers' belief that they will obtain better interpersonal outcomes by interacting with others in any test of whether people are trustworthy or not (McKnight and Chervany, 2002). Consequently, rational guests share their information on peer-to-peer

accommodation platforms only if they trust an online host (Palvia, 2009; Oliveira et al., 2017).

Consumer propensity to trust has two dimensions: 1) trust stance, consumers' intention to rely on others and 2) faith in humanity, whereby consumers believe that others are reliable (McKnight and Chervany, 2002). For instance, if customers have a high level of willingness to trust, they are more likely to trust people (Hu et al., 2010). Previous studies have revealed empirical evidence of the association between the natural propensity to trust and trust as consumers (Yoon and Occeña, 2015; Gefen and Straub, 2000). However, Kim et al. (2009) asserted that the natural propensity to trust has no influence on consumer trust in online service providers. Consequently, it seems useful to investigate this association in the present study. Therefore,

H4. Guests' natural propensity to trust positively influences guests' perceptions of the host's (a) integrity; (b) ability; and (c) benevolence.

2.2.3. Interpersonal transaction perspective

On the basis of social network theory, trust can be transmitted from one consumer to another consumer (Sih et al., 2009). Other people may influence a consumer's level of trust and the informal communication channels can play a key role in sharing information about products when the products are not easy to assess (Granovetter, 1973). In the online context, information asymmetry may result in a lack of customer trust in an e-vendor (Yoon and Occeña, 2015). Since seller and buyer are separated by distance and time, buyers can use a seller's descriptions in order to evaluate items online (Ghose et al., 2009). To mitigate the issue of information asymmetry, reputation can be used (Kauffman and Wood, 2000). Therefore, a good reputation for an online vendor results in enhanced consumer trust in the online service provider, regardless of the amount of experience in the online context (Jones and Leonard, 2008). A firm's reputation in the online travel industry is a key feature in developing customers' trust (Agag and El-Masry, 2016b; Oliveira et al., 2017). Beldad et al. (2010) stated that a positive reputation leads to trusting associations between the firm and its customers, while a negative reputation results in reduced trusting associations between them. Thus,

H5. Other people's trust of a consumer/seller (i.e., WOM and reputation) positively affect guests' perceptions of the host's (a) integrity; (b) ability; and (c) benevolence.

2.2.4. Institutional feature

Companies use their own websites as important means to communicate their claims about their service to customers. Companies use this service assurance to enable their customers to derive a sense of positive outcomes and certainty from their transactions with the company. Prior studies term this notion 'institution-based trust'. Zucker (1986, p. 1842) defined institution-based trust as a state where "one believes the necessary impersonal structures are in place to enable one to act in anticipation of a successful future endeavour".

Internet users are often unwilling to provide information about electronic payments or themselves online because they do not trust online shopping (Ponte et al., 2015). Agag and El-Masry (2017) have discovered that more than 87% of Internet users are concerned about privacy and security in e-commerce because they do not trust online shopping. Consequently, trust in online service providers plays an important role in transactions online (Jones and Leonard, 2008; Wang et al., 2016). Therefore, third party recognition can reduce the degree of risk to privacy and security through e-transactions that customers perceive (Jones and Leonard, 2008). When consumers see a web assurance seal on the website of an online service provider, they are more likely to make an online purchase (Wang et al., 2016; Yoon and Occeña, 2015).

Although technological mechanisms for securing payments and the protection of identity have improved online security, they still have not

sufficiently increased customers' faith in online transactions and people are still reluctant to purchase online. This is why hotels tend to rely on third party seals. Third party seals are typically represented by the logos of a trusted independent third-party agency (e.g., Verisign.com) which sets standards for the handling of customer data and ensures the reliability, security and confidentiality of online transactions. Third party seals convey a positive impression of their association that serves to strengthen consumers' belief that the trustee has positive attributes that will benefit the trustor (Lowry et al., 2008). They also contribute to reducing the customers' perception of risk, assuring them that a website discloses and follows its operating practices and handles payments in a secure and reliable way. They also show that the website complies with a privacy policy that outlines what it may and must not do with the personal data it has collected online (Kim et al., 2008). Third party seals also encourage consumer confidence in conducting online transactions (Grabner-Kräuter and Kaluscha, 2003).

Prior studies treat security, integrity and privacy issues as three major obstacles in online transactions (Hu et al., 2010; Kim et al., 2011). Third party recognition, like website assurance seals, can be used to reduce these concerns. For example, a privacy assurance can be used to lower the perceived risk of consumers' personal information being leaked through websites, whereby a third party supports the seal of privacy assurance, giving all its websites its symbol to certify the standards of its privacy. Many online service providers use third party recognition to underline their trustworthiness to consumers; for example, a website seal has guarantees to reassure consumers (Wu et al., 2010; Hu et al., 2010). Third party recognition is a key driver of consumer trust and reduces customers' perceptions of uncertainty (Oliveira et al., 2017; Wu et al., 2010; Hu et al., 2010). Hence, third party recognition is expected to influence guests' trust in an e-host. Therefore,

H6. Third party recognition positively influences guests' perceptions of a host's (a) integrity; (b) ability; and (c) benevolence.

2.2.5. Trusting beliefs, overall trust and intention to book

Researchers agree that in a relationship, one party tends to have overall trust in the other. Overall trust refers to general trust (Chen and Dhillon, 2003; Fang et al., 2014), which is not related to any specific behaviour of the other party, or any component of trust (Chen and Dhillon, 2003). Chen and Dhillon (2003) have identified three dimensions of consumer trust in an online vendor that influence the way that people evaluate exchanges: integrity, ability and benevolence. Integrity can be defined as the perception of the trustor that the trustee acts in accordance with social norms and stands by a set of principles that the trustor accepts during and after a transaction, such as credibility and dependability (Lu et al., 2010; Mayer et al., 1995); ability refers to a trustor's perception of the trustee's competence and knowledge that relates to the expected behaviour (Lu et al., 2016; Mayer et al., 1995) benevolence refers to the extent to which a trustee is believed to be willing to care about the trustor, beyond his/her own profit motive (Lu et al., 2016; Mayer et al., 1995). A benevolent trustee would help a trustor with beneficial motives, even if the trustee gains no reward from being helpful. Benevolence represents faith and altruism in an association, which puts it in opposition to opportunistic behaviours.

Bélanger et al. (2002) define trustworthiness as the perception of confidence in the electronic marketer's ability, benevolence and integrity. Evidence for the link between trusting beliefs and consumers' trust in the online vendor is reviewed elsewhere (Alfina et al., 2014). Chen et al. (2015) also found a strong relationship between online service providers' integrity, ability and benevolence and consumers' trust in the online seller. Logically, if one believes that the other party is benevolent, competent, honest and predictable, one is likely to trust that person. Therefore, trusting beliefs will positively affect consumers' trust in the online service providers. At a more general level, the literature that links trusting beliefs to trust in online service providers supports this relationship (e.g., McKnight and Chervany, 2002; Ter

Huurne et al., 2017). Fang et al. (2014) discuss the evidence that trusting beliefs and trust in the online seller tend to stay consistent. They should be especially consistent at first, when one has no experiential basis on which to doubt that the other person is trustworthy. Moreover, a seller's perceived social capital, ability and integrity are attributes that have a significant impact on the feeling of trust in the seller (Alfina et al., 2014; Chen, Lou, et al., 2015). Indeed, empirical support has been found for the effect of trusting beliefs (i.e., ability, benevolence, integrity) and consumers' trust in an online vendor (e.g. Teo and Jing, 2007; Chen, Lou, et al., 2015; Chen and Dhillon, 2003; Gao and Waechter, 2017; Oliveira et al., 2017). When a host has trustworthy characteristics (i.e., ability, benevolence, integrity), guests are more likely to trust him/her.

According to Palvia (2009), trust represents a key requirement for establishing a long-term business association with consumers, especially in the online environment, since it secures mutual benefits for both vendors and consumers. Chiu et al. (2012); Oghazi et al. (2018), and Agag and El-Masry (2016b) confirmed that consumers' trust in online vendor plays a key role in consumers' purchase intentions. Moreover, in prior studies conducted in different contexts including online banking, collaboration technology (Brown et al., 2010) and mobile Internet (Venkatesh et al., 2012) behavioural intention is the best predictor of actual behaviour (Yu, 2012). Therefore, the stronger guests' intention to use peer-to-peer accommodation, the greater their determination to engage in actual behaviour. Thus,

H7. Guests' perceptions of the host's (a) integrity; (b) ability ; and (c) benevolence positively influence guests' overall trust.

H8. Guests' overall trust positively influences their intention to book accommodation.

H9. Guests' intention to use peer-to-peer accommodation has a positive influence on their behaviour regarding the use of peer-to-peer accommodation.

2.2.6. The Moderating effect of guest attributes (age, gender and income)

In order to build trust in peer-to-peer accommodation, hosts need to know other information about guests, such as their age and gender, that can reduce information asymmetry and other sources of dissatisfaction that can be felt when guests and hosts communicate on a peer-to-peer platform (Ufford, 2015). These essential features of guests in peer-to-peer accommodation are, however, rarely researched. The role of age, gender and income in online behaviour has caught the attention of researchers in tourism and hospitality management and marketing because age, gender and income are considered key variables for market segmentation (Lee and Kim, 2018; Samuel et al., 2015). Although younger people and men have long been linked with e-commerce and older people and women have been described as negative consumers in online shopping, the two latter categories are shopping online more than ever before (Hernández et al., 2011). However, prior studies in online context have ignored the influence of age and gender on consumer behaviour (Eid, 2011; Kang and Kim, 2012; Lai et al., 2014). The role of age, gender and income in consumers' behaviour has been a subject of interest in tourism and hospitality management and marketing because these attributes are considered key variables for market segmentation (Lee and Kim, 2018; Samuel et al., 2015).

In this context, trust in the online vendor has a greater effect among women than among men on intention to purchase (Awad and Ragowsky, 2008). Samuel et al. (2015) asserted that gender moderates the relationship between consumer experiences, trust and repurchase intentions. Their results revealed that consumers' experience has a positive effect on trust for males and trust has a greater effect on males' intention to purchase. Similarly, Karlsson et al. (2017) identified consumers' different reactions to service providers of different genders. Lee and Kim (2018) found the moderating effects of gender on the level of involvement in accommodation decisions.

Previous research has suggested that age is a critical demographic variable moderating the relationship between consumers' perceptions of technology and their behavioural intentions (Tarhini et al., 2014). Although previous research has not shown clear results regarding the moderating effect of age between consumers' trust and consumer behaviours, some research has suggested the importance of including age as a moderator (Kirk et al., 2012). However, the role of age in the relationships between consumers' trust and their behavioural intentions has not been studied extensively. The present study proposes that age moderates the impact of consumers' trust on their behavioural intentions. We assume that overall trust among older guests leads to a stronger intention to book. We consider that guests' income has an effect on their intention to purchase online, since previous research has demonstrated that people with high incomes perceive less risk in the adoption of new ITs (Lu et al., 2003). However, the role of income in the relationships between consumers' trust and their behavioural intentions has not been examined. The present study shares this notion and thus it accepts that overall trust among high-income guests leads to a stronger intention to book. Consequently, we formulate the following hypotheses:

H10. The effect of guests' trust on booking intention will be stronger among male than among female guests.

H11. The effect of guests' trust on booking intention will be stronger among older than among younger guests.

H12. The effect of guests' trust on booking intention will be stronger among high-income than among low-income guests.

3. Methodology

3.1. Sampling procedure

A positivist research philosophy was adopted and a quantitative approach was taken to validate the proposed framework. Quantitative data were collected using survey questionnaires to address different levels of the study; the data were collected in June 2018 through a survey questionnaire.

Following ethical clearance by the human ethics review committee of the University, the e-mail addresses of 4000 prospective participants were bought from a reputable Egyptian market list company. Potential panel participants were invited to join via a series of mailings, both in English and Arabic, and by telephone follow-up to non-responders. At the time of the study, this marketing company had a database of more than 2.7 million registered consumers who had booked accommodation online during the last year (www.directory.esomar.org). The initial e-mails were directed to 4000 respondents randomly chosen using probability-sampling methods (the customers' e-mail addresses were randomly selected by a generated sampling system, such as random-digit dialling (RDD). The survey was anonymous, restricted to travellers aged 18 and above and approved by the Human Research Ethics Advisory Panel. A filtering question at the beginning of the questionnaire determined the choice of respondents, by asking them if they had booked peer-to-peer accommodation in the previous six months. The e-mail invitation also contained details of the purpose of the study, the time it would probably take to fill out the survey and the URL hyperlink to the questionnaire. Data collection lasted for approximately two weeks. During this time, 793 respondents completed the survey, representing a response rate of approximately 19.8%. This number was high enough to validate the material for further analysis (Hair et al., 2010). Table 1 shows the sample's characteristics.

Of the participants, 53 percent were male and 36 percent were between ages of 30 and 39. Regarding the frequency of booking peer-to-peer online, 39 percent of the respondents stated that they had booked peer-to-peer accommodation between 3 and 6 times in the last 6 months. Table 1 shows the characteristics of the sample.

Table 1
The Sampling Profile.

Variable	Category	N (793)	%
Age	18-29	271	0.34
	30-39	282	0.36
	40-49	240	0.30
	Over 50	0	0
Gender	Male	417	0.53
	Female	376	0.47
Education level	High School / GED	149	0.19
	Bachelor's degree	215	0.27
	Diploma	226	0.29
	Master's or Ph.D.	203	0.25
	Other	0	0
Frequency of booking P2P accommodation during the last 6 months	< 3 times	189	0.24
	3–6 times	205	0.26
	6–9 times	210	0.27
	> 9 times	175	0.22
Annual Income	under \$20,000	203	0.26
	\$20,000-29,999	179	0.22
	\$30,000-39,999	110	0.14
	\$40,000-49,999	170	0.21
	\$50,000-149,999	125	0.16
	\$150,000 +	6	0.10

This study used Harman's single-factor test to evaluate the common method bias. The findings show that the first factors in the model explained 36.32% of the variance and no general factor accounted for above 50% of the variance; hence, the risk of common methods bias was excluded (Teo et al., 2015). Another method that has been used for assessing common method bias, as suggested by Liang et al. (2007) and, produced results which indicate that the ratio of the average substantive variance to the average method variance is relatively small at 112:1. Furthermore, most of the factor loadings were insignificant and negative. Consequently, the risk of common methods bias was excluded.

3.2. Measurement instruments

Intention to book peer-to-peer accommodation was measured through four items borrowed from prior studies in the area of tourism and hospitality (e.g. Möhlmann, 2016; Lambertson and Rose, 2012; Tussyadiah and Park, 2018; Tussyadiah et al., 2016). Scales for two items, as suggested by Wu and Wang (2005), were borrowed to measure actual behavior. Scales or three more items, as suggested by Palvia (2009), were used to measure the variables of consumers' overall trust. The three constructs in the model (integrity, ability and benevolence) were borrowed from previous studies (e.g. Colquitt and Rodell, 2011). The website quality construct was measured through four items borrowed from Everard et al. (2005) and Jones and Leonard (2008). Likeability was operationalized with four items as proposed by Flavián et al. (2006). Lack of privacy/security was measured through four items, borrowed from McKnight and Chervany (2002). Natural propensity to trust was measured using six items adopted from prior studies (e.g. McKnight and Chervany, 2002; Yoon and Océña, 2015; Jones and Leonard, 2008). Established and validated measures for recognition and other people's trust of consumer/seller were adopted from McKnight and Chervany (2002); Yoon and Océña (2015) and Jones and Leonard (2008). A pilot sample of 50 customers in Egypt who had already stayed in peer-to-peer accommodation (personally interviewed) was employed to ensure that the wording of the questionnaire was clear and to evaluate the quality of the content and the reliability of the measures.

4. Data analysis and results

Partial Least Squares (PLS), a component-based structural equation

modelling (SEM) technique, was employed to examine our measurement model and test the proposed hypotheses. Specifically, WarpPLS 5.0 software was used. There were several reasons for using the PLS technique. First, PLS has less strict requirements on sample size and residual distributions than covariance-based SEM techniques, such as Lisrel and AMOS (Chin et al., 2003). Second, PLS is well-suited to studies in the early stage of theory building and testing (Jöreskog and Wold, 1982). Thus the PLS technique is well-suited to our research context, since the subject of peer-to-peer accommodation is still largely unexplored or under-explored in research. Fourth, PLS is especially capable of testing large, complex models with latent variables and is virtually without competition (Wold, 1985). Our research model is fairly large and complex and includes many variables, making PLS-SEM a favourable approach. To test the hypotheses, we ran the standard PLS algorithm and assessed the significance level of the estimates on the basis of 5000 bootstraps, as proposed by Hair et al. (2011). The sign change option was set to no sign changes and the number of cases was set to meet the sample size (793 individuals) (Hair et al., 2017; Salaheldin and Eid, 2007).

To establish the nomological validity of the research model, we analysed the survey data using partial least squares (PLS) with a two-step analytic approach. First, the measurement model was evaluated to assess the validity and reliability of the measures. Second, the structural model was evaluated to assess the strength of the hypothesized links among the variables. The psychometric properties of all the scales were assessed in the context of the structural model through an assessment of discriminant validity and reliability.

4.1. Measurement model

Tests of reliability and validity were required to assess the measurement model used in the study. As recommended in Chin (2010) and Klärner et al. (2013), both the reliability of the construct measures and that of internal consistency were treated as general reliability indicators and both convergent and discriminant validity were treated as the general validity indicators. As shown in Table 2, all the loadings of each construct item were more than 0.50, showing all our indicators to be reliable (Hair et al., 2017). In addition, Cronbach's α and Composite Reliability (CR) values were above 0.7, which supports the internal consistency for all constructs. Furthermore, the rhoA for all constructs was above 0.7, which confirmed the construct reliability. At the same time, the Average Variance Extracted (AVE) values for all constructs was above 0.50, which confirmed the convergent validity as well. As shown in Table 3, discriminant validity was examined using the heterotrait-monotrait (HTMT) ratios method (Henseler et al., 2015), Fornell and Larcker (1981) criterion. All the HTMT ratios between the constructs were below 0.85. Similarly, the root-squared values of the AVE were above the correlations between the pairs of variables. These results confirm the existence of discriminant validity.

4.2. Inner-model evaluation

The results of testing hypotheses from H1 to H9 using PLS-SEM approach are illustrated in Table 4. The values of the average path coefficient (APC) = (0.173, $p < 0.001$), average R-squared (ARS) = (0.743, $p < 0.001$), average adjusted R-squared (AARS) = (0.691, $p < 0.001$), average block variance inflation factor (AVIF) = (2.037) and Tenenhaus GoF (GoF) = (0.704) indicate that the global fit of our model was suitable. All the proposed hypotheses were supported in our study except H2b, H3c, H5a, H5b and H5c (see Table 4).

We calculated the effect size f^2 for the endogenous latent variables (Hair et al., 2011). The results show that f^2 measures the increase in R^2 in relation to the unexplained variance of an endogenous variable. Furthermore, the Cohen (1988) effect size f^2 , defined as "the degree to which the phenomenon is present in the population," was used to further examine the substantive effect of the research model. Cohen

Table 2
Measurement statistics of construct scales.

Construct/Indicators	Indicator loadings	Composite reliability	Cronbach's alpha	rhoA	Average Variance Extracted (AVE)	VIF	MSV	ASV
Intentions to book		0.962	0.934	0.968	0.54	2.08	0.505	0.291
INT1	0.93							
INT2	0.94							
INT3	0.90							
INT4	0.96							
Overall Trust		0.931	0.904	0.934	0.64	1.72	0.431	0.282
TRU1	0.94							
TRU2	0.96							
TRU3	0.91							
Integrity		0.925	0.890	0.929	0.63	2.20	0.232	0.109
IGR1	0.97							
IGR2	0.90							
IGR3	0.94							
Ability		0.936	0.917	0.937	0.60	2.28	0.432	0.038
ABT1	0.93							
ABT2	0.95							
ABT3	0.90							
ABT4	0.96							
Benevolence		0.943	0.920	0.946	0.59	2.24	0.223	0.210
BEN1	0.96							
BEN2	0.94							
BEN3	0.92							
Website quality		0.924	0.892	0.925	0.626	1.80	0.303	0.227
QUL1	0.93							
QUL2	0.90							
QUL3	0.95							
QUL4	0.89							
Likability		0.945	0.903	0.947	0.59	1.40	0.320	0.217
LKB1	0.92							
LKB2	0.95							
LKB3	0.92							
LKB4								
Privacy/security		0.942	0.921	0.943	0.67	1.84	0.303	0.173
PSC1	0.94							
PSC2	0.97							
PSC3	0.89							
PSC4	0.94							
Natural propensity to trust	0.97	0.891	0.860	0.894	0.69	2.91	0.243	0.130
NPT1	0.96							
NPT2	0.90							
NPT3	0.89							
NPT4	0.84							
NPT5	0.91							
NPT6	0.96							
Other's trust of buyer/seller		0.953	0.921	0.957	0.53	1.29	0.273	0.184
TBS1	0.94							
TBS2	0.97							
TBS3	0.93							
Third party recognition TPR1		0.920	0.893	0.924	0.59	1.41	0.307	0.162
TPR2	0.94 0.91							

Notes: **INT** = Intentions to book P2P accommodation online; **TRU** = Overall trust; **IGR** = Integrity; **ABT** = Ability; **BEN** = Benevolence; **QUL** = Website quality; **LKB** = Likability; **PSC** = Lack of Privacy/security; **NPT** = Natural propensity to trust; **TBS** = Other's trust of buyer/seller; **TPR** = Third party recognition; **VIF** = Variance Inflation Factor; **MSV** = Maximum Shared Squared Variance; **ASV** = Average Shared Squared Variance.

(1988) suggested 0.02, 0.15 and 0.35 as operational definitions of small, medium and large effect sizes, respectively. Thus, our model suggested that integrity ($f^2 = 0.61$), trust ($f^2 = 0.73$), intentions to book ($f^2 = 0.59$) and actual behaviour ($f^2 = 0.46$) have large effect sizes, whereas ability ($f^2 = 0.21$) and benevolence ($f^2 = 0.26$) have medium effect sizes.

The current study model explains 61.3% of variance in the host's integrity. Website quality ($\beta = 0.27$, $p < 0.001$), lack of privacy and security ($\beta = -0.41$, $p < 0.001$), likeability ($\beta = 0.196$, $p < 0.001$), natural propensity ($\beta = 0.12$, $p < 0.001$) and third party recognition ($\beta = 0.21$, $p < 0.001$), are all significant. Therefore, H1a, H2a, H3a, H4a and H6a are accepted. Meanwhile, H5a, i.e. other people's trust of the buyer/seller ($\beta = 0.08$, $p = 0.22$), is rejected.

Website quality ($\beta = 0.33$, $p < 0.001$), lack of privacy and security ($\beta = 0.28$, $p < 0.001$), natural propensity to trust ($\beta = 0.16$,

$p < 0.001$) and third party recognition ($\beta = 0.11$, $p < 0.001$), are significant for justifying ability. Consequently, hypotheses H1b, H3b, H4b and H6b are accepted. But H2b and H5b, i.e. likeability ($\beta = 0.08$, $p = 0.17$) and other people's trust of the buyer/seller ($\beta = 0.06$, $p = 0.37$), are rejected.

The current study demonstrates 63.8% of the variance in the host's benevolence. Website quality ($\beta = 0.36$, $p < 0.001$), likeability ($\beta = 0.19$, $p < 0.001$), natural propensity to trust ($\beta = 0.43$, $p < 0.001$) and third party recognition ($\beta = 0.29$, $p < 0.001$), are significant. Thus, H1c, H2c, H4c and H6c are accepted. However, hypotheses H3c and H5c, i.e. other people's trust of the buyer/seller ($\beta = 0.06$, $p = 0.17$) and lack of privacy/security ($\beta = -0.07$, $p = 0.19$), are rejected. 73.9% of the variation in guests overall trust is justified in this study model. Integrity ($\beta = 0.61$, $p < 0.001$), ability ($\beta = 0.42$, $p < 0.001$) and benevolence ($\beta = 0.51$, $p < 0.001$), are statistically

Table 3
Discriminant validity.

Construct	ACT	INT	TRU	IGR	ABT	BEN	QUL	LKB	PSC	NPT	TBS	TPR
ACT	(0.840)	0.403	0.517	0.378	0.604	0.582	0.441	0.570	0.571	0.327	0.541	0.548
INT	0.637	(0.735)	0.493	0.489	0.570	0.347	0.538	0.338	0.389	0.541	0.610	0.612
TRU	0.320	0.697	(0.801)	0.405	0.385	0.607	0.575	0.457	0.457	0.360	0.438	0.509
IGR	0.280	0.532	0.478	(0.794)	0.619	0.379	0.431	0.439	0.412	0.554	0.587	0.548
ABT	0.190	0.472	0.549	0.632	(0.776)	0.531	0.592	0.347	0.339	0.321	0.618	0.570
BEN	0.209	0.560	0.452	0.483	0.530	(0.768)	0.431	0.570	0.521	0.615	0.479	0.389
QUL	0.109	0.483	0.539	0.577	0.483	0.543	(0.787)	0.619	0.604	0.547	0.538	0.561
LKB	0.227	0.621	0.532	0.409	0.519	0.532	0.430	(0.768)	0.429	0.660	0.459	0.603
PSC	0.243	0.592	0.570	0.653	0.412	0.621	0.489	0.583	(0.819)	0.528	0.578	0.397
NPT	0.116	0.486	0.617	0.580	0.531	0.490	0.523	0.637	0.522	(0.831)	0.615	0.601
TBS	0.204	0.389	0.440	0.327	0.430	0.573	0.408	0.552	0.383	0.540	(0.728)	0.579
TPR	0.547	0.341	0.379	0.510	0.529	0.534	0.553	0.489	0.506	0.391	0.407	(0.768)

Notes: ACT = Actual use; INT = Intentions to book P2P accommodation online; TRU = Overall trust; IGR = Integrity; ABT = Ability; BEN = Benevolence; QUL = Website quality; LKB = Likability; PSC = Lack of Privacy/security; NPT = Natural propensity to trust; TBS = Other's trust of buyer/seller; TPR = Third party recognition.

Diagonal elements are the root squared AVE values. Elements below the diagonal are the constructs' correlations. Elements above the diagonal represent the constructs' HTMT ratios.

Table 4
Parameters estimates, Hypotheses, Beta value, P-values and R2.

Variables	Hypothesis supported	Beta	P value	R2
Website quality	Integrity H1a (✓)	0.273	0.000	61.3%
Likability	H2a (✓)	0.196	0.000	
Lack of privacy/security	H3a (✓)	−0.405	0.000	
Natural propensity to trust	H4a (✓)	0.115	0.000	
Other's trust of buyer/seller	H5a (X)	0.084	0.215	
Third party recognition	H6a (✓)	0.206	0.000	
Website quality	Ability H1b (✓)	0.327	0.000	47.6%
Likability	H2b (X)	0.080	0.172	
Lack of privacy/security	H3b (✓)	−0.281	0.000	
Natural propensity to trust	H4b (✓)	0.135	0.000	
Other's trust of buyer/seller	H5b (X)	0.061	0.371	
Third party recognition	H6b (✓)	0.110	0.000	
Website quality	Benevolence H1c (✓)	0.360	0.000	63.8%
Likability	H2c (✓)	0.187	0.000	
Lack of privacy/security	H3c (X)	−0.073	0.128	
Natural propensity to trust	H4c (✓)	0.429	0.000	
Other's trust of buyer/seller	H5c (X)	0.058	0.167	
Third party recognition	H6c (✓)	0.275	0.000	
Overall trust				73.9%
Integrity	H7a (✓)	0.609	0.000	
Ability	H7b (✓)	0.421	0.000	
Benevolence	H7c (✓)	0.502	0.000	
Overall trust	Intention to book H8 (✓)	0.719	0.000	57.2%
Intention to book	Actual use H9(✓)	0.751	0.000	49.3%

significant for explaining guests' overall trust, whereas H7a, H7b, H7c are supported. Finally, intention to book is influenced by guests' overall trust ($\beta = 0.72$, $p < 0.001$), which supports H8.

PLS-SEM was used to perform multi-group analysis. The full sample was divided into two groups on the basis of gender: male, $n = 417$ and female, $n = 376$; age: older, $n = 234$ and younger = 555; income: high-income, $n = 412$ and low-income = 381 (e.g., Steenkamp et al., 1998;

Evanschitzky and Wunderlich, 2006; Das, 2014; Agag and El-Masry, 2016a). The results of multigroup analysis are summarized in Table 5. As Table 5 reveals, the coefficients of the paths showed significant differences between the two groups for age and gender. Table 5 also shows that the significant impacts of overall trust on intention differ; for male guests it is $\beta = 0.374$, $t = 3.349$, $p < 0.001$. Whereas for female guests it is $\beta = 0.197$, $t = 2.270$, $p < 0.001$. The significant impacts of overall trust on intention differ from older guests ($\beta = 0.361$, $t = 4.402$, $p < 0.001$) to younger guests ($\beta = 0.212$, $t = 3.372$, $p < 0.001$). The relationship between overall trust and intention to book peer-to-peer accommodation is stronger for older customers, while overall trust has higher influence on the intention to book peer-to-peer accommodation for males. Furthermore, income does not moderate the relationship between overall trust and intention to book peer-to-peer accommodation. Thus, H10 and H11 are supported, whereas H12 is not supported.

5. Discussions and implications

5.1. Summary of findings

The important role of peer-to-peer accommodation in the context of hospitality and tourism calls for a comprehensive examination into the crucial role of trust toward Peer to peer accommodation that involves not only transactions between peers, but also multiple interactions in online and offline settings. Peer-to-peer accommodation in particular, involves not only transactions between guests and hosts online, simplified by an online platform (e.g. Airbnb); the use of peer-to-peer accommodation includes staying in a stranger's accommodation. Therefore, trust between hosts and guests plays an important role in peer-to-peer accommodation. Trust has been considered one of the essential elements for producing engagement between individuals and thus it encourages purchases in the context of peer-to-peer accommodation (Cheng, 2016a, 2016b; Huurne et al., 2017; Wu et al., 2017). In this respect, recognizing the significance of building trust between

Table 5
Statistical Comparison of Paths.

Paths	Older (N = 234) A β t value	Younger (N = 555) B β t value	χ^2 Difference	Decision
Overall Trust intention	0.361 4.402	0.212 3.372	7.206***	Accepted
Paths	High- income (N = 412) A β t value	Low-income (N = 381) B β t value	χ^2 Difference	Decision
Overall Trust intention	0.093 1.021	0.072 1.043	1.405	n.s.
Paths	Female (N = 376) A β t value	Male (N = 417) B β t value	χ^2 Difference	Decision
Overall Trust intention	0.197 2.270	0.374 3.439	6.329***	Accepted

hosts and guests (Wu et al., 2017; Tusssyadiah and Park, 2018), we aim in this study to examine the formation of trusting beliefs in a host, comprising prospective guests' perception of the host's ability, benevolence and integrity. Then this study estimated the effects of trust antecedents, the website feature perspective, personality perspective, interpersonal transaction perspective, and institutional feature perspective, on trusting beliefs as well as the consequence of trusting beliefs, overall trust and intention to book. Last, recognizing the relevance of gender differences in trust behaviour, the present study assessed the moderating influences of guests' attributes (age, gender and income) on the relationships between overall trust and the intention to book peer-to-peer accommodation.

Overall, the results of the current study demonstrate support for the suggested model of drivers and outcomes of trust in peer-to-peer accommodation. The results confirm that website quality, natural propensity to trust and third party recognition have positive effects on guests' perception of the integrity, ability and benevolence of the host. These results are compatible with prior studies (e.g. Yoon and Occeña, 2015; Chen and Dhillon, 2003; Kim et al., 2009; Oliveira et al., 2017; Wu et al., 2010; Hu et al., 2010), which found that website quality, natural propensity to trust and third party recognition positively affect consumers' perceptions of the about integrity, ability and benevolence of an online service provider. Items such as a seal of approval can affect trust in the context of peer-to-peer accommodation. The present study is the first to investigate the important role of personality in building trust in peer-to-peer accommodation. Furthermore, website quality plays an important role for the online service provider (host) who wants to achieve competitive advantage over other peer-to-peer accommodation platforms.

The results also indicate that likeability is a relevant driver in forming the guests' perception of the integrity and benevolence of the host; this is in line with prior studies (e.g. Huang and Benyoucef, 2013; Oliveira et al., 2017). Moreover, likeability had no significant influence on the guests' perceptions of the ability of the hosts. The results of the present study are consistent with Oliveira et al. (2017); Ponte et al. (2015) and Agag and El-Masry (2016b), which revealed that lack of privacy/security has a significant influence on customers' perceptions of the integrity, ability and benevolence of the host. The findings indicate that other people's trust of the consumer/seller had no significant influence on the guests' perceptions of the integrity, ability and benevolence of the host. Guests can get a good deal of information about the accommodation from other online sources; therefore, they do not tend to rely on other people's trust. This may be due to the specific nature of peer-to-peer accommodation. Guests may believe that because this is different from the accommodation they are using, their basic trusting behaviour does not apply. Finally, our study reveals that the association between overall trust and booking intention is conditional upon guest attributes such as age and gender.

5.2. Theoretical implications

The current study has several theoretical implications, which may add to the body of the knowledge in various ways. First, it puts together in a single framework both the drivers and the outcomes of trusting beliefs in the context of peer-to-peer accommodation within the field of tourism. This study suggests the significance of interpersonal trust based upon the particular features of the sharing economy in which peers interact in mixed-mode settings (i.e., online and offline). The results reveal a hierarchical order model of interpersonal trust formation, in that trusting beliefs in a host are reflected in the guests' perception of the host's integrity, ability and benevolence.

Second, it concurrently investigates the role of the perspectives of the website, interpersonal transaction, personality and institution in forming guests' perception of the host's integrity, ability and benevolence. Interestingly, in the literature review there are no indications that likeability influences competence. Theoretically, our results

suggest that overall trust is explained in 73.9% of cases by competence, benevolence and integrity. The overall trust explains 57.2% of online purchase intention. According to Palvia's previous study (2009), firms need to develop and nurture consumer trust by addressing its specific components (competence, benevolence and integrity), in order to engage the customers in a transaction and create long-term relationships.

Third, it provides a detailed examination of the effect of trusting beliefs on guests' overall trust, which in turn influences guests' intention to book peer-to-peer accommodation. Fourth, it considers guests' attributes as key moderators, rather than determinants of guests' intention to book peer-to-peer accommodation. Finally, it extends the current understanding by investigating the moderating role of guests' attributes (age, gender and income) in the adoption of peer-to-peer accommodation. Responding to the recent calls for further examination on the topic (Lee and Kim, 2018), the present study indicates that age and gender influence the relationship between trust and booking intention.

5.3. Managerial implications

In practice terms, the findings of the present study provide essential levers for both peer-to-peer accommodation platforms such as Airbnb and hosts to formulate effective strategies that encourage guests to book peer-to-peer accommodation. First, the knowledge of the drivers and outcomes of trusting beliefs is useful for peer-to-peer accommodation platform managers and for hosts because it will help them to develop actions and strategies aimed at increasing guests' trust and, thus, their intention to book peer-to-peer property. Peer-to-peer accommodation platform managers and hosts should search for new ways to satisfy their guests and continuously improve their service quality. Our findings confirm the significant influence of service quality and privacy/security in increasing guests' trusting beliefs. Therefore, hosts should try to provide guests with high transmission quality, a secure information system and privacy protection. A host should provide guests with personal recommendations for events, experiences and local activities. Moreover, it may be a good idea for a host to include information geared to guests' views and beliefs.

Second, the present study findings provide managers with some broad implications. Managers must go beyond likeability and other people's trust of the buyer/seller and in order to build trusting beliefs must focus on factors such as website quality, privacy/security, propensity to trust and third party recognition. Collectively, website quality, privacy/security, propensity to trust and third party recognition are more influential predictors of trusting beliefs than are likeability and other people's trust of the buyer/seller. Hosts can provide guests with details about their security approval symbol, rights and money guarantees. A peer-to-peer accommodation host can provide guests with apps for mobile devices, chatrooms and virtual communities, all of which could be cost-effective options for increasing perceived ease of use, perceived usefulness and, in turn, guests' booking intentions. Furthermore, hosts can highlight information about properties, convenience and the advantages of peer-to-peer accommodation to potential or inexperienced guests. Thus, at the initial stage of consumer capture, a host should concentrate on guests' belief that s/he can perform all types of online transaction. A host can use third party seal of approval (e.g. BBBOnline and TRUSTe) in order to endorse the seal of their privacy, since guests are more likely to provide information to a website that has third party verification. In order to foster guests' trust, a host can use certificates from third parties who are trusted and independent.

Third, this study shows a mechanism to increase customer trust, which has six factors making a significant effect, namely: website quality, likeability, privacy/security, propensity to trust, other people's trust in the buyer/seller and third party recognition. Moreover, to the best of our knowledge, this is the first study to integrate the effects of the propensity to trust in a peer-to-peer accommodation context; we

have found that this variable has a strong effect on customer trust. Not surprisingly, the Arab culture values trust in others and thus, the more customers in Egypt have a tendency to trust others, the more they perceive peer-to-peer accommodation as trustworthy. However, our findings contrast with other studies on e-commerce that did not find a link between the propensity to trust and customer trust (e.g., Lowry et al., 2008). One of the reasons for these different findings may be that the sample represents an Arab culture, which is considered relatively feminine. It promotes the well-being of people, exhibits high trust of others and scores much higher on uncertainty avoidance than Western cultures; thus, the propensity to trust would be a more important factor in trust building in Egypt than a Western country.

Fourth, our results suggest possible new strategies for the marketing of this business. On a high level, peer-to-peer accommodation needs a stronger IT artifact design that increases assurance and trust when completing payment transactions. These design features (e.g., adding the logo of a third party seal) must be at the core of any successful strategy that aims to promote a product to increase customer trust. Yet increasing customer trust is not simply a matter of providing third party seals and assurances on peer-to-peer accommodation websites. Third party seals work only if consumers understand their meaning; thus, companies need to invest effort in promoting the understanding of third party seals among their customers. Consumers can have a worthwhile experience, with reduced effort if the steps that are required between the selection of goods and making payment are minimized, where the time spent feels reasonable, whilst it is vital to guarantee that customers are satisfied with the vendor, by feeling pleased that they did the right thing in making purchases from them.

Finally, managers will have a better understanding of the significant role of guests' demographic factors (i.e. age, gender and income) and its influences on guests' behavioural intention to use peer-to-peer accommodation. Managers can use this in their planning and marketing strategies. Further implications for peer-to-peer accommodation hosts concern age and gender differences in guests' intention to use peer-to-

peer accommodation. Our study indicates that trust had a greater impact on the intention to use peer-to-peer accommodation among older people and males. Therefore, peer-to-peer accommodation hosts aiming to attract females and younger guests should emphasize the value and benefits of peer-to-peer accommodation by highlighting its privacy and security aspects. For example, a host can offer web assurance seals, referral mechanisms, and digital certificates to guests, with discounts for first-time guests.

5.4. Limitations and further research directions

As with any research, there are some limitations that should be mentioned, which may provide fertile ground for further research. First, although Egypt well represents Middle Eastern society, further study might replicate the findings of the present research in Western societies. Second, this study is limited to the peer-to-peer accommodation context, so further studies could examine the same model in other contexts, which may add to the present knowledge if it is validated in another service context. Third, the present study constructs have been measured at a single point of time. Therefore, future research can use longitudinal study to validate the suggest framework. Fourth, future work should address the host's perspective when examining trust. In the current research, trust has been mainly researched from the guests' point of view. This could result from incorporating traditional C2C e-commerce research in which the position of the seller has not undergone any substantial changes. In the sharing economy however, the seller often faces greater 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 a sharing market. Finally, the present study did not include other characteristics such as reviews and host pictures, since prior research has investigated these factors separately. Future research may integrate different host characteristics in order to examine the significance of these aspects in stimulating perceived trustworthiness and booking intention.

Appendix A. Descriptive statistics and normality tests of the constructs in the model

Statistics	Mean	S.D.	Corrected item-total correlation	Skewness	Kurtosis	Sources
Actual use (ACT)						(Wu and Wang, 2005).
How often do you use P2P websites to book a P2P accommodation?	3.7	0.91	0.58	−0.28	0.51	
How many times have you used P2P websites for booking P2P accommodation in the last 6 months?	3.9	0.86	0.62	−0.62	0.27	
Intentions to book (INT)						(Lamberton and Rose, 2012; Möhlmann, 2016; Tussyadiah, 2016).
I expect to continue using online P2P accommodation in the future.	4.1	0.87	0.67	−0.54	0.47	
I can see myself using online P2P accommodation in the future.	3.7	0.93	0.61	−0.39	0.23	
It is likely that I will use online P2P accommodation in the future.	4.2	0.79	0.59	−0.58	−0.40	
My willingness to book online P2P accommodation is high.	2.5	1.38	0.54	−0.51	0.61	
Overall trust (TRU)						(Palvia, 2009).
I find this host trustworthy.	3.8	0.79	0.64	−0.50	0.42	
I like the reliability of this host.	3.3	0.95	0.59	−0.42	0.47	
I value the trustworthy characteristics of this host.	4.2	0.73	0.50	−0.48	0.32	
Integrity (IGR)						(Colquitt & Rodell., 2011; Ridings et al., 2002).
The host has sound principles.	3.6	0.84	0.53	−0.37	0.45	
The host acts sincerely in dealing with his/her guests.	2.4	1.17	0.60	−0.45	0.51	
The host is honest with his/her guests.	4.0	0.89	0.54	−0.60	−0.53	
Ability (ABT)						(Colquitt & Rodell., 2011; Ridings et al., 2002).
The host is qualified.	3.9	0.85	0.63	−0.54	0.57	
The host is skilled.	4.4	0.86	0.65	−0.60	0.38	
The host is experienced.	3.2	0.93	0.50	−0.44	0.40	
The host is capable.	2.8	1.29	0.58	−0.39	0.34	
Benevolence (BEN)						(Colquitt & Rodell., 2011; Ridings et al., 2002; Palvia, 2009).
The host is concerned about the welfare of his/her guests.	3.6	0.89	0.64	−0.38	0.38	
The host genuinely cares about his/her guests' needs.	2.8	1.46	0.59	−0.54	−0.43	
If I required help, I believe this host would do its best to help me.	3.3	0.88	0.65	−0.49	−0.30	

Website quality (QUL)						(Everard et al., 2006; Jones & Leonard., 2008).
The P2P accommodation website I use is of high quality.	3.5	0.89	0.57	−0.52	0.43	
The likely quality of the P2P accommodation website I use is extremely high.	2.3	1.79	0.59	−0.54	0.52	
The P2P accommodation website I use must be of very good quality.	3.6	0.97	0.53	−0.38	0.62	
The P2P accommodation website I use appears to be of very poor quality	4.3	0.86	0.60	−0.39	−0.47	
Likability (LKB)						(Flavián et al., 2006)
In this P2P accommodation website, everything is easy to understand.	3.6	0.88	0.55	−0.40	0.25	
This P2P accommodation website is simple to use, even when using it for the first time.	4.0	0.87	0.60	−0.45	0.30	
It is easy to find the information I need from this P2P accommodation website.	2.4	1.83	0.54	−0.30	0.46	
The structure and contents of this P2P accommodation website are easy to understand.	3.9	0.78	0.57	−0.23	0.39	
Lack of Privacy/security (PSC)						McKnight et al. (2002),
I think it is risky to provide one's credit card information to P2P accommodation website.	2.4	1.88	0.60	−0.24	−0.54	
I hesitate to enter my credit card information on the P2P accommodation website.	3.8	0.79	0.58	−0.54	0.34	
Entering personal information over the P2P accommodation website is unsafe.	2.7	1.84	0.55	−0.40	0.39	
I think it is risky to provide one's social security number to P2P accommodation website.	4.1	0.85	0.64	−0.25	0.55	
Natural propensity to trust (NPT)						(McKnight et al., 2002; Yoon & Océña., 2015; Jones & Leonard., 2008).
In general, people really do care about the well-being of others.	4.0	0.84	0.59	−0.34	0.32	
The typical person is sincerely concerned about the problems of others.	3.5	0.97	0.65	−0.49	0.42	
Most of the time, people care enough to try to be helpful, rather than just looking out for themselves.	2.8	1.18	0.57	−0.33	0.34	
Most people are honest in their dealings with others.	3.3	0.82	0.50	−0.30	0.40	
I usually trust people until they give me a reason not to trust them.	4.0	0.79	0.69	−0.39	0.49	
My typical approach is to trust new acquaintances until they prove I should not trust them.	2.2	1.76	0.73	−0.21	0.23	
Other's trust of buyer/seller (TBS)						(McKnight et al., 2002; Yoon & Océña., 2015; Jones & Leonard., 2008).
A friend recommending a seller/buyer in P2P accommodation reduces my risk in the transaction.	3.6	0.84	0.54	−0.61	0.59	
A person from my online community (i.e., groups with whom I interact online) recommending a seller/buyer in P2P accommodation reduces my risk in the transaction.	2.2	1.80	0.66	−0.28	0.50	
An online acquaintance (i.e., one with whom I regularly chat online) recommending a seller/buyer in P2P accommodation reduces my risk in the transaction.	3.7	0.76	0.57	−0.32	0.47	
Third party recognition (TPR).						(McKnight et al., 2002; Yoon & Océña., 2015; Jones & Leonard., 2008).
I think third party recognition bodies (e.g., eBay, Verisign, etc.) of P2P accommodation are doing a good job.	2.9	1.83	0.61	−0.37	0.47	
Existing third party recognition bodies (e.g., eBay, Verisign, etc.) of P2P accommodation are adequate for the protection of P2P accommodation buyers'/sellers' interests.	3.7	0.85	0.61	−0.42	0.63	

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