



## Complaints and resolutions in a peer-to-peer business model

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### ABSTRACT

This study aimed to examine the complaint and resolution process in a peer-to-peer (P2P) business model, in the case of Airbnb, and to uncover the underlying attributions of responsibility in the process. A total of 52 complaint episodes posted by hosts and guests of Airbnb were retrieved from a third-party website and analyzed using content analysis. The findings reveal the dynamic involvement patterns among multiple parties at dyadic, triadic, and quadratic levels in the P2P context. The findings also show when managing complaints between hosts and guests, the platform provider follows some prescriptive mechanisms that emphasize resolution over recovery, a drastic departure from that in the conventional business-to-customer (B2C) context. Paradoxically, responsibility is attributed to the platform provider not only when it directly causes the complaints (commission) but also when it is indirectly related to them (association). The platform, particularly, holds diffused responsibilities for consequential negative events.

### 1. Introduction

Customer complaints and complaint resolutions have been some of the issues most central to hospitality research and practice. The received wisdom in customer complaints and complaint resolutions that currently informs hospitality research and practice has been developed almost entirely based on a business-to-customer (B2C) model (Kumar and Kumar, 2016; Tax et al., 1998). However, the emergence of peer-to-peer (P2P) business models such as Airbnb is considered a disruptive force in the conventional hospitality industry. Airbnb has been rapidly growing on an annual basis with a higher demanding rate (120%) compared to that of traditional hotels (1%) (Lane, 2016). In 2018, it also values up to \$38 billion in the market (Trefis Team, 2018). The phenomenal rise of a P2P model in the past few years has brought changes in the traditional B2C model. A case of Airbnb is considered as a platform provider that facilitates individual-to-individual transactions rather than as a typical service provider in a B2C model (Zervas et al., 2017), in which the traditional boundary between the roles of an employee and a customer is blurred in a P2P model. Peers can voluntarily choose the role of a service provider, a customer, or both depending on their needs and resources when participating in P2P transactions. Peers who play a role as a host or a guest in Airbnb are exposed to multiple points of encounters throughout the transactions, such as through online profiles (e.g., self-introduction and accommodation information)

and online and face-to-face communications, which are critical for influencing their satisfaction (Moon et al., 2019). The multi-faceted interactions between peers (hosts or guests) and the distinctive nature of P2P businesses can possibly cause more complaints and resolutions between them. P2P transactions via online platforms in diverse contexts (e.g., lodging and dining) further raise legislative issues directly related to peers' lives such as tax payment (Hardiman, 2017; Malhotra and Van Alstyne, 2014) and food safety regulations (Pitts, 2015). In such a distinctive business environment, there is a higher likelihood of complaints and resolutions taking place in a more complex manner compared to a conventional B2C model. Taking into account the characteristics of a P2P business environment, this research recognizes a need to disentangle the complexities of complaints and resolutions in a P2P context.

Given the differences in how a P2P business model operates and functions, much of the existing literature in customer complaints and complaint resolutions may not adequately capture how complaints and resolutions transpire in a P2P context. First, the current complaint literature predominantly focuses on the effect of employee-caused service failures and service recovery (e.g., Fu et al., 2015; Gohary et al., 2016). Unlike the traditional employees trained to provide institutionalized services and resolutions in a B2C model, peer service providers are considered self-employed and non-professional (ESA, 2016; Nasscom, 2015). For instance, peer service providers' resolutions for peer

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consumers' complaints can vary based on the providers' personal situations or preferences, which causes inconsistent service quality (Rauch and Schleicher, 2015). Second, a P2P business model brings about unique complaint and complaint resolution phenomena. Take Airbnb as an example, not only guests, but also hosts, can complain about negative experiences (Baragona, 2018). Furthermore, both hosts and guests are core players during the complaint and resolution process since they are expected to first attempt to handle the other party's complaints on their own before reaching out to the platform for support. Lastly, the multiple parties involved in the complaint process in a P2P environment further complexify the resolution process. For example, in a P2P environment, parties not directly involved in a business transaction, such as close-proximity neighbors, can be affected by negative events such as noise caused by Airbnb guests (Ricks, 2017).

Despite the above-discussed P2P complaints and resolutions, the current complaint literature mainly focuses on service failures and recovery by employees in a B2C model (Fu et al., 2015; Gohary et al., 2016; Migacz et al., 2018) with a few exceptions (e.g., Abramova et al., 2015; Phua, 2018). Among those exceptions, the primary target of complaints is firms perceived to be responsible for complaints and recoveries. There is a lack of understanding of complaints and complaint resolutions that involve multiple parties in a P2P context. To fill the research gap and to advance the current understanding of complaints and resolutions in a P2P business model, the present research is to examine the complaint and resolution process and to uncover the underlying attributions of responsibilities. Specific objectives are: (1) to explore the involvement patterns among hosts, guests, and an online platform provider in the complaint and resolution process; (2) to investigate complaint management mechanisms; and (3) to examine how responsibility is attributed to different parties involved in the process. The remainder of this paper is structured as follows: first, the literature on a P2P business model and complaints and resolutions is reviewed; second, a content analysis was presented using a sample of online postings from both hosts and guests who used the Airbnb platform. Then, the findings from the analysis are provided in accordance with the aforementioned research objectives. Finally, theoretical and practical implications are discussed based on the findings.

## 2. Theoretical background

Complaints are traditionally described as a clash between a consumer and an employee/organization (Tax et al., 1998), which come into light when a product/service is unsatisfactory, failing to meet consumers' expectations (Singh, 1988). Complaints, or customer reactions to unsatisfactory products/services, are commonly recognized as voice response, private response, and third-party response (Singh, 1988). Voice response indicates that dissatisfied consumers directly raise complaints toward parties (e.g., service providers). Private response refers to spreading negative word-of-mouth to others (e.g., friends, relatives, etc.). Third-party response means consumers taking further steps by publicizing issues (e.g., legal actions, media, etc.). While consumers' complaining behaviors in a B2C context (e.g., voice response, private response, and third-party response) typically target service providers who are perceived to directly cause service failures, peers' complaining behaviors in a P2P context may manifest differently. In terms of complaint handling in a B2C context, employees traditionally handle consumers' complaints with a goal to fairly resolve the situations (Tax et al., 1998). To evaluate how fairly consumers' complaints are handled, researchers have developed the notion of perceived justice for the complaint handling process, which includes: distributive justice (e.g., replacement and compensation), procedural justice (e.g., relevant policies and process), and interactional justice (e.g., communications with the consumer with respect and empathy) (Blodgett et al., 1997; Gohary et al., 2016; Tax et al., 1998). Such a complaint handling process is recognized to be critical for service providers to recover a consumer's trust and satisfaction (Basso and Pizzutti, 2016; Van

Vaerenbergh et al., 2012). Compared to conventional B2C models in which recovering service failure goes beyond resolving a dissatisfactory product/service, resolutions for complaints in P2P models may manifest in an intricate manner due to the nature of a P2P business model. The following sections elucidate complaints and resolutions in a P2P model using attributes of responsibility as a theoretical anchor.

### 2.1. Complaints and resolutions in a peer-to-peer business model

Complaints and resolutions in a P2P context show some distinctive differences from those in the conventional B2C model. First, unlike the B2C model where customers are typically the ones who complain toward service providers when a product/service fails to meet their expectations (Singh, 1988), those who complain are not limited to guests in the P2P model. In a P2P transaction, the platform provider, the peer service provider, and the peer consumer are all essential parties and any of the three parties can lodge complaints to the other two. Using Airbnb as an example, not only guests, but also hosts can directly blame guests for a negative event (e.g., damaging accommodations) (Baragona, 2018). Second, there is a duality of roles in the P2P model where a peer service provider is simultaneously a provider to a peer consumer and a customer to the online platform provider, resulting in the involvement of the online platform provider even though the platform is not directly involved in the original complaint. The existing research shows that complaints in a B2C setting take place between a consumer and an employee/organization (Duan et al., 2016; Fernandes and Fernandes, 2018; Tax et al., 1998), in that a party plays a single role as either a consumer or a service provider during transactions. Finally, an online platform's self-regulated mechanisms can affect peers' behavioral responses in the P2P complaint and resolution process. As a platform provider that connects peers, the online platform establishes its own regulations to standardize business terms and settle payments (Stemler, 2017). For instance, hosts and guests follow certain refund policies suggested by Airbnb. In addition, the platform's policies can also cause legal issues such as tax payment due to a legislative discrepancy with the government-level law (Cohen and Sundararajan, 2015; Hardiman, 2017; Malhotra and Van Alstyne, 2014).

### 2.2. Attributions of responsibility for complaints and resolutions in a peer-to-peer model

Built on the premise of traditional B2C relationships, attribution of causality is one of the central theoretical approaches to understanding service failure and service recovery in customer complaint and resolution literature (Fu et al., 2015; Song et al., 2016). The notion of attribution of causality posits that a person assigns responsibility to another based on the person's perception of who causes an incident (locus); the causer's ability to control the incident from happening (controllability); and the possibility of incident reoccurrence (stability) (Weiner, 1980, 1985). In the traditional B2C setting, attribution of causality usually implies attribution of responsibility. However, in the P2P setting, attribution of causality does not necessarily equate attribution of responsibility. In fact, attribution of responsibility is conceptually more intriguing in a P2P complaint situation due to multiple parties, roles and relationships embedded in a P2P business model. First, multiple parties are involved in P2P transactions: an online platform, peer service providers, and peer consumers (Hawliitschek et al., 2016). In the case of P2P accommodations, Airbnb (an online platform), hosts (peer service providers), and guests (peer consumers) are the main parties in P2P transactions. Second, peers concurrently play at least two roles. In the context of Airbnb, an individual becomes a host when he/she lists and rents out accommodations (Hawliitschek et al., 2016). The individual is simultaneously a customer to the Airbnb platform and a service provider to a guest who rents accommodations from him/her. Lastly, the interactions between the parties are multidirectional. In the Airbnb system, both hosts and guests can reach out to Airbnb and to

each other via online messages, reviews, or feedback. The Airbnb platform also communicates with peers through online channels such as e-mail announcements and online magazines (Airbnb, Inc., 2018). The multidirectional relationships among the multiple parties manifested in a P2P model are distinctive from the bidirectional two-party relationship between employees and customers in the conventional B2C model. Due to the multiplicity of parties, roles and relationships in a P2P complaint situation, attribution of responsibility to a party can be murky even when attribution of causality is apparent. As such, the merging P2P model poses a critical need to theorize complaints and resolutions in this context.

Therefore, in this study, we posit that attribution of *responsibility* is more central to complaints and complaint resolutions in the P2P context than attribution of *causality*. Accordingly, this study used the attribution of responsibility as a theoretical base to explore the complaint and resolution process in a P2P setting. Attributions of responsibility are not made based on causation, but are made with respect to association, commission, intentionality, foreseeability, and justifiability (Heider, 1958; Sulzer, 1971). A person can be perceived to hold responsibility when an outcome is associated with, committed by, intended by, or may have been foreseen by the person. The responsibility assigned to the person can be alleviated when the outcome is justified by external factors, such as rules (Heider, 1958). The circumstance includes certain role that the party is expected to play and the regulations prescribed by an organization to which the party belongs (Mitcham and Von Schomberg, 2000; Schlenker et al., 1994). When people violate or underperform the obligations or expectations imposed to their role, they are often held accountable for the negative consequence even if they did not directly commit it. As such, attribution of responsibility is affected by the interconnections among the role a party plays in an organization, the party's actions that contribute to a particular event, and the institutional regulations (Gailey, 2013).

While attributions of responsibility can dynamically manifest under the effect of the party's role, actions, and regulations, a party can hold responsibility more heavily for an event when the party is situated in a higher position than others. This is because their obligations go beyond the mere tasks imposed to their role, extending into the realm of morality, which is conceptualized as diffused responsibility (Füller, 1964; Hamilton, 1978). In this case, the party's conduct is not always about what the party 'must' do, but what the party 'should' do (Hamilton, 1978). A party can be blamed for the outcomes when failing to perform the should as well as the must. In a conventional B2C model, employees or organizations are commonly held responsible for making up for service failures (Migacz et al., 2018). In a P2P model, who is ultimately held accountable is intriguing due to the multiplicity of roles and relationships among hosts, guests, and an online platform in the complaint and resolution process. To this end, this study adopts attribution of responsibility as its theoretical basis in order to uncover how responsibility is attributed to different parties during the complaint and resolution process in a P2P context.

### 3. Methodology

#### 3.1. Research method

This study took a qualitative approach to explore the complaint and resolution process as well as the underlying responsibility attributions in a P2P context. More specifically, this study used archival data published on a third-party website and employed a purposive sampling method to extract the textual data. The third-party website in a P2P accommodation context, Airbnb in particular, was chosen among a variety of P2P business types as it is one of the most prominent P2P online platforms in the hospitality industry (Lane, 2016; Trefis Team, 2018). In addition, third-party websites in other P2P business contexts (e.g., car- and food-sharing) lack detailed narratives of negative episodes by both peer consumers and peer service providers at this point.

The process of data sampling and analysis is elaborated in the following sections.

#### 3.2. Data source

This study took the critical incident approach to specifically target respondents' negative experiences (Flanagan, 1954), which refers to the cases that are deviated from consumers' expectations of a product/service (Paulssen and Sommerfeld, 2015). This approach allows researchers to collect informative data described by their own words in terms of a topic of interest (Gremier, 2004), which is also commonly adopted to understand hospitality customers' complaining behaviors (e.g., Lee and Hu, 2005; Tontini et al., 2017). Taking the advantage of the critical incident technique, this study established a data pool from a third-party website, AirbnbHell.com. This third-party website is an English-based online archive that records both hosts' and guests' critical negative incidents when using Airbnb, thus can help achieve the objectives of this study surrounding Airbnb users' complaints and resolutions. It is also well recognized by the public and P2P online platforms (e.g., Airbnb) for publicizing peers' negative experiences with Airbnb (Bilton, 2016; Matarese, 2018). On this website, episodes from people who used Airbnb as hosts and as guests are displayed on separate boards, titled "Host Stories" and "Guest Stories," respectively.

This website was chosen for several reasons. First, postings on the boards particularly include detailed and rich information of negative events based on real user-experiences of using P2P accommodations. While there are platforms (e.g., TripAdvisor) that contain diverse lodging properties such as hotels and motels, this website is specific to P2P accommodations (i.e., Airbnb) that captures the nature of complaint and resolution process in such a business model. Second, this website offers episodes posted by both hosts and guests. This helps the researchers obtain information about P2P complaints and resolutions from different perspectives, while other websites such as TripAdvisor primarily present feedback from customers toward service providers. Third, there is a lack of outlets where hosts and guests can publicly and freely share their negative experience. For instance, the feedback webpage provided on the official Airbnb website is closed to the public and is only made accessible to its users; the Community Center webpage, an online discussion platform provided by Airbnb, is host-based where only hosts provide necessary support for each other to resolve issues related to property management and hosting guests. Using the third-party website enabled this study to overcome these limitations related to data access. Lastly, on the Airbnb official websites, peers may refrain from sharing their negative experiences with the other party and/or the platform due to the perceived control on their postings (Lee et al., 2019) and unguaranteed anonymity (Kang et al., 2013). Therefore, the third-party website was considered an ideal data pool to achieve the objectives of this study.

#### 3.3. Data sampling

The textual data was purposively selected to provide rich experiential content (Patton, 2015). The most recent episodes at the time of data sampling (i.e., April of 2017) were retrieved from the third-party website. Then, more postings were systematically extracted in a chronologically backward order. The extraction of the postings ceased when no new information emerged from the incoming data and the data was considered to have reached the theoretical saturation point (Corbin and Strauss, 2008). At this point, the sampled textual data reflected negative episodes that happened between January and April of 2017. All data was further filtered based on the number of words contained in a single posting. Only postings that consisted of at least 90 words were retained to improve the reliability of findings from the data (Gottschalk and Bechtel, 1995). This step resulted in the deletion of one posting from the "Guest Stories" group. Finally, fifty-two episodes were utilized for content analysis, resulting in a total of 32 pages with around

20,000 words. Episodes from hosts and guests were evenly represented, providing a balanced representation of episodes from both sides.

### 3.4. Data analysis

Content analysis was performed to safeguard the consistency of the coding process, which develops general themes from specific instances by grouping them into higher-level categories (Krippendorff, 2012; Neuendorf, 2016). This analysis facilitates researchers to classify categories as well as to identify patterns and relationships of the categories using textual information (Patton, 2015; Zhang and Wildemuth, 2017). Owing to the benefits of conducting content analysis, researchers in the hospitality field widely apply this method to investigate the determinants of customer complaints (e.g., Dinçer and Alrawadieh, 2017; Levy et al., 2013). Following this analysis method, the researchers coded the retrieved textual data using MAXQDA 12, a software that facilitates the coding of textual data and categorization of codes. The postings from both host and guest groups were filed in a Word document and imported to the software. Then the data was analyzed from the perspective of both hosts and guests.

In the beginning of content analysis, several episodes from both the host and the guest groups were preliminarily coded by the first author of this study to generate the initial concepts and a coding book. Based on the coding book, the first author continued to conduct a series of coding processes for the remaining episodes. First, line-by-line open coding was carried out using the in-vivo coding method, which is regarded as effective for theory building (Corbin and Strauss, 2008; Elo and Kyngäs, 2008). Second, subcategories were created within the initial categories based on the themes that emerged from the codes. Third, the subcategories were finalized through constant comparison of similarities and differences among the codes and categories. To ensure the reliability of the categories and codes, the inter-reliability was checked with an independent coder who was not involved in the research (Miles and Huberman, 1984), but trained to perform data coding independently. The inter-coder reliability between the first author and the independent coder reached 94.3%, which indicated a high consistency of data analysis between the two coders. The findings of the analysis are elaborated in the following sections.

## 4. Findings

The content analysis of the hosts' and guests' accounts revealed the dynamic patterns of the involved parties and the complaint management mechanisms throughout the complaint and resolution process in a P2P context. Furthermore, this research uncovered how responsibility is attributed to hosts, guests, and the online platform in this process.

### 4.1. Patterns of involved parties in the complaint and resolution process

The data analysis uncovered three patterns of involvement among hosts, guests, the online platform, and sometimes a fourth party in the complaint and resolution process. Such patterns are labeled as dyadic,

triadic, and quadratic involvement, respectively (see Fig. 1).

**Dyadic involvement** refers to complaints that occur between two parties at the initial stage, which was the most predominant pattern of involvement. At this stage, complaints took place between any dyadic relationships among hosts, guests, and the online platform. The examples below demonstrate the dyadic involvement:

*“Now, I am in the middle of another disagreement with another guest over damages to my organic mattress topper.”* (Host #13: Host-to-Guest)

*“I immediately called the owner [host] to complain, but naturally, he didn't pick up.”* (Guest #12: Guest-to-Host)

*“I have tried for months to get Airbnb to reply to my question on how to access my account.”* (Host #12: Host-to-Airbnb)

*“However, Airbnb did not allow me to make my reservation for some reason, then blocked my ID so that I could not log in.”* (Guest #8: Guest-to-Airbnb)

**Triadic involvement.** The dyadic involvement that occurred at the initial stage of the complaining process often evolved to a three-party involvement as the complaint and resolution process progressed. This pattern was labeled as **triadic involvement**, which referred to the situation when the dyadic involvement by hosts and guests expanded to be triadic and the online platform resorted to intervene. The following quotes exemplify the observation of triadic involvement:

*“The guest held a party, trashed my apartment, and caused damage to furniture,... I immediately called Airbnb on the day.”* (Host #3: Host – Guest – Airbnb)

*“I asked for a refund, which, as expected, the little scammer that calls himself a host refused to pay. So I got Airbnb involved.”* (Guest #22: Guest – Host – Airbnb)

A noteworthy phenomenon related to the dynamic patterns of involvement was that dyadic communication remains salient in the triadic involvement pattern. Based on accounts from hosts and guests, both parties returned to dyadic communication with Airbnb, hoping to reach a final resolution. In triadic involvement, the role of the online platform as a messenger and problem-solver appeared to be vital to both hosts and guests because the resolution for the complaint was expected to be made by the platform. Such a fluid involvement pattern among the multiple parties in a P2P context represents a remarkable feature of the complaint and resolution process, especially in view that customer complaints in the traditional B2C context mainly involve two parties: hotels or representatives of the hotels and the guests. The following quotes show the dyadic communications between hosts/guests and the platform, in triadic involvement:

*“Airbnb's call center ..., told me [host] they “had no way to edit it” and it [online review posted by guest] was protected as “free speech”.”* (Host #26: Communication between host and Airbnb)

*“So we [guests] immediately left and called Airbnb to say we were uncomfortable and wanted to leave with our money back. They said they*

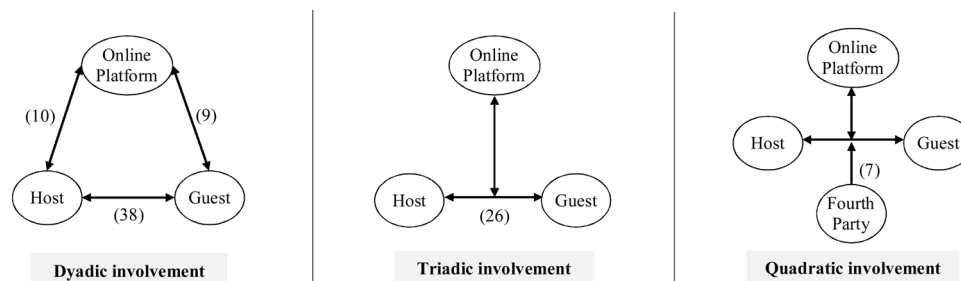


Fig. 1. Patterns of involved parties in the complaint and resolution process. Note. Frequencies in parentheses.

had to speak with the host and figure out the whole story.” (Guest #1: Communication between guest and Airbnb)

**Quadratic involvement.** A few cases involved a fourth party such as police or neighbors in the complaint and resolution process and were thus coded as **quadratic involvement** in this study. The patterns of involvement in this context were distinctive from those in a hotel setting whereby the third or fourth party, such as the online platform, police, or neighbors, rarely intervenes in the complaints between employees and guests. The examples of the quadratic involvement are as follows:

“I learned that she [guest] actually had two additional guests staying with her when I visited her at the apartment on her last week. ... Ascertaining from my neighbor that all three guests had lived there most of the time, I made a complaint to Airbnb.” (Host #11: Neighbor involvement)

“We had to call the cops to be able to get out of there as the owner was blocking our car. Airbnb’s reaction? I’m still waiting. It’s been three weeks.” (Guest #11: Police involvement)

#### 4.2. Complaint management mechanisms

The data analysis of both hosts’ and guests’ narratives also revealed the mechanisms through which complaints between the two parties were managed by the online platform (see Appendix A).

**Asymmetric possession of information between hosts/guests and the online platform.** In the resolution process, possession of information related to the incidents seemed to be asymmetrical between hosts/guests and the online platform. The online platform had limited information about what happened “in the trenches” between a host and a guest. Whether the host or guest caused the incidents, the two held more information about the incidents compared to the platform as they were the parties to the incidents onsite. The two parties were required to submit relevant information to the platform in order to escalate a complaint. Photos were the most frequently used evidence by both sides. They also occasionally provided online message exchanges or platform policies to substantiate their assertions. These cases were labeled as **provision of information by hosts** and **provision of information by guests**. Such information appeared to be critical as the platform seemed to rely on it when making resolutions between the two, a phenomenon coined as **online platform’s reliance on provision of information by hosts/guests**. Episodes representing such information asymmetry are provided as follows:

“They [Airbnb] called back saying they were having trouble getting in touch with her....” (Guest #1: Online platform’s reliance on provision of information by hosts)

“Airbnb also said, on the fifth call, that we had not provided photo evidence of our complaint.” (Guest #24: Online platform’s reliance on provision of information by guests)

**Unbalanced leverage between hosts/guests and the online platform.** Although the platform counted on information provided by hosts and guests, it appeared to have more leverage in the resolution process. Several episodes showed that hosts at times felt coerced by Airbnb when requested to respond to guest complaints within an unreasonable time frame, a situation labeled as **online platform setting unreasonable response timeframe**. Moreover, several guests complained that Airbnb was not responsive to their complaints, which was coined as **online platform putting aside cases**. Once the platform resorted to intervene between hosts and guests, it exercised more power in the resolution process regardless of who caused the negative incidents. The following quotes reflect the aforementioned situations:

“The shower apparently had a small leak and I was given an hour to solve the issue.” (Host #25: Online platform requesting unreasonable response timeframe)

“they [Airbnb] just sent me about five links to other Airbnb properties that I could spend the better part of the next week frantically trying to contact on my own.” (Guest #9: Online platform putting aside cases)

**Emphasis on resolution over recovery.** One of the distinct mechanisms of complaint resolution in a P2P context was ruling by the online platform. The platform was perceived to make the final call about resolutions to complaints. This frequently occurring phenomenon was named as **ruling by the online platform** (22 out of 33). Hosts considered the platform’s resolution as “misguided decision” and guests described it as “unreasonable customer service policies.” Hosts and guests, hence, often had “zero trust” in using the platform and remained “unhappy” despite the resolution, which was labeled as **resolved but unrecovered**. The following quotes exemplify the resolution process ruled by the platform:

“They [Airbnb] penalized me and said I was being unreasonable in the information I was requesting from the guest....” (Host #14: Ruling by the online platform)

“The [Airbnb] case manager concluded that as per the terms and conditions, 24 hours was the window for cancellation and receipt of a refund. ... I explained 24 hours to request a cancellation was an unreasonable part .... He ignored this.” (Guest #16: Ruling by the online platform)

In our findings, the platform had no choice but to rely on evidence provided by hosts and guests to resolve their complaints. Despite the insufficiency of first-hand information about what actually happened, the platform paradoxically exercised more power (as compared to peers) in the resolution process by making a final decision for the resolutions. The asymmetric possession of information and unbalanced leverage between hosts/guests and the online platform are illustrated in Fig. 2. Such complaint management process ruled by the platform focuses on resolving hosts and guests’ complaints rather than recovering their satisfaction.

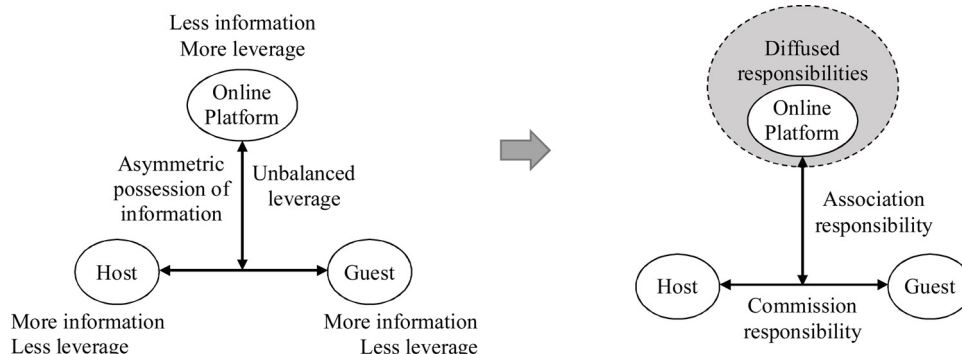


Fig. 2. A framework of complaint management mechanisms and attributions of responsibility in a peer-to-peer model.

#### 4.3. Attributions of responsibility in a peer-to-peer model

The data analysis revealed how responsibility was attributed to hosts, guests, and the online platform in the complaint and resolution process (see Appendix B). The findings showed three modes of attributions of responsibility: responsibility by commission, association, and diffusion.

**Commission responsibility.** In hosts and guests' accounts, complaints were caused by various negative events and directed toward hosts (59 out of 116), the online platform (35 out of 116), or guests (20 out of 116). When a negative event occurred, the victim of the event often raised complaints to the causer who directly committed the offense. Such attribution of responsibility was categorized as **commission responsibility**, which refers to an attribution process during which the responsibility is attributed to a party who directly caused an outcome (Heider, 1958; Shaver, 1985; Sulzer, 1971). In this study, hosts, guests, and the online platform all had instances of taking actions that failed to fulfill their respective role obligations during P2P transactions, resulting in negative consequences. Some examples for commission responsibility are as follows:

*"She [guest] agreed to my house rules: no parties, no noise, be respectful of neighbors, and have a maximum of four occupants. She hosted a prom party with a large group until 4:00 AM and trashed my place: ...." (Host #15: Commission responsibility attributed to guests)*

*"The host family refuses to give you your room key, while the remaining family members of the house have door keys on each of their rooms. They can also freely enter your room without your permission." (Guest #4: Commission responsibility attributed to hosts)*

*"... when I tried to book a new listing, it asked me to verify my bank account by entering two small deposit amounts. So I entered \$0.50 and \$0.75, thinking I was supposed to tell them two amounts to deposit and then verify that they were deposited in my bank account. The message said "FAILED – TRY AGAIN," so I entered two different amounts, and again "FAILED TO VERIFY BANK ACCOUNT." (Guest #20: Commission responsibility attributed to Airbnb)*

**Association responsibility.** Another frequently reported situation was that hosts and guests attributed responsibility to Airbnb for negative incidents that were not directly caused by, but were connected to the platform, which are critical in facilitating P2P transactions (65 episodes). Based on the data analysis, as a P2P platform provider, Airbnb was often automatically perceived to be associated with negative events. To interpret this process of responsibility attribution, the concept of **association responsibility** was adopted, which means that a party is held responsible for an incident that is not directly caused by but is associated with the party, either directly or indirectly (Heider, 1958; Sulzer, 1971). For example, Airbnb was expected to intervene in conflicts between hosts and guests and to remedy the situations. In such cases, the platform was perceived to be responsible for managing the complaints as a mediator. In addition, a few guests expressed that it should be Airbnb's responsibility to investigate the "product" (i.e., accommodations provided by hosts) despite the fact that the poor quality of properties was not directly caused by Airbnb. Even in situations where a fourth party hacked online accounts, both hosts and guests attributed responsibilities to Airbnb for its failure to safeguard personal information and notify them in cases of hacking. In these situations, the platform did not directly cause the negative incidents. Nevertheless, as a platform provider, it was frequently targeted and was expected to take responsibility just by association. The following quotes reflect the phenomenon:

*"My account was hacked and not one word came from Airbnb to warn me that my pertinent contact information and payout method had been changed." (Host #20: Association responsibility attributed to Airbnb)*

*"That is the question we're asking Airbnb to answer for us. If any host*

*can cancel your reservations, why even reserve with Airbnb?" (Guest #13: Association responsibility attributed to Airbnb)*

**Diffused responsibilities.** In addition, there were times when hosts and guests complained about the platform for negative outcomes that happened after the prior negative incidents (14 episodes). For instance, several hosts ascribed responsibility to the platform for missing guests' bookings and losing rental income because of technical issues on the platform. A few hosts also blamed the platform for allowing guests to invade their personal lives after the negative experiences of hosting the guests. On the other hand, guests often criticized the platform for messing up their vacations as they spent more money and time on finding alternative accommodations. Following the sequential negative incidents, a few hosts further complained toward the platform for abusing their trust in using the platform, while a few guests complained about the platform's irresponsibility for failing to ensure their safety from unqualified hosts. As such, the evidence from this study revealed that the role of the platform was not always confined to a mere platform provider, but the platform is occasionally held responsible for downstream outcomes due to the domino effect of negative incidents. To capture this attribution process of responsibility, this study used a notion of **diffused responsibilities**. This concept indicates that a party posited in a superior position holds responsibility for more dispersed obligations such as fulfilling others' expectations of the party to drive for morality, which goes beyond its must-do duties (Füller, 1964; Hamilton, 1978). The following narratives reflect the attribution of diffused responsibilities:

*"Isn't it bad enough that Airbnb allows people like this? He [guest] got to keep his account after he demonstrated an affinity for threatening hosts and landlords just to get a discount; Airbnb never suspended or deactivated his account. Airbnb allowed him to violate these hosts' lives." (Host #13: Diffused responsibilities attributed to Airbnb)*

*"He [host] can now torture me if he wants. I just want out for my own safety. I feel there needs to be more responsibility or laws for Airbnb as they are making a fortune and do not have to comply with rules we apply to hotel owners. My entire trip has been destroyed." (Guest #4: Diffused responsibilities attributed to Airbnb)"*

Taking the attribution of responsibilities as a theoretical angle, this study found that the platform holds more responsibility in the complaint and resolution process, regardless of who directly causes negative incidents (i.e. commission responsibility). Hosts and guests often attributed responsibility to the platform just for being associated with P2P complaints instead of directly causing them (i.e. association responsibility) and being expected to have more dispersed obligations based on moral values as a final decision maker between hosts and guests (i.e. diffused responsibility). Fig. 2 visualizes these attributions of responsibility in P2P complaints and resolutions.

## 5. Discussion

This study aimed to theorize complaints and resolutions in a P2P business model with qualitative data and revealed several significant findings: the patterns of involvement among parties (hosts, guests, and the P2P online platform), the complaint management mechanisms, and the attribution of responsibilities in P2P complaints and resolutions. One key finding related to the patterns of involved parties shows that, in general, any party involved at a dyadic level (e.g., host-guest, host-Airbnb, guest-Airbnb) is often attributed commission responsibility as the party directly causes a negative incident. When it comes to a triadic involvement in which the platform resorts to intervene between hosts and guests, although the negative incidents are not directly caused by the platform, the platform is perceived as responsible for the incidents as a platform provider facilitates P2P transactions (i.e. association responsibility). Responsibility is also ascribed to the platform in the form of diffused responsibility when the platform fails to fulfill hosts and

guests' expectations of more dispersed obligations.

Another dynamic of P2P complaints and resolutions uncovered in this study is that the platform holds more power in the resolution process, yet it does not possess first-hand information about the negative events. Based on this finding, Fig. 2 is developed to more vividly illustrate the complaint management mechanisms and responsibility attributions in a P2P model. It visualizes the two distinctive and paradoxical features of complaint management mechanisms in a P2P model: *asymmetric possession* of information and *unbalanced leverage* between hosts/guests and the online platform, with more information tilted towards guest/hosts yet greater leverage tipped toward the online platform. Such features are derived from two aspects: the online platform's absence onsite and its role in the complaint and resolution process. Due to the platform's absence at the time a negative incident occurs, it is highly dependent on the evidence provided by hosts/guests. Despite the lack of first-hand information about what actually happened between hosts and guests, the platform paradoxically exerts more leverage in the resolution process as it is expected to offer resolutions as a mediator and final decision maker for hosts and guests' complaints. Fig. 2 also illustrates how responsibilities are attributed to the involved parties in the P2P complaint and resolution process. Interestingly, while such disarrayed imbalance between information and power appears contradictory, subsequent attribution of responsibilities appears to fittingly make adjustments or corrections to such imbalance, in that hosts/guests are attributed responsibilities by mainly commission while the online platform is found to be expected to shoulder more responsibilities by either association or diffusion. In this regard, our findings supported the viewpoint that when a party is situated in a higher position with more power and control (e.g., an online platform in this study), the party is expected by others to deliver more dispersed obligations and to hold more responsibility (Blau, 1968; Hamilton, 1978).

The findings of this study disentangle the underlying mechanisms in the P2P complaint and resolution process in which resolutions are more emphasized than recovery, compared to a conventional B2C model in which recovery of customers' trust and satisfaction is crucial (Basso and Pizzutti, 2016; Pacheco et al., 2019; Van Vaerenbergh et al., 2012). Such a shift of focus from recovery to resolution in complaints and resolutions may be traced to the distinctive attributes of the P2P business environment. In a P2P business model, complaints can be raised by multiple parties who simultaneously play different roles. For instance, while hosts need to handle guests' complaints efficiently as service providers (Priporas et al., 2017a), they can also raise complaints toward the platform as users to the platform. Both hosts and guests expect the platform to deal with their respective complaints since the platform serves as both a mediator and a transaction facilitator between hosts and guests (Sundararajan, 2016). In such a complex P2P complaint and resolution process, the involved parties may strive to resolve the incidents rather than recover the other party's satisfaction. Furthermore, the platform, empowered by its self-regulated complaint management mechanisms, makes decisions for resolutions based on the evidence provided by hosts and guests. Hosts and guests' dissatisfaction may remain unrecovered due to their perceived unfairness of the resolutions. Based on the findings, the following sections provide more elaborate discussions on the theoretical and practical implications this research makes to the complaint and resolution literature in a P2P context.

### 5.1. Theoretical implications

This research extends the customer complaint literature in several important ways. First, this research represents one of the first attempts to examine the complaint and resolution process in a P2P model through the lens of both hosts and guests. The majority of existing literature on customer complaints focuses on customers' perspectives (Duan et al., 2016; Fernandes and Fernandes, 2018). This is understandable given that in a B2C relationship, the complaints are usually

unidirectional from customers to businesses; however, in a P2P business model, complaints can be multi-directional in which hosts are an independent party to the deal (ESA, 2016; Nasscom, 2015) and can lodge complaints toward guests and/or the platform (Baragona, 2018). The limited research on complaints in a P2P setting mostly focuses on guests' perspectives (Abramova et al., 2015; Phua, 2018). By examining perspectives from both hosts and guests, this research fills the gap in hosts' complaint and resolution experiences. This research extends the customer complaint literature by delineating the process of complaint and resolution in a P2P setting and by identifying the dynamics among hosts, guests, and the platform. For example, while many complaints originate from issues between hosts and guests, they often evolve to the phase where the online platform is involved. From then onwards, interactions are predominantly between hosts/guests and the platform. Procedural justice is an important notion in previous literature that captures the process aspect of complaints and resolutions, which indicates standards, policies, and processes that are utilized by interested parties in drawing conclusions (Blodgett et al., 1997). This research shows that procedural justice in a P2P context takes on a new meaning in that the justice judgements are made by both hosts and guests, and the procedural justice is "dished out" by a party often not directly involved in the initial complaints (i.e., the platform provider).

Second, this study uncovers several unique attributes that are inherently associated with a P2P business model. One of the salient features of P2P complaints is that the pattern of involvement is dynamic during the process. In conventional business settings, customer complaints mainly center on facilities and services provided by businesses to customers (Duan et al., 2016; Fernandes and Fernandes, 2018; Gohary et al., 2016). While a P2P complaint often starts as a dyadic encounter between a host and a guest, it can evolve into a triadic encounter among a host, a guest, and an online platform. The subsequent involvement of the online platform at the later stage of the process leads to another paradoxical characteristic of P2P resolution: information asymmetry and leverage imbalance between hosts/guests and the online platform. While hosts/guests possess first-hand information of a particular complaint, the online platform determines the ultimate ruling. This paradox between possession of information by one party but resolution of the complaint by another often results in an outcome of resolution over recovery. It is also found that hosts' complaints about the online platform's operational systems (e.g., displaying properties on the platform) often remain unrecovered as hosts feel that the platform controls their properties and provides insufficient explanations about the decisions, generating a feeling of powerlessness and anxiety (Cheng and Foley, 2019). The tendency of 'resolution over recovery' regarding customer complaint handling is in contrast to the extant literature rooted in a conventional B2C model that focuses on 'recovery of service failures.' In the B2C model, customer complaint handling is not only about resolving complaints but also ameliorating customer dissatisfaction and retaining customer loyalty (Basso and Pizzutti, 2016; Migacz et al., 2018). The unique features associated with P2P complaints challenge the assumptions upon which theories are based in the existing service failure and service recovery literature. In particular, involvement of multiple parties, information asymmetry and power balance, and resolution over recovery in a P2P context warrant more future research to extend the literature in service failure and service recovery.

Lastly, this research theorizes the complaint resolution process in a P2P model as a process of attribution of responsibility as opposed to attribution of causality. The focus on attribution of responsibility over causality is a significant departure from the prevailing theorizing of attributions in service failure and service recovery literature. In a B2C model, the term causality is almost synonymous with responsibility in which attributions of locus of causality, perceived controllability, and stability of an incident determine which party is responsible for the service failure and to what extent the party is responsible for it (Nikbin et al., 2016; Weiner, 1985; Xie and Heung, 2012). When complaints arise, service providers are mostly targeted as direct causes of

complaints (Fernandes and Fernandes, 2018; Migacz et al., 2018). In a P2P context, however, attribution of causality seems to be often insufficient to capture the responsibility assignment process. While a host or a guest can be the locus of causality (i.e. attribution of causality), very often the online platform provider is held responsible for the incident and the consequences of the incident (i.e. attribution of responsibility). This research shows that the online platform provider's responsibilities can be attributed by *commission*, *association*, or *diffusion*. The three mechanisms of responsibility attribution offer building blocks to further theorize the attribution process in a P2P context. It can be speculated that while attribution of causality may influence attribution of responsibility, it is ultimately the attribution of responsibility that defines the failure attribution and resolution in a P2P context. Given that there are multiple parties involved in P2P transactions, and peer service providers (i.e., Airbnb hosts) play dual roles of simultaneously being a service provider (to guest) and a customer (to Airbnb), anchoring attribution on responsibility over causality is a significant extension of the service failure and service recovery literature. This finding may spur transcendent research to further explore the intricacy of how multiple parties and multiple roles played by such parties transpire in complaint and resolution episodes in P2P transactions.

### 5.2. Practical implications

This study provides several important practical implications for the online platform providers to more effectively manage complaints and resolutions in the P2P business model. First, the online platform should be more proactive in preventing avoidable complaints by reinforcing the online transaction procedures. It has been found that the convenience of using the platform will enhance peers' favorable attitudes and satisfaction with the platform (Wang and Jeong, 2018). The findings of this research put forward specific guidelines for the platform to improve the users' convenience. In terms of the online system-related complaints in the transaction procedure (e.g., undependable online verification process and lack of online technical support), the platform should offer ample information to hosts and guests and empower both parties to correct errors immediately and independently. Currently, the Help Center on the Airbnb website only offers a limited number of problematic cases and solutions, which provides little information as to how to deal with the variety of technical issues identified in this study. To fill the information gap, a list of frequently mentioned technical problems (e.g., failure of ID verification) and alternative solutions (e.g., other ID verification options via connected emails and social network services) could be made available online using the platform's database of frequently occurring online technical errors.

Second, the online platform in a P2P business environment can minimize or prevent potential conflicts between hosts and guests and mitigate perceived unfairness by facilitating synchronized communications among a host, a guest, and the online platform during the complaint resolution process. Our findings suggest that both parties tend to perceive the ruling of the platform as biased and the resolution unfair. This is probably due to the platform's heavy reliance on the information provided by hosts or guests during their separate dyadic communications (i.e. host-platform or guest-platform). The information asymmetry between involved parties in a peer-to-peer business model also calls for needs of the platform to establish regulations to safeguard peers' trust in the other party and their transactions (Sundararajan, 2016). To mitigate the perceived bias in such cases, synchronized interactions among the three parties may be critical in the resolution process. For example, a platform to facilitate three-party communication can be provided to hosts and guests when a conflict takes place between them. This elevation of communication can allow the three parties to engage in concurrent triadic interactions during the resolution process. In handling P2P complaints, P2P communications that generate a feeling of being understood and cared by other peers is critical (Priporas et al., 2017b). In addition, hosts' prompt responses to

guests' inquiries play an important part in P2P transactions (Gunter, 2018). As the significance of communications among the involved parties is also evidenced by the findings of this research, the simultaneous three-way communication can potentially improve both sides' satisfaction with the resolution by better understanding the other, which results in recovering dissatisfaction as well as resolving complaints.

Finally, the online platform provider can be more effective in aligning attribution of responsibilities with accountability for all parties involved. As shown in this study, often times hosts and guests are directly responsible for certain complaints yet the attribution of responsibilities transpires as the complaints escalate. Hence, there is a need to better facilitate the process so that hosts and guests assume their respective responsibilities as primary players in the transactions. One suggestion for the platform provider is to establish pre- and post-arrival procedures to streamline the process. For instance, a pre-arrival checklist of house rules and amenities can be provided to guests for reconfirmation. In addition, better training for customer representatives of the platform provider is essential to minimize the derivative complaints about the way primary complaints are handled. It is found that customer service representatives' feedback to peers in a timely manner can greatly influence peers' satisfaction with P2P accommodations (Ju et al., 2019). This study also highlights the pivotal role of the platform representatives who handle the complaints between hosts and guests in the resolution process. It is thus important to recognize that in the P2P business model, customer representatives of the platform essentially play the role of a mediator, or even a judge, rather than a direct problem solver as in the conventional B2C business model. Platform customer representatives need to possess a complex set of negotiation and customer service skills to work with multiple parties so that they can bring about not only resolutions, but also recoveries for all parties involved in the process.

### 5.3. Limitations

This study has several limitations. First, the studied episodes were narratives posted by hosts and guests online and may be subject to social desirability bias. People may refrain from telling the entire truth about negative events for image management purposes (Fisher, 1993). Thus, hosts and guests might not have disclosed their entire episodes. Second, the website used in this study does not provide information such as prices and locations, unlike other third-party websites, such as TripAdvisor, that offer relevant information about lodging properties. Hence, the current research does not take the monetary aspect of peer accommodations into consideration. Third, this study uncovers the underlying dynamics of complaints and resolutions in a home-sharing P2P context (e.g., Airbnb). However, the dynamics of complaints and resolutions in other types of P2P businesses, such as car- and food-sharing P2P businesses, may manifest in a different manner due to the distinctive characteristics of the businesses (e.g., length of stay and the involvement of third party). Finally, this study aimed to explore complaints and resolutions in a P2P model and focused exclusively on the negative aspects of the P2P business. This, however, does not negate hosts' and guests' positive experiences in P2P transactions. It is important to acknowledge that a P2P business model in the hospitality industry (such as Airbnb) has brought diverse benefits to travelers such as authentic experiences and social interactions with the locals (Guttentag et al., 2017; Tussyadiah, 2016).

### 5.4. Suggestions for future research

There are several important areas for future research on this topic. First, future research can examine hosts' and guests' emotional responses to P2P complaints and resolutions. The emotional responses toward the other are evoked through the interactions between complainants and responders (Kowalski, 1996). In a P2P model, hosts and



guests interact with multiple parties throughout the process. Therefore, exploring their emotional reactions to different parties may enrich our understanding of complainers’ subjective experiences of complaints and resolutions in a P2P setting. Second, future research can systematically investigate ethical and legal issues raised by both hosts and guests toward an online platform. For instance, as data analysis of this research demonstrated, hosts and guests place the platform’s morality in question by stating that “I’d like to note that this is not about the money, so much as the principle.” and “What’s more important to Airbnb, safety or money?” The ethical aspect of P2P complaints and resolutions thus calls for greater research attention. The last suggestion for future research relates to the power imbalance among the involved parties as revealed in the current research. Future research in the P2P context can systematically examine the dynamics of the power balance among the involved parties and uncover how it influences the marketing and management of P2P businesses in a sharing economy.

## 6. Conclusion

This research examines complaints and resolutions in the P2P context from the perspectives of both guests and hosts. The present study delineated the dynamic involvement patterns and complaint resolution mechanisms in this context. More importantly, this research theorizes the attribution of responsibilities as a focal lens to understand complaints and resolutions in the P2P context, marking an important extension to the literature that traditionally focuses on the attribution of causality. This research provides several important conceptual building blocks for future research to further theorize complaints and resolutions in the P2P context given that many assumptions associated with theories developed in the traditional B2C business model may no longer hold in this new context. The P2P context proves to be a fertile frontier for theory building and we hope this study serves as a catalyst to spark more research to develop new concepts and theories to better understand complaints and resolutions in this business model.

### Appendix A. Complaint management mechanisms by an online platform

Categories	Sub-categories	Related episodes
Asymmetric possession of information between hosts/guests and the online platform (24)	Provision of information by guests (9)	<i>I even sent pictures [to Airbnb] and explained about the mice. I sent through photos of the uncleanness and explained the poor experience we had.</i>
	Provision of information by hosts (6)	<i>I sent in the pictures of the damage [by guest].... This guest retaliated by leaving my apartment in a filthy condition (I sent pictures to Airbnb) with all windows and doors left open.</i>
	Online platform’s reliance on provision of information by hosts/guests (9)	<i>The guest did not make herself available to them [Airbnb] for verification of my claim.... They [Airbnb] couldn’t take her money as it couldn’t be proven we [guest] were in any immediate danger.</i>
Unbalanced leverage between hosts/guests and the online platform (8)	Online platform setting unreasonable response timeframe (5)	<i>... they [Airbnb] kept decreasing the time I [host] had to submit the documents, from 72 to 24 hours (and they sent their emails at 2:00 AM).</i>
	Online platform putting aside cases (3)	<i>So, all she [Airbnb] did was periodically send emails apologizing for all the trouble. In the meantime, I was on my own with my children waiting for an alternate reservation. It was like living through a bad dream all day long.</i>
Emphasis on resolution over recovery (33)	Ruling by the online platform (22)	<i>Ultimately, Airbnb gave them [guests] half of their money back, which was entirely too much for me to refund on top of the \$2500 it cost me in repairs. They [Airbnb] closed my case [host], explaining that it was in line with their terms and conditions, and that the final decision rests with them.</i>
	Resolved but unrecovered (11)	<i>I [host] implored to their [Airbnb] sense of compassion, as the ramifications are more far reaching than just the damage.... However, my case has remained closed. I [host] am extraordinarily unhappy and feel unprotected and violated by Airbnb during my last few resolution calls.</i>

Note. Frequencies in parentheses.

### Appendix B. Attributions of responsibility

Categories	Sub-categories	Related episodes
Commission responsibility (116)	Attributed to host (59)	<i>She proceeded to try to aggressively evict me for no reason other than her mistaken memory of my check out date. She was home the whole time but didn’t want to come down and resolve the problem.</i>
	Attributed to the online platform (35)	<i>On top of this, every review I [guest] have attempted to write about this experience has been deleted entirely and censored by Airbnb, so that other guests cannot be warned.</i>
	Attributed to guest (20)	<i>She [guest] cancelled the booking and Airbnb incorrectly assumed I cancelled it. She hosted a prom party with a large group until 4:00 AM and trashed my place.... He also smoked, despite my strict no-smoking policy; the place reeked of smoke with ash everywhere.</i>
Association responsibility (65)	Attributed to the online platform	<i>I [host] reported this incident to Airbnb and never got a call back from them.</i>
Diffused responsibilities (14)	Attributed to the online platform	<i>So I [guest] got Airbnb involved. What did they do? Nothing. Zero. After two weeks they still hadn’t responded to my claim. Then we had to pay again for alternative accommodations. They [Airbnb] ruined our holiday. We lost all our money and they refused to listen or help.</i>
		<i>We hosts are nothing more than cash cows for Airbnb as they pull at the udders of our property, allowing flagrant abuse of our trust, and of our homes, to their great profit. In regards to Airbnb customer service, I [guest] finally have just been continually calling as I have not only been to the hospital because the property made me sick, but now I have an eye infection from the filth.</i>

Note. Frequencies in parentheses.

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