Can I trust you?
The importance of trust when doing business on P2P online platforms

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Abstract

This report has focused on how important a buyer’s eWOM is compared to his/her visual information when sellers decide if they can trust this buyer. A focus company was Airbnb, an online P2P platform where private individuals can rent out their living quarters to other private persons. The method involved sending out online web surveys to approximately 200 students in Högskolan Kristianstad. Results from these surveys suggest that a buyer’s eWOM and visual information had little or no impact upon if a seller decides to trust this buyer or not. The variable that had the most significant impact upon trust and thus the host’s intention to rent was the variable risk propensity.

Keywords
Collaborative consumption, Trust, P2P, Reputation, Online market, Shared Economy
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1. Introduction

This chapter will outline the background, problematization, research disposition, the research limitations and an overall outline for this thesis.

1.2 Background

The shared economy is a relatively new and growing economic phenomenon which is based on the sharing of underused assets and services, either for free or for a fee (Botsman, 2015). This is usually done through online platforms where people from various countries are connected to each other. Collaborative consumption is a reinvention of the traditional market behavior of consumers renting, swapping and lending goods or services to others. This has been going on for a long time but thanks to the internet this is taking place in ways and on a scale that has never been seen before (Botsman, 2015). With the help of social networks many different users can share their services and products with other individuals (Puschmann & Alt, 2016). As the online platforms are constantly developing and improving, then this new phenomenon that is collaborative consumption will continue to grow and develop (Andersson, Avital & Hjalmarsson, 2013).

The main market for collaborative consumption is the peer-to-peer (P2P) market, also known as the customer-to-customer (C2C) market. This means that the business is made between private consumers that want to exchange consumable goods and services. Here people share their belongings and/or services with others for the right price (Owyang, Tran & Silva, 2013; Puschmann & Alt, 2016). This market is usually seen as a cheaper and more convenient way of trading goods and services than the traditional Business – to – Consumer (B2C) market (Henten & Windekilde, 2016).

Doing business on P2P market platforms can be risky. Most people in C2C markets conduct transactions with complete strangers. Often they do not have any previous knowledge or experience doing business with these peers. Therefore it can happen that peers can be betrayed by other individuals in the online platforms (Xiong & Liu, 2003; Resnick & Zeckhauser, 2001). One crucial element that is particularly important when establishing trust between buyers and sellers in the P2P market is reputation (Gutentag, 2016). Online reputation is a way of assuring how safe it is to do business with particular individuals. The P2P reputation system is the feedback and rating an individual receives based on earlier businesses transactions the
individual has done. It is vital that both parties have a good online reputation in order to build a good level of trust between each other. This can in turn lead to private individuals being more willing to engage in P2P business transactions (Owyang, Tran & Silva, 2013). Reputation can thus be seen as a crucial element in order to make the online P2P market work successfully. As such several feedback and rating systems exist within this online P2P market (Puschmann & Alt, 2016).

According to Rachel Botsman (2012) online reputation is going to be one of the most valuable asset in the market of collaborative consumption. Online reputation is crucial when trying to build trust between strangers on the online P2P market platforms

1.3 Problematization

In order to build a good online reputation individuals needs to abide by the rules and procedures within the online P2P market when conducting various business transactions with other individuals. Common rules are that people do not to betray or in any other way cause economic harm to other individuals when conducting business transactions within P2P market platforms. When abiding by these rules the individuals gain a higher reputation by doing good and honest business online (Xiong & Liu, 2003; Resnick & Zeckhauser, 2001). The peers that are doing business with each other, are after the business is done grading each other depending on for example what he/she thinks of the other individual and how easy it was to do business with this person (Marti & Morina, 2005).

When an individual first starts off on the online P2P market platforms the first thing to do is build up an online reputation, however having a good reputation on one platform does not mean that that reputation can be transferred to another online P2P platform (Botsman, 2012). This means that an individual can have a good reputation on one platform, but on another platform the same individual can have low or no reputation at all thus leading to that he/she is having a harder time doing business on this particular platform.

The online reputation is a crucial thing when individuals want to be trusted by others online. However when an individual is new to one of these P2P market platforms they do not have a reputation. The peer needs to be a part of a transaction on this platform in order to start building the online reputation (Xiong & Liu, 2003). When there is a lack of reputation something else has to thus decide whether or not other peers can trust an individual or not.
A previous study by Ert, Fleischer and Magen (2016) has shown that the appearance of a peer can have an influence when other individuals decide whether to conduct business or not with this particular peer. Todorov, Christopher, Dotsch and Peter (2015) argues that people in some cases decides whether a person is trustworthy or not only by looking at their face. They thus ignore more important facts like previous reputation and other information about this individual. How well a buyer can present himself in his online profile that captures interest from a seller is also a crucial element deciding upon if a seller would conduct business with this buyer or not (Bukvova, 2012; Golbeck 2009).

Sellers and buyers within P2P market platforms also have a different view when it comes to taking risks. Individuals according to Abad, Sanchez – Iglesias & Tella (2011) have different tastes when it comes to how much risk they are willing to take. The propensity to take risks is defined as choosing alternatives that are both most risky and that yield high returns in the future. Individuals with a high risk propensity take risky decisions in the hopes that they will gain for example financial benefits. In this case it may be that the risk propensity of a host is a motivating factor influencing how likely he/she is to rent out an apartment to a guest.

The study that Ert et al. (2016) made was focused on if buyers could trust the seller or not depending on the seller’s appearance and online reputation. Studies have mostly focused on the buyer’s perspective when making decisions to conduct business transactions with sellers on P2P market platforms (Gensler, Verhoef & Böhm, 2012; Lu, Li, Zhang & Rai, 2014). Researching how sellers decide whether to do business with buyers can give a nuanced view. It might give a new perspective of how P2P business works.

The authors of this thesis have decided to target hosts on the online shared economy P2P market place Airbnb. We decided to focus on the host rather than the peers that want to rent because it would be interesting to know why or why not a host trust a person to stay in their house/apartment. There has been previous research focusing on the peer that wants to rent, so the authors saw this as a gap of knowledge to be filled. It would also be interesting to see if there is any difference in the decision making process depending on what side you are on.

1.4 Research Purpose

The aim of this research is to measure how important a buyers eWOM is compared to his/her visual information and the risk propensity of the seller when this seller decides if he/she can trust the buyer or not.
1.5 Research Question

How important is a buyer’s eWOM compared to his/her visual information and the risk propensity of the seller when the seller decides if he/she can trust the buyer or not?

1.6 Limitations

There exist two limitations of this thesis; the first one is that the authors were unable to contact and send out surveys to hosts active in Airbnb. This is because the Airbnb system censored and denied any files to be sent out to their hosts. A targeted audience had to be thus students at the University of Kristianstad. This resulted in the second limitation, that a reconstruction of the survey had to be made. Certain questions had to thus be taken out of the questionnaire. Questions that where taken out did not measure the factors they were supposed to.

1.7 Outline

Chapter 2 will deal with what research philosophy the authors have been inspired of and gained influence from when choosing an appropriate data collection method. Certain facts about Airbnb will also be presented. The third chapter will deal with theories revolving trust and e-trust. This chapter will also present and display the theoretical framework for this thesis. Also the hypothesis for this thesis will be presented. Chapter 4 revolves around this thesis empirical method. Here information about how the authors have gathered data, the operationalization, validity and reliability of the data collected will be presented. Chapter 5 is the analysis part of this thesis. The results of the data collected from the questionnaire will be presented. A model for this thesis will also be displayed. Chapter 6 is the conclusion part of this thesis. Here the authors will by reviewing the analysis results and theories come to a conclusion of what trust (particularly e-trust) actually is. Limitations, future research and contributions this thesis has will also be presented.
2. Method

In this chapter choice of research philosophy and method will be presented. Followed of a short presentation of the company/P2P-platform, Airbnb, that was chosen as a case for this paper.

2.1 Choice of research philosophy and method

The authors have chosen a deductive positivistic strategy for their thesis. A deductive positivistic strategy is a strategy that involves testing or experimentation in order to either prove or disprove the hypotheses. Being objective and seeing the phenomena for what it is without personal opinions is also important part of positivistic strategy (Greener, 2008). We had the option to choose between qualitative and quantitative method when conducting research. We choose chose to do a quantitative method in the form of an online questionnaire. This method was chosen in order to target a large number of respondents in a large geographical area and be able generalize about the answers.

2.2 Empirical context

Airbnb was chosen as a case because it is well-established and probably the best known company on the shared economy P2P market. Since all the corporations that are active in the online shared economy market are similar, it might be possible to make a generalization upon how it works in these companies, by using Airbnb as an example. Other examples of companies on the shared economy market are Cohealo and JustPark (Rachel Botsman, 2015). Since online trust is a relevant factor on most online marketplaces where peers are making business with other peers it might also be possible to make generalizations about trust behavior on all kinds of marketplaces. Other marketplaces have the same trust building system even though they not qualified as a shared economy company. An example of such a company is Über.

Airbnb was founded in San Francisco, California, in 2008. Airbnb is an online platform where people from all over the world can advertise, discover and book very unique places to stay (Airbnb 1, n.d). With over 2,000,000 different places around the world to stay, Airbnb can be seen as the biggest hotel chain in the world without owning a single hotel. It is all private individuals that are renting out their houses, apartments or rooms.
2.3 Airbnb evaluation system

After an individual has stayed at a place booked through Airbnb this individual will have the opportunity to evaluate the host of this place. This evaluation is divided into two different categories, stars (ratings) and comments/reviews (eWOM). The individual rates the host on six different variables (communication, clean, affordable, location, arrival, accuracy) and will be able to give a rating between 1-5 stars (Airbnb 4).

The peer will also be given the opportunity to leave a comment/review on the host’s profile. A summary of all these ratings will be shown at the host’s profile page and is supposed to help future possible customers to decide if the host is good enough for them. After the evaluation of the host is done, the host will be given the opportunity to leave reviews at the guest profile page. Here the host writes for example in the guest was a polite person, if the guest obeyed the rules, etc. This is done to help future hosts in the decision process if they are willing to take the risk of hosting this individual (Airbnb 5).
3. Literature review

In this chapter we will review theories about trust in general, facts about e-trust, what visual and non-visual information is and also illustrate the framework for this thesis.

3.1 Trust

3.1.1 Theories about trust in general

According to Lewicki, Macalister & Bies (1998) then trust can be seen as the brink of social order. Trust is a phenomenon that shapes social relationships between individuals, a necessary tool to help people cooperate with each other and also the cornerstone of stability in organizations and markets. A fundament for any successful collaboration relationship between individuals is trust. A more defined definition of trust is “Confident positive expectations regarding another’s conduct” (Lewicki, Macalister & Bies, 1998, pp. 439). This means that trust is when an individual has positive expectations of another individuals words, actions and decisions (in other words what another individual has said, done and the decisions he/she has taken before).

Rosseau, Sitkin, Burt & Camerer (1998) have further developed the definition of trust proposed by Lewicki et al (1998). Trust according to Rosseau et al (1998) is a form of psychological state, a state where an individual accepts a degree of vulnerability. What decides this degree of vulnerability? According to Rosseau et al (1998) it is the positive expectations of another individual’s words, actions and also decisions. Therefore trust is as Rosseau et al (1998) puts it:

“Trust is a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behavior of another” (Rosseau, Sitkin, Burt & Camerer, 1998, pp. 395).

While this definition might seem well defined it leaves a missing piece of the puzzle. Although the definition of trust is presented one must ask how does one measure trust? The answer lies in the theories of Lewis D & Weigert, A (1985). The authors state that trust has an emotional and cognitive element. An emotional element relies upon for example what individual A feels when looking at individual B’s appearance and what individual B says about himself. The cognitive element relies not upon an individual’s words or appearance but about what actions and decisions he/she has done before. Has the individual been a criminal before or has he/she
been doing other illegal things? These are questions that affect if an individual can or cannot have a certain degree of cognitive trust for another person. A more positive cognitive and emotional trust an individual has for another person then the more trustworthy this person is seen by the individual himself. Therefore further developing theories about trust by Rosseau et al (1998) and Lewicki et al (1998) then trust is defined as a psychological state that depends on an individual’s cognitive and emotional impression of another individual. This impression regulates how high expectations this individual has of another person. In turn it regulates the amount of vulnerability this individual is willing to take, when for example doing business with another individual.

Trust may after these theories and facts seem well defined. However one important detail prevails. People according to Lewicki et al (1998) are different when they determine if they can trust another individual or not. Rosseau et al (1998) explains this fact with what risk an individual is willing to take. The more risk taking an individual is then the more easily he/she can trust another person. Simply put trust can be defined according to theories:

A psychological state where cognitive factors (what an individual has done) and emotional factors (an individual’s words and appearance) can affect the expectations another individual has of this person thus determining if he/she is willing to accept a level of vulnerability (to for example do business with this person). How high these positive expectations has to be depends upon the individuals own risk propensity.

3.1.2 The importance of trust in the online community

After establishing some general facts about trust then it is time to study the meaning of online trust (or electronic trust shortened e – trust), before doing this then one thing needs to be addressed first. That is the importance of e – trust in the online world. According to Matthew, Lee and Turban (2001) then trust plays a vital role in the virtual world, particularly during business transactions. This is because of one important aspect. Unlike the real world then in the virtual world one cannot physically interact with a product for sale (Physically inspect it and see it in physical form). This means that the only way a buyer and seller will want to do business with each other online then a certain form of trust building (building up e – trust) between these two is essential. How does the buyer and seller do this? The answer will be displayed in the next subchapter. Where the meaning of online trust (or e – trust) will be explained.
3.1.3 What is e-trust in the online word

E-trust is nearly the same as trust in general. The only difference is that instead of talking about cognitive trust factors (an individual’s actions) and emotional trust factors (the individual’s words and appearance) then the terms visual – information and non – visual information are used instead.

The former according to authors like Ert et al (2016) and Bukvova (2012) has to do with a person’s physical appearance online (via for example his/her profile picture) and what the person writes about himself online. The internet provides users with opportunities to establish their own online profile. Here the user can present himself/herself to a wider audience online. The web enables people to present themselves in many different online platforms (Bukvova, 2012). A study by Golbeck (2009) has shown that user that have similar online profile information (like for example what movies, food and music they like etc.) form a social bond towards each other. This can lead to a sense of trust between the two users. Information such as this can be viewed in the online personal profile (the personal information) of a buyer or seller within online P2P market platforms.

According to Ert et al (2016) photographs of individuals can also affect if people would be more inclined to do online business with these individuals or not. Just being able to view a person’s photograph online can create a sense of social presence that may make individuals more inclined to do online business with this particular person (Gefen & Straub, 2004). People make judgments about if for example another person can be trusted or not by just looking at the individuals face (Todorov, Olivola, Dotsch & Siedlick, 2015). Something as simple as if a person is smiling or not in his/her photograph online can have a great and vital impact of how other people determine if they can trust this individual or not when conducting online business with him/her (Scharleman, Eckel, Kacelnik and Wilson, 2001).

Non – visual information defines what an individual has done before online (his/hers previous actions online). Information about this is usually received via the reputation based system eWOM. Here other individuals rate and comment upon how for example easy and satisfying it was to do online business with a particular person (Lu, Li, Zhang & Rai, 2014). eWOM creates a sort of a reputation for sellers and buyers via the online market P2P platforms. This reputation can in turn be used by individuals that want to evaluate and decide how credible another person is that they want to do online transactions with (Resnick, Zeckhauser, Swanson & Lockwood, 2006). eWOM can thus be seen as a way to actually reduce the perceived risk that individuals feel when conducting online transactions with unknown people (Goldsmith & Horowitz, 2006).
When it comes to an individual’s own risk propensity then it is the same in the general world as the virtual world. According to Matthew et al (2001) then individuals differ when trusting strangers online. Some can have a huge trust amongst strangers and others can have a more skeptical trust amongst strangers. The online world makes no exceptions of this rule. Individuals according to Matthew et al (2001), Lewicki et al (1998) and Rosseau et al (1998) are different in trusting a stranger that the individual has never met before. This has to do with their risk propensity. How willing am I to trust a stranger via the online network? Is a question both depicting the trust an individual has for another person and how high risk propensity this individual has. This depicts of course how high trust and how high the risk propensity is when conducting and fulfilling a business errand online. An individual’s own risk propensity can thus affect if individuals online will want to do business with other people or not.

3.1.4 Constructing the conceptual framework

3.1.4.1 Non – visual information (e – WOM)
The first concept affecting e – trust is non – visual information. This is affiliated with Weigerts et al (1985), Lewicki et al (1998) and Rosseau et al (1998) theories about trust. Namely what an individual has done before (his actions) is brought up by his/her e – WOM. The concept of e – WoM reflects an individual’s previous behavior and attitude during previous business transactions with other people online. The more positive e – WOM an individual has received then the more trustworthy he/she will be perceived when doing business online. As Wiegert (1985) puts it then the cognitive factors (what an individual has done before) can influence upon if another individual can trust this person. This of course alternates and determines the e – trust other individuals have of this person. A first hypothesis will thus be that the more positive e – WOM (non - visual information) an individual has then the more trustworthy he/she is seen by others wanting to do business with him/her online. A first illustration of the thesis framework can thus be constructed. This is depicted in figure 1.

Figure 1 - The first construct of the framework
3.1.4.2 Visual information
The visual information consists of a person’s appearance and written presentation online. According to Ert et al (2016) and Bukvova (2012) then for instance a person’s appearance and written online profile can influence his/her online trust. As previous theories about trust puts it (Rosseau, Sitkin & Burt, 1998; Lewicki, Macalister & Bies, 1998; Weigert, 1985.) then the words and appearance of an individual can influence the trust others have for this person. In the virtual world this is labelled as visual information (Ert, Fleischer & Magen, 2015; Bukvova, 2012). The visual information consists as stated before of an individual’s appearance and his/her written presentation online. A second hypothesis can be constructed. That is the more positive an individual’s visual information is (good appearance via online picture and a well written presentation) then a more positive e – trust other individuals have of this person online. A second illustration of the framework can be constructed. This illustration is depicted in the figure below (that is figure 2).

![Figure 2 - The second construct of the framework](image)

3.1.4.3 Risk propensity
As stated before then individuals differ upon how likely they are to trust a person they have never met before. Theories from Lewicki et al (1998), Rosseau et al (1998) and Wiegert (1985) confirm this fact. In the online world this is no exception. Matthew et al (2001) confirms that how high trust an individual has for a stranger online differs. It depends on how trust willing an individual is (that is his/her willingness to trust a complete stranger). This has to do as Rosseau et al (1998) states how risk willing an individual is. A higher risk propensity the
individual has then the more likely he/she is to trust another person. Therefore a third hypothesis will be that a higher risk propensity an individual has then the easier he/she has of trusting another person online. The third and final illustration of the framework can be constructed. Figure 3 depicts thus the entire framework for the thesis.

![Figure 3 - The framework for the thesis](image)

3.1.5 Summary of theories about trust and e–trust

Trust in general is about cognitive factors (What an individual has done) and emotional factors (an individual’s words and appearance) that affect the expectations other people have of this individual and how likely other people are to accept a degree of vulnerability when for example doing business with this person. The more positive expectations this individual gets then the more inclined others are to for example do business with this individual. How high these positive expectations have to be depends solely and basically upon an individual’s own risk propensity. That is how likely he/she can trust strangers and do for example business with them depends on his/her risk propensity. Talking about e–trust then visual information (an individual’s online profile picture and written online presentation) and non–visual information (an individual’s reputation online) can affect his/her e–trust online. The more positive visual information and non–visual information an individual has then the higher e–trust he she can get. Coming to risk propensity affecting e–trust then it is the same as trust in general. A more risk propensity an individual has online then the more willing he/she is to trust strangers online.
3.1.6 Summary of the thesis hypothesis

The hypotheses for this thesis are as following:

Hypothesis 1: The more positive e – WOM (non - visual information) an individual has then the more trustworthy he/she is seen by others wanting to do business with him/her online.

Hypothesis 2: The more positive an individual’s visual information is (good appearance via online picture and a well written presentation) then a more positive e – trust other individuals have of this person online.

Hypothesis 3: A higher risk propensity an individual has then the easier he/she has of trusting another person online.

Figure 3 as stated earlier illustrates this thesis framework.
4. Empirical Method

In this chapter the authors will describe how this research was conducted and why this method was chosen. There will also be a short presentation of Airbnb, the company that is the focus of this paper.

4.1 Literature research

This study started with a search of literature to get a deeper knowledge in this subject. The main source for all the articles used in this thesis was google scholar and Högskolan Kristianstad’s article database SUMMON@hkr. The key words that was used to find these articles were; Airbnb, trust, reputation, trust building online, shared economy, peer-2-peer and collaborative consumption.

4.2 Data collection method

The authors decided to make a quantitative study in the form of an online questionnaire. The online questionnaire was chosen because this gives an opportunity to easily send this survey to a large number of hosts over a big geographic area. According to Descombe (2014) a questionnaire is a good method to use when generalizing the result in incorporate a population, which in this case means that the authors can use these questionnaires to do a generalization of the answers.

The goal with this survey was to find out in what way online reputation (eWOM) and visual attributes (profile picture, presentation etc.) affect if a host decides if the customer is trustworthy enough to let them stay in the host’s home.

In the questionnaire the participants were given three different examples of Airbnb profiles with a different amount of information available and some questions regarding online trust and what factors affect this on these marketplaces. They were given an opportunity to rate the importance on a scale of 1-5 depending on how important this variable is to them in the decision making process.
4.3 Operationalization

This is the process where concepts are converted into measures (Bryman and Bell, 2011). The factors that needed to convert to measure trust (in this case e–trust) are visual information (profile picture and online presentation), non-visual information (eWOM) and the risk propensity of a seller (in this case a host renting out his/her living quarters).

4.3.1 Question about trust (e–trust)

The question used to measure trust is the following: “I can easily trust an individual online that I have never met in real life” (see question 16 in appendix 1 or 2). As Rosseau et al (1998) puts it then individuals differ depending on if they can trust strangers or not. This is associated with how high the positive expectations of a complete stranger have to be. Individuals differ when setting up how high and acceptable expectations he/she can have of a stranger. In particular during as Matthew et al (2001) pinpoints business transactions online.

Question 20 in appendix 1 and 2 is also supposed to measure trust. This question is as follows “it is important to me that I can trust the individual that is renting my home”. It is assumed that hosts have to have some degree of faith in the individuals that they are renting out their living quarters to. Trust is after all as Lewicki et al. (1998) point out a necessary tool to help and make individuals cooperate with each other more easily.

4.3.2 Question about non–visual information (eWOM)

One question used to measure how non–visual information affects e–trust is “I think that positive reviews from earlier hosts is important when I decide if I want a person to rent my home or not” (see question 5 in appendix 1 and 2). EWOM is basically information about what an individual has done before in the online universe (Lu, Li, Zhang & Rai, 2014). As previous theories about trust puts it then the actions an individual has done can affect the trust other people have for this individual (Weigert, 1985; Rosseau, Sitkin & Burt, 1998; Lewicki, Macalister & Bies, 1998). Therefore it is presumed that if an individual has a good and positive eWOM then the more trustworthy he/she will be presumed to be by others online.

Other questions used to measure EWOM are question 10 and 11 in appendix 1 and 2. These questions where used to measure how important EWOM is compared to a guest profile picture and profile presentation. Which is a part of this thesis research purpose and question.
4.3.3 Questions about visual information (online profile picture and presentation)

4.3.3.1 The online profile picture
Three questions measure what impact an online picture has on e–trust. First question is “I think that a good/serious profile picture is important when I decide if I want a person to rent my home or not” (see question 6 in appendix 1 and 2) backed up by the following question which is that “It is easier for me to trust an individual that smiles in his/her profile picture than someone that is not” (see question 21 in appendix 1 and 2). People make after all judgments if a person is trustworthy by looking and analyzing the individuals face and also seeing if he/she is smiling or not in his online picture profile (Todorov, Olivola, Dotsch & Siedlick, 2015; Scharleman, Eckel, Kacelnik & Wilson, 2001). Therefore these questions can very well decide how trustworthy an individual is online.
Question 8 “if the individual that wants to rent is new on Airbnb and don’t have any reviews from earlier hosts I base my decision on the profile picture” is meant to measure if the profile picture is more important than the presentation. Question 12 (see appendix 1 and 2) was also used to measure this.

4.3.3.2 Online presentation
Questions used for the online presentation are the following: “I think that a well written and serious presentation is important when I decide if I want a person to rent my home or not” and “It is easier for me to trust an individual that have a well written and serious presentation than someone that is not” (see question 7 and 22 in appendix 1 and 2). According to Lewicki et al (1998) and Rosseau (1998) then the words of an individual can influence and have an impact on of how trustworthy this person is. In the online universe it can be transcribed as how well written and serious online presentation an individual gives of himself to others online.
Question 9 “If the individual that wants to rent is new on Airbnb and don’t have any reviews from earlier hosts I base my decision on the presentation.” This question is meant to measure if the presentation is more important than picture.

4.3.4 Question about risk propensity
Regarding risk propensity then six questions where used. Two of these where “I am willing to take a lot of risk when renting out my home” (see question 15 in appendix 1 and 2) and “I consider myself a person that is willing to take a lot of risks” (see question 13 in appendix 1 and 2). This question portrays and depicts the theory by Rosseau et al (1998) (when it comes
to trust in general) and also Matthew et al (2001) (upon talking about e–trust). These theorists state that individuals differ when it comes to if they can trust a complete stranger or not. This has to do with the individuals own risk propensity. A question such as this is therefore suitable and viable when measuring what impact risk propensity has on trust (in this case e–trust). Other questions such as question 14, 17, 18 and 19 (in appendix 1 and 2) have also been used to measure how willing an individual is to take risks. These questions have also been inspired by the theories Rosseau et al. (1998) and Matthew et al. (2001).

4.3.5 Scenario tests
To further measure e–trust in P2P communities then scenario tests were included. Three tests were used. First one depicted only the presentation of a possible guest, second one depicted a photograph and presentation of another guest and the last one depicted only a photograph of a possible guest. The purpose was to examine what element of the visual information (profile picture or presentation) is important when there is no non-visual information (eWOM of a guest). Here five different statements was used. The first one revolved around how likely the respondent was to rent out his/her home to the particular individual/individuals in each scenario. Second question was if the respondents felt that they could trust the individual/individuals in each scenario. Third question was if the respondent felt a big risk in renting out his/her home to the individual/individuals in each scenario.Fourth question is if the respondent felt like the individual/individuals in each scenario had a positive impact on the respondent own will to rent out his/her living quarters to the individual/individuals in each scenario. The last question was if the respondents felt like the individual/individuals in each scenario were reliable/unreliable. The tests were also used to see if there were any differences between males and females regarding the results of these tests. In conclusion the scenario tests were used to further in depth analyze and establish what visual information (the online picture or presentation of a guest) has the most positive effect on e–trust.

4.4 Population
When the online questionnaire was completed and ready to be sent to the host we discovered out that this was not possible because Airbnb’s system censures all email-addresses, phone numbers and all links to webpage that are sent between peers who have not completed a transaction with each other yet. This means that the host contacted could not open the link to our survey. Most of the hosts that were contacted were very helpful and wanted to be a part of our survey, some of them even tried to send their email addresses and wanted to receive the
survey this way instead. However, the same system that censored the link to the questionnaire, censored their attempts to send us their email.

Thus, we had to consider two other target groups, the first one is actual hosts on Airbnb and the second group is students at the University of Kristianstad. The actual hosts on Airbnb would be able to answer the questionnaire out of their own experience…

We used two slightly different questionnaires, one for each group. The questionnaire that was used for the students (Appendix 1) was a little more descriptive where Airbnb was described for those who had never heard of it before. The students were also asked in the beginning of the questionnaire that they should imagine that they were a host on Airbnb and that they were going to rent out their home, while they were answering the questionnaire. This questionnaire targeting the Swedish students was in Swedish.

The one that was sent to the hosts (Appendix 2) did not have these descriptive, they were just going to answer the questionnaire out of their own experience. The questionnaire posted on the forum was in English because it is an international host forum.

So instead of targeting the hosts directly on Airbnb we had to get in touch with host in another way. The second best way, after contacting directly on Airbnb, was through a forum called AirHostsForum.com. The link to the questionnaire was posted on this forum and the hosts there were asked to participate in the survey. Unfortunately the response rate on this forum was very low, only 6 of the 73 individuals who read the post continued to the questionnaire.

The authors decided that university students could be a good complement to the actual hosts. It is a group of individuals that have a good knowledge about how internet works and would be able to understand the scenarios and give “good” answers, even though they might never have used Airbnb before. These students were targeted directly through the University’s education platform ItsLearning.com. Out of the 200 students that received the questionnaire then 39 finished it, which means that it got a response rate on about 19.5%. A week after this questionnaire was sent to the student the first time the authors decided to send a reminder hoping to receive more answers. Even though 19.5% is a much better response rate than the 10% from AirHostsForum.com we had hoped for even better rate.
Because the English questionnaire was only answered by 6 individuals the authors decided that they would not go any further with this material. There were too few answers to be able to do any statistical analysis with them.

4.5 Data analysis
To analyze the data SPSS, which is a statistical computer program, was used. The questionnaire was analyzed in two parts; the first 23 questions and the scenarios at the end of the questionnaire were analyzed separately.

Initially, a Cronbach’s alpha test was done to determine the internal reliability of the data. After this a Spearman test was conducted because the data was abnormally distributed.

The scenarios were analyzed by calculating the mean answer to each question for the three scenarios. Each scenario shows thus the total mean of how reliable or unreliable the person in the scenario is.

4.6 Reliability
The reliability describes in what way the data collection method and data analysis produce consistent findings over and over again (Saunders et al. 2009). Examples of reliability is that the same results will be produced on other occasions by other observers.

Due to time restrictions there was no time to send this questionnaire one more time, and even if the questionnaire was sent one more time, most likely the first one would have influenced respondents’ answers even though time had passed between these occasions.

4.7 Validity
There is, according to Bryman and Bell (2011), five ways to build validity.

No major testing was done to build validity to this study, due to time restriction the whole questionnaire was not tested before it was sent out. However, three individuals (no experts) read through the questionnaire, with focus on the scenarios. The authors wanted to find out if the scenario that was intended to be the most trustworthy actually was. Scenario 2, with both profile picture and presentation was intended to be the most trustworthy because this one had the most information. Scenario 3, only had a profile picture, this does not give the reader a lot of information and therefore was intended to be the least trustworthy. And scenario 1 with the
presentation was placed in between these two. All of the three individuals that this was tested on also thought that this was the case.

4.8 Generalizability

According to Bryman and Bell (2011) generalizability is restricted only to the studied population. This means that the result of this study can only be generalized to Swedish university students and not to Airbnb hosts as firstly intended. Because of the low response ratio (total number of respondents was 39) it can even be hard to generalize to Swedish university students.
5. Analysis

In this chapter the results of both the hypothesis tests and scenario tests will be displayed. A model for the thesis of this paper will also be presented. Descriptive statistics of the targeted audience will also be displayed.

In this part of the thesis the outcomes of the SPSS analysis of the questionnaire will be presented. Descriptive statistics such as the information of the respondents, the independent and dependent variables used and a short summary of the findings will be presented in this chapter.

5.1 Descriptive statistics

This part of the thesis will start off with a presentation of the respondents of this survey and will continue with descriptive statistics of the dependent-, independent- and control variables.

5.1.1 Respondents

The online questionnaire was sent to a total number of 200 people. All of these were students at the University of Kristianstad. Total number of responses was 46 individuals. 7 of these 46 surveys had to be disqualified. These 7 only answered the basic questions in the survey. The total number of valid surveys was thus 39. Table 1 conveys these figures.

<table>
<thead>
<tr>
<th>Response</th>
<th>Numbers</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total sample</td>
<td>200</td>
<td>100%</td>
</tr>
<tr>
<td>Non-responses</td>
<td>154</td>
<td>77%</td>
</tr>
<tr>
<td>Number of responses</td>
<td>46</td>
<td>23%</td>
</tr>
<tr>
<td>Disqualified surveys</td>
<td>7</td>
<td>3.5%</td>
</tr>
<tr>
<td>Valid surveys</td>
<td>39</td>
<td>19.5%</td>
</tr>
</tbody>
</table>

Table 1 - Respondents and non-respondents

Respondents for this survey were primarily male (53.8%). The average age of all the respondents was 25.8 years (in a twenty year old range). Table 2 shows these figures. 
<table>
<thead>
<tr>
<th>Sex</th>
<th>Number of responses</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>21</td>
<td>53.8%</td>
</tr>
<tr>
<td>Female</td>
<td>18</td>
<td>46.2%</td>
</tr>
<tr>
<td>Total</td>
<td>39</td>
<td>100%</td>
</tr>
</tbody>
</table>

*Table 2 - Sex of respondents*

<table>
<thead>
<tr>
<th></th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Respondents age</td>
<td>21</td>
<td>40</td>
<td>25.8</td>
</tr>
</tbody>
</table>

*Table 3 - Age of respondents*

5.2 The Independent variables

Five independent variables were used in this research. These were eWOM, visual profile, presentation. The questions for each variable and their Cronbach alpha will be presented. Appendix 1 and 2 shows these questions more in detail.

5.2.1 Visual profile (Independent variable)

This variable was originally based on four five-point Likert scale statements. A reconstruction made it necessary to remove one of these statements. The statement removed was question 12 because it did not measure any of the desired independent variables. Remaining statements are as follows: “I think that a good/serious profile picture is important when I decide if I want a person to rent my home or not” (question 6), “If the individual that wants to rent is new on Airbnb and don’t have reviews from earlier hosts I base my decision on the profile picture” (question 8) and the statement for question 21 was “It is easier for me to trust an individual that smiles in his/her profile picture than someone that is not”. All remaining questions and their statistical information are presented in table 4.
Table 4 - Visual profile (picture of the guest)

A Cronbach alpha test was conducted on these 3 questions. This was to ensure that all three measured the same concept. Results from the test showed a reliability analysis of 0.68. This is near Pallant’s (2013) accepted value of 0.7. Therefore, these three questions can be used.

5.2.2 Presentation (Independent variable)

Presentation as an independent variable was measured in a three five – point Likert scale statements. These statements were following: “I think that a well written and serious presentation is important when I decide if I want a person to rent my home or not” (question 9), “If the individual that wants to rent is new on Airbnb and don’t have reviews from earlier hosts I base my decision on the presentation” and question 22 had the statement “It is easier for me to trust an individual that have a well written and serious presentation than someone that is not”. Descriptive statistical information is presented in Table 4.

Table 5 - Presentation

The Cronbach alpha test for these three questions showed a value of 0.685. This is near Pallant’s (2013) accepted value of 0.7. Question 7, 9 and 22 can therefore be used in the analysis.
5.2.3 eWOM (Independent variable)

EWOM as a variable was based on three five – point Likert Scale statements. The statements were following: “I think that positive reviews from earlier hosts is important when I decide if I want a person to rent my home or not” (question 5), “Reviews from earlier hosts is more important than the profile picture” (question 10) and the statement for question 11 was “Reviews from earlier hosts is more important than a well written and serious presentation”. Statistical information about this variable is presented in table 5.

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q5</td>
<td>39</td>
<td>1</td>
<td>5</td>
<td>4.18</td>
<td>1.048</td>
</tr>
<tr>
<td>Q10</td>
<td>39</td>
<td>2</td>
<td>5</td>
<td>4.36</td>
<td>0.959</td>
</tr>
<tr>
<td>Q11</td>
<td>38</td>
<td>1</td>
<td>5</td>
<td>3.87</td>
<td>1.070</td>
</tr>
</tbody>
</table>

Valid N (listwise) 39

Table 6 - Electronic word of mouth (eWOM)

Running the Cronbach alpha test then the value received was 0.741. This is an acceptable value according to Pallant (2013).

5.3 Risk propensity

As stated before individuals vary when it comes to how much risk they are willing to take. To adjust for this in the research then risk propensity was added as a control variable. Risk propensity was originally measured in 7 five – point Likert scale statements. However the reconstruction of the survey made it necessary to reduce this number. The amount of five – point Likert scale statements left after the reconstruction was 3. Following statements were used for these questions: “I consider myself a person that is willing to take a lot of risks” (question 13), “I would let a person that is new on Airbnb and therefor don’t have any reviews from earlier hosts rent my home” (question 14) and question 15s statement was “I am willing to take a lot of risks when renting out my home”. Question 17, 18 and 19 (see appendix 1 and 2) was taken out of the analysis since these did not measure the desired concept. The descriptive statistics for these questions is presented in table 8.
<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q13</td>
<td>38</td>
<td>1</td>
<td>5</td>
<td>2.92</td>
<td>0.969</td>
</tr>
<tr>
<td>Q14</td>
<td>38</td>
<td>1</td>
<td>5</td>
<td>3.03</td>
<td>1.052</td>
</tr>
<tr>
<td>Q15</td>
<td>38</td>
<td>1</td>
<td>5</td>
<td>1.74</td>
<td>1.005</td>
</tr>
</tbody>
</table>

Valid N (listwise) 38

Table 7 - Risk propensity

The Cronbach alpha test for these three questions revealed a value of 0.73. According to Pallant (2013) this is within acceptable limits.

5.4 Trust (Dependent variable)

The dependent variable for this thesis was trust. Since the questionnaire had to be reconstructed then it happened that only two questions remained that could measure trust. Question 16 and 20 were these particular questions. The statement for question 16 was “I can easily trust an individual online that I have never met in real life” and the statement for question 20 was “It is important to me that I can trust the individual that is renting my home”. A five – point Likert scale was used in order to measure these two statements. When running the Cronbach alpha test then both questions had a value together of -0.004. According to Pallant (2013) this negative value shows that these questions do not measure the same concept. Running several regression tests it was found that question 20 had no significant value. Question 16 had during the regression tests a significant value. Therefore question 20 was excluded from the research. Question 16 which was renamed trust 1 was used in this research. Table 6 shows the minimum, maximum and standard deviation of these two questions.
Table 8 - Trust

5.1.3.5 Factor analysis

A factor analysis was conducted in order to more accurately group the questions. This analysis minimizes the overall variables into smaller sets of data (Pallant, 2013). Although the Kaiser – Meyer – Olkin – Measure of Sampling Adequacy only had a value of 0.495 thus below the limit of 0.6 the Barthletts test of Sphericity value was significant at 0.000. Several correlation coefficients had also a value over 0.3. According to Pallant (2013) a factor analysis can thus be deemed to be appropriate. The results of the two factor analyses conducted are displayed in Table 9 and 10. The questions according to this analysis that were put together had the highest possible Cronbach alpha. All the questions were thus grouped accurately.

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q16</td>
<td>34</td>
<td>1</td>
<td>5</td>
<td>2.47</td>
<td>1.080</td>
</tr>
<tr>
<td>Q20</td>
<td>34</td>
<td>1</td>
<td>5</td>
<td>4.44</td>
<td>0.927</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td>34</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 9 - Factor analysis

<table>
<thead>
<tr>
<th>Component Matrix</th>
</tr>
</thead>
<tbody>
<tr>
<td>Component 1</td>
</tr>
<tr>
<td>Q5 ewom</td>
</tr>
<tr>
<td>Q9 presentation</td>
</tr>
<tr>
<td>Q10 ewom</td>
</tr>
<tr>
<td>Q8 picture</td>
</tr>
<tr>
<td>Q6 picture</td>
</tr>
<tr>
<td>Q14 risk propensity</td>
</tr>
<tr>
<td>Q18 risk propensity</td>
</tr>
<tr>
<td>Q12 picture</td>
</tr>
<tr>
<td>Q13 risk propensity</td>
</tr>
<tr>
<td>Q15 risk propensity</td>
</tr>
<tr>
<td>Q16 trust</td>
</tr>
<tr>
<td>Q11 ewom</td>
</tr>
<tr>
<td>Q7 presentation</td>
</tr>
</tbody>
</table>
Table 10 - Factor analysis II

5.1.3.6 Discussion of the factor analysis

First question 9, 18, 7, 10, 17 and 6 will be analyzed. These are the questions in the first column in table 10 (see column 1 in table 10). Judging from how these questions were constructed and written then it can be assumed that they measure how much time the respondents would spend to assure that the right guest stays in the respondents living quarters. The variable in column 1 can have something to do with the involvement of the respondent when he/she decides on what guest to rent out their living quarter to.

However, one must be careful when making this kind of assumption. First the authors did not intend to measure this variable (which is the involvement of the respondent). Second, question 6 (see column 1 and 2 table 10) seems to measuring both the variable I column 1 and 2. Also question 6 has a higher value in column 2 than 1. Therefore, it is doubtful if question 6 measures at all the involvement of respondents. Same can be said for question 10, that measures both the variable in column 1 and 4.

The second column in the factor analysis has two particular questions, these are question 6 and 8 (see column 2 in table 10). According to the analysis then these questions measure the same
concept. Judging from how these two questions were written then the analysis has assumed that they measure the variable profile picture. Although they show high numeric values in the analysis then one possible problem exists. It is that question 6 seems to be measuring both the variable in column 1 and 2. Therefore it is doubtful if question 6 at all measures profile picture or involvement. One might also ask why question 10 (that measures if EWOM is more important than the profile picture) and question 12 (that measures if the profile picture is more important than the profile presentation) was not included in column 2. These question does after all intends to measure the importance of the profile picture.

In the third column the questions 14, 12, 13 and 15 were found. Almost all of these question (14, 13 and 15 in column 3 in table 10) were supposed to measure risk propensity. However question 12 (that measures if the profile picture is more important than the profile presentation) was supposed to measure the importance of the profile picture. Therefore, it is questionable if question 12 should be in column 3. Perhaps this has to do with the fact that when running the Cronbach alpha test then question 12 did not measure the desired independent variable visual profile, see chapter 5.2.1 Visual profile.

All the questions in column 4 measures the variable EWOM (questions 5, 10 and 11). These were also the questions that were used to measure EWOM in the regression analysis. One question is why the factor analysis has put question 10 in both column 1 and 4. Also, the analysis has given question 10 a higher value in column 1 than column 4. Suggesting that question 10 has more to do with the variable that measure the involvement of the respondents than the variable that measures the importance of EWOM.

In column 5 and 6 (see table 10) we find question 16, which measures trust. This is also the question we used to measure the dependent variable trust. Question 20 (appendix 1 and 2) which also was supposed to measure the variable trust is not in column 5 and 6 as question 16 is. This is possibly because after running the Cronbach alpha test on question 16 and 20 then a negative value of -0.004 was found. According to Pallant (2013), this negative value shows that these questions does not measure the same variable. Why also question 16 has been placed in two columns (column 5 and 6) is speculative.
5.2 Spearman and the regression analysis

The spearman test is used to see if there is a correlation between two variables. Here it is examined if there is a correlation between trust and the other variables. The higher number each variable has then the stronger the relationship is. If the significant (p) is below 5% then there is a relationship between trust and some of the other variables. The amount of stars (*) each variable has indicates if they are significant with the dependent variable. Standardized Beta (Std.B) shows the numeric value of each variable (how strong the relationship is between these and trust). A minus before a number in within Std.B indicates a negative relationship and no minus before the numbers indicates a positive relationship. The standard error (Std. Error) indicates how much the values of each variable deviates from the mean value. In the spearman test there is also the F – value. This is an indication of how significant the regression is. That is if all variables within the regression correlate with each other. Adjusted R square (Adj. R2) measures how much each of the independent and control variables that can explain the variations within the dependent variable trust. The VIF value is an indicator if the regression is multicollineair or not. According to Pallant (2013) multicollinearity is when there is too much correlation between variables. If this happens then the regression model becomes unmeasurable and useless for any statistical research. This thesis model is presented in table 10.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Std.B</th>
<th>Std. Error</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EWOM</td>
<td>0.318</td>
<td>0.221</td>
</tr>
<tr>
<td>Picture</td>
<td>0.35</td>
<td>0.204</td>
</tr>
<tr>
<td>Presentation</td>
<td>-0.327</td>
<td>0.236</td>
</tr>
<tr>
<td>Risk Propensity</td>
<td>0.803**</td>
<td>0.001</td>
</tr>
<tr>
<td>(Constant)</td>
<td>-1.464</td>
<td>1.419</td>
</tr>
<tr>
<td>F-Value</td>
<td>3.847**</td>
<td></td>
</tr>
<tr>
<td>Adj. R2</td>
<td>0.461</td>
<td></td>
</tr>
<tr>
<td>VIF Value, Highest</td>
<td>1.855</td>
<td></td>
</tr>
</tbody>
</table>

N=39

Table 11 - Regression (Spearman)
As shown in table 11 only the variable risk propensity had a significant relationship with trust. The other variables had a weak or no relationship with the dependent variable. The significant value of risk propensity is below 0.05 (Shown by the two stars). Risk propensity has thus a significant relationship with trust. The F – value had a significant value below 0.05 making the whole regression significant. Adj. R2 for this model is 0.461. This means that 46.1 % of all the variations in the dependent variable (trust) are due to the variations in the independent variables (EWOM, Visual information and risk propensity) in this model. Since the sample in this study is rather small (only 39) then the Adj. R2 is to be looked upon rather than the normal R2 value. This is because when the sample is small then the normal R2 value has a rather optimistic overestimation of the true value of the population. VIF value is 1.855 which is an acceptable number according to Pallant (2013). The VIF value cannot be above 10 for this indicates the whole regression is insignificant. Multicollinearity is not an issue. If the value had been above 10 then according to Pallant (2013) there would be a possibility for multicollinearity. Judging from the numbers in Std. B then the independent variable that made the strongest impact upon trust was risk propensity. This variable was also the only one that had a significant value below 0.05 indicating thus that this variable is making a significant contribution of predicting the dependent variable trust. All other independent variables (EWOM, Visual information) had a significant values above 0.05. This indicates that these variables do not make significant contribution of the prediction of the dependent variable. Std. B for these variables was also lower than the Std. B the variable risk propensity.

However, one must take these results with caution. It may be the case that the independent variable (risk propensity) is actually overlapping the other independent variables of this model. Therefore one must ask if risk propensity was not included in the model then would the other independent variables (EWOM and Visual information) make a higher significant contribution of predicting the dependent variable. Another concern is that one cannot say for certain if a higher risk propensity actually leads to a higher trust in the online world. The model is only measuring the correlation between the independent variables (EWOM, Visual information and risk propensity) and the dependent variable (trust). Meaning that the model does not say how strong the relation between the independent and dependent variables actually is.
5.3 Scenario analysis

Appendix 1 and 2 displays these different scenarios. The results of the scenarios are found in table 12 - 17.

All the questions in these scenarios were conducted on a five – point Likert scale. Upon testing the different scenarios in regards to the respondents’ gender then the following result were found:

5.3.1 Highest mean for question 1 (how likely would you be to rent out to this individual?)
The average mean in scenario 1 question 1 was 3.74 (which was the scenario with only a presentation). Scenario 1 had a 1.49 higher mean than scenario 2 (which had a mean of 2.25). The highest overall mean in question 1 had scenario 3 which had a mean of 3.91. Scenario 2 which had both a photo and a presentation had thus the lowest score. Scenario 3 with only a picture had the highest score of them all. The men in the sample gave scenario 3 question 1 the highest score of about 4.28 and scenario 2 the lowest score of about 2.39. Women gave scenario 1 the highest score (3.68) and scenario 2 the lowest of about 2.07.

5.3.2 The highest mean for question 2 (How likely are you to trust this individual?)
Scenario 1 question 2 had an average mean of about 3.50. This is 1.22 higher than scenario 2 (which had 2.28). Scenario 3 had an average mean of about 3.72. Scenario 3 had thus the highest mean and scenario 2 had the lowest mean. Amongst the men scenario 3 question 2 had the highest mean (4.11). The lowest mean score in this group received scenario 2. The second scenario had a mean of about 2.33. Women in the sample gave scenario 1 the highest mean score (3.27). Lowest score in this group had scenario 2 which had a score of 2.21.

5.3.3 Highest mean for question 3 (Do you think it would be a high risk to rent out to this individual?)
Overall average mean in scenario 1 question 3 was 2.53. This is 0.66 lower than in Scenario 2 (which had a mean of 3.19). Scenario 3s average mean was 2.31. Scenario 2 had thus the highest overall mean and scenario 3 had the lowest overall mean. The men gave scenario 2 the highest score (3.72). In this group scenario 3 had the lowest mean of about 2.28. Women in the sample gave scenario 1 the highest mean score (2.60). Lowest score in this group had scenario 3 (which had a mean score of about 2.36).
5.3.4 Mean results for question 4 (I feel that this profile has a positive effect on my decision to let this person rent my living quarters)

The average mean in scenario 1 question 4 was 3.62. Scenario 2 had a lower mean score of up to 2.03. The third scenario received a score of 3.81. Scenario 3 had thus the highest score and scenario 2 the lowest score. Amongst the men scenario 3 received the highest mean score (4.06). Scenario 2 received the lowest score amongst this group (2.11). The women gave scenario 1 the highest mean score (3.67). Lowest score from the female group had scenario 2 (1.93).

5.3.5 Highest mean for question 5 (What is the overall attitude you have for this profile, unreliable or reliable)

Scenario 1 question 5 received an average mean of 3.47. The second scenario scored a mean of 2.38. Scenario 3 had an average mean of 3.75. This means that scenario 3 had the highest average mean. Lowest overall mean had scenario 2. Male respondents gave scenario 3 the highest average mean (4.17). Lowest mean amongst the men had scenario 2 (2.50). The females gave scenario 1 the highest mean (3.47). Scenario 2 received the lowest mean (2.21) from the females.

Table 12 - Mean value for men

<table>
<thead>
<tr>
<th>Mean value for</th>
<th>Question 1</th>
<th>Question 2</th>
<th>Question 3</th>
<th>Question 4</th>
<th>Question 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scenario 1</td>
<td>3.79</td>
<td>3.68</td>
<td>2.47</td>
<td>3.58</td>
<td>3.47</td>
</tr>
<tr>
<td>Scenario 2</td>
<td>2.39</td>
<td>2.33</td>
<td>3.72</td>
<td>2.11</td>
<td>2.50</td>
</tr>
<tr>
<td>Scenario 3</td>
<td>4.28</td>
<td>4.11</td>
<td>2.28</td>
<td>4.06</td>
<td>4.17</td>
</tr>
</tbody>
</table>

Table 13 - Mean value for women

<table>
<thead>
<tr>
<th>Mean value for</th>
<th>Question 1</th>
<th>Question 2</th>
<th>Question 3</th>
<th>Question 4</th>
<th>Question 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scenario 1</td>
<td>3.67</td>
<td>3.27</td>
<td>2.60</td>
<td>3.67</td>
<td>3.47</td>
</tr>
<tr>
<td>Scenario 2</td>
<td>2.07</td>
<td>2.21</td>
<td>2.50</td>
<td>1.93</td>
<td>2.21</td>
</tr>
<tr>
<td>Scenario 3</td>
<td>3.43</td>
<td>3.21</td>
<td>2.36</td>
<td>3.50</td>
<td>3.21</td>
</tr>
</tbody>
</table>
Table 14 - Mean value total

<table>
<thead>
<tr>
<th>Mean value for</th>
<th>Question 1</th>
<th>Question 2</th>
<th>Question 3</th>
<th>Question 4</th>
<th>Question 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scenario 1</td>
<td>3.74</td>
<td>3.50</td>
<td>2.53</td>
<td>3.62</td>
<td>3.47</td>
</tr>
<tr>
<td>Scenario 2</td>
<td>2.25</td>
<td>2.28</td>
<td>3.19</td>
<td>2.03</td>
<td>2.38</td>
</tr>
<tr>
<td>Scenario 3</td>
<td>3.91</td>
<td>3.72</td>
<td>2.31</td>
<td>3.81</td>
<td>3.75</td>
</tr>
</tbody>
</table>

5.3.6 Brief discussion of the scenario test results

The tests revealed that scenario 3 (picture only) had thus the highest mean in almost all of the answered questions. The males in this analysis gave scenario 3 in general a higher score than the women. However the sample size of this analysis was very small, the highest number of respondents were only 34. It would have been preferred that more people participated in this analysis and thus more data had been gained. Also, the person used in scenario 3 is a student at Hogskolan Kristianstad. Therefore people might have recognized this person and maybe thus had a higher trust for this individual.

5.4 The hypothesis

Viewing the results in table 15 then the following can be said. When it comes to the first hypothesis “The more positive e – WOM (non-visual information) an individual has then the more trustworthy he/she is seen by others wanting to do business with him/her online.” was not supported. The Std. B value for EWOM was only 0.318 indicating that it made a low contribution predicting the dependent variable trust. Also when running the Spearman analysis in SPSS then it had a sig. value above 0.05. This means that the variable is not making a significant contribution predicting the dependent variable trust. Hypothesis 1 is therefore not supported.

When testing hypothesis 2 “The more positive an individual’s visual information is (good appearance via online picture and a well written presentation) then a more positive e – trust other individuals have of this person online.” the Std. B value for visual picture had a value of 0.35 and the same value for the online presentation was -0.327. These values show that visual information (presentation and picture) make a rather low contribution of predicting the dependent variable trust. When also running the Spearman test then both variables has a
significant value above 0.05 indicating thus that these two independent variables are not making a significant contribution predicting the dependent variable trust. Therefore the second hypothesis is not supported.

The third and last hypothesis which was “A higher risk propensity an individual has then the easier he/she has of trusting another person online.” was however supported. The Std. B value for this hypothesis was 0.803. Also when running the Spearman test then the significant value for the independent variable (risk propensity) was slightly lower than 0.05. This means that the independent variable (risk propensity) is making a significant contribution of predicting the dependent variable of trust. Hypothesis 3 is there for supported.

Table 15 - Result of hypothesis

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>1</th>
<th>2</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supported</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Not supported</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>
6. Discussion/Conclusion

A discussion of the results, possible definition of trust (in particular e–trust), possible contributions this thesis gives and the limitations and future research the paper gives upheave to will be discussed and commented upon in this chapter.

The aim of this research is to measure how important a buyers eWOM is compared to his/her visual information and the risk propensity of the seller when this seller decides if he/she can trust the buyer or not.

6.1 Results for the connection between risk propensity and trust

Analyzing the results on the spearman test then there was a correlation between risk propensity and trust (in this case e–trust). As for the significant value then it was below 0.05. This indicates according to Pallant (2013) that risk propensity made a significant contribution in predicting the dependent variable trust.

However, certain doubt still exist if for example risk propensity leads to a higher trust in the online world. As stated in the analysis then only how high the correlation between risk propensity and trust was tested. Therefore, one cannot say for certain if risk propensity actually lead to a higher trust in the online world. One question is, could there be another independent variable that has a stronger and more profound impact on trust than risk propensity.

A second problem with the empirical result is the sample size. There was not enough respondents (only 39) to make a more thoroughly and deeper analysis of the data. Because of this the empirical data in this thesis has limitations and cannot be validated to a higher grade.

Third is that also the word risk propensity is an abstract concept. Like trust then risk propensity is rather hard to define and can have different meanings for different individuals. Had a more in depth research about risk propensity been conducted then a more precise definition of risk propensity could be found. In turn better questions about risk propensity in the questionnaire could have been formulated.

Certain contributions can however be made. The theories by for example Rosseau et al (2008) and Lewicki et al (1998) suggested that risk propensity has an impact upon trust. However, these articles were only literature reviews and thus not been empirically researched upon. Therefore, although certain limitations exists the empirical research in this thesis can further strengthen the theories by Rosseau et al (1998) and Lewicki et al (1998).
Another contribution is that the thesis explains a little bit about how trust is built in the online world. The theories by Rosseau *et al* (1998) and Lewicki *et al* (1998) researched upon how trust was built in the real world. Empirical study in this thesis has showed that these theories can be stretched also in to the online world. More specifically in the online sharing economy.

### 6.2 Visual and non–visual information

#### 6.2.1 Visual information

Coming to the visual profile (written online presentation and online photographic image) then this independent variable had a weak correlation with trust. Also the significant value for both these independent variables was over 0.05. Indicating that these independent variables made no significant contribution in predicting the dependent variable trust. However, the results cannot be a 100% validated, the small sample size made it not possible thoughtful and deeper analysis of what impact visual information has on trust.

The theory by Wiegert (1985) does not apply in the online world. One must however keep in mind that Wiegert's theories came before even the internet was invented. The theory by Wiegert (1985) is not to be criticized nor ignored in the online context. Empirical results from this thesis although questionable shows that Wiegert's theories has to be further developed in order to make them more fit to the online world. Wiegert's theories if developed properly can make contributions to better understand and grasp what e-trust means in the online world. Wiegert (1985) does have well written facts when he says that the words and even appearance of an individual has an impact upon the level of trust this person will receive by others. Why his theories did not gain support by our empirical results is mainly because the primary targeted audience (that is hosts on Airbnb) could not be reached. Had maybe this population been reached then the results perhaps been different and more supporting of Wiegert's theory?

#### 6.2.2 Non–visual information

As for eWOM then the Spearman test showed a weak correlation between this independent variable and the dependent variable trust. The significant value landed above 0.05. Indicating that this independent variable made no significant contribution in predicting the dependent variable trust. However, these results are questionable. As stated before, the sample size was too small to make thoughtful and deeper analysis of the gathered data.
The theories that claim that reputation is the main and most important factor establishing trust between strangers in online communities (Guttentag, (2016), Oywang, Tran & Silva, (2013) Botsman (2012) and Puschmann & Alt (2016)) should not be ignored. The authors behind these theories of EWOM still make valuable points. Perhaps why their theories did not match our empirical results is because of one important fact. That is as stated before that the main targeted group (hosts on Airbnb) was not reached. Had this been the case then perhaps the empirical result would have coincided with these theories a lot better. Here it is a matter of a methodological error (that is the failure to target the main audience) that made the empirical result of this thesis not to fit in with the theories about EWOM.

All the theories about EWOM can also possible be further developed. Perhaps as the empirical results have showed then maybe it is the individuals own risk propensity that decides if he/she checks the reputation of another person in the online community. Therefore further research should be done if this really is the case. All the theories about EWOM should thus not be ignored but simply further developed upon.

6.2.3 Brief discussion of the theoretical model

Coming back to the theoretical model of this thesis then three independent variables was used to determent trust (in this case e-trust). These where thus EWOM, visual information (profile picture and written presentation) and risk propensity. Only one of these independent variables showed a strong correlation and significant contribution in predicting the dependent variable trust. In this case it was risk propensity. The other independent variables showed a weak correlation and no significant contribution in predicting the dependent variable trust. Despite this fact the model provided in this thesis should not be ignored. The sample size and the failure to target the intended group (hosts on Airbnb) has made the empirical results questionable. Had the sample size been bigger and the intended group been reached perhaps the model had been more supported by the empirical result. The model can also be further developed upon, perhaps it is as stated earlier that risk propensity decides how much a person looks at another person’s EWOM and personal information when deciding if to do business with this individual or not. The model is simply in a premature state and should be further developed upon.
6.3 Limitations & Future research

A model for trust has been constructed within this thesis. However this is just one possible framework explaining what factors affect online trust (risk propensity, visual and non–visual information). There might also be additional factors that affect e–trust. Just the word trust is hard to define. Theories used in this thesis are just interpretations of what trust is. Maybe there exist other theories that have different interpretations of the word trust. Therefore future research of other theories about trust might give a different and nuanced view of what trust actually is. Other factors affecting trust (particularly e–trust) can thus also be discovered by examining different theories. Since the research was quantitative and not qualitative then a more in depth study of how people interpret trust and what trust means for them was not made. This could perhaps have helped to gain better and more in depth knowledge about trust (in particular e – trust). Trust is after all a complex and very in depth word. In the future then perhaps a qualitative and quantitative study can be made about trust (in particular e – trust).

6.5 Possible contributions this thesis gives

One of the most important contributions this thesis gives is a deeper and better understanding of what aspects affect online trust the most. In this case (yet moderately) it was an individual's own risk propensity that affected the trust this individual has for strangers online. This can possibly help firms active in the sharing economy to better understand and grasp what exactly is important when building trust between individuals online. Now that a possible definition of trust (risk propensity of an individual determines what trust this person has for strangers online) then a better understanding of what crates trust has been somewhat determined. The authors hope that the information here can both help and give valuable advice on how firms can better establish online trust between individuals.

6.6 Concluding comments

The authors of this study hopes, first of all that this research will help guest on Airbnb make their profiles as good as possible to become as trustworthy as possible in the eyes of the hosts. This will hopefully help be accepted to stay at the places that they want to. Research in this thesis will hopefully also help and guide other researchers on how to study online trust in the sharing economy.
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departemental stores in Mumbai city, India. *Journal of business and retail management research*, 7, 60 – 73.


Appendix 1 Swedish student Questionnaire

Syftet med denna enkät är att få en bättre förståelse för hur man på online plattformar som Airbnb skapar tillit till personer som man aldrig träffat.

Airbnb är en online-plattform där privatpersoner kan hyra ut sin lägenheter, hus, extra-rum, sommarstugor etc. till andra privat personer. Airbnb kan ses som ett alternativ till att bo på hotell när man är ute och reser.

När du besvarar denna enkät, antag att du är i en situation där du ska hyra ut ditt boende via Airbnb till en person som du aldrig har träffat tidigare. Information som finns tillgänglig att grunda detta beslut (om du vill hyra ut till personen eller inte) på kan vara profilbilden, den personliga presentationen och/eller kommentarer/referenser från tidigare uthyrare (om personen har tidigare transaktioner och inte är helt ny på sidan).

1. Kön?
   - Man
   - Kvinna

2. Ålder? ________________

3. Vilken är din högsta utbildningsnivå?
   - Grundskola
   - Högskola/Universitet
   - Gymnasieutbildning
   - Annan

4. Vilken typ av boende är det du hyr ut?
   - Lägenhet
   - Hus
   - Rum
   - Stuga
   - Annat

5. Jag anser att bra kommentarer från tidigare uthyrare är det viktigt när jag bestämmer mig för att hyra ut till en person

6. Jag anser att en bra/seriös profilbilden är viktigt när jag bestämmer mig för att hyra ut till personen

7. Jag anser att en välskriven och bra presentation är viktigt när jag bestämmer mig för att hyra ut till personen

8. Hur på en skala anser du dig villig att ta risker?
9. Hur lätt på en skala anser du att du kan lita på personer du inte träffat?

10. Jag skulle lita mer på en person som ler på sin profilbild än en person som inte gör det.

11. Jag skulle lita mer på en person som har en bra välskriven presentation än någon som inte har det.
Som avslutning på denna enkät kommer tre olika exempel på profiler följt av några frågor. Profiler från AirBnB har olika mycket information tillgänglig att grunda beslutet på och profilerna är från nya användare och saknar därför kommentarer från tidigare uthyrare.

SCENARIO 1

Hey, I’m Hampus!
Copenhagen, Denmark · Member since September 2016

My name is Hampus. I'm 30 years old and come from southern Sweden. Right now I live and work in Copenhagen. I work as an assistant coordinator at SOS international, that is a stem center.

I was born in Canada, Invermere BC, where I worked as a houseman at a Hotel. I have been living in Austria for two seasons, where I worked as a ski guide.

I'm a very pleasant and happy person that just loves to travel, sit and spend time with my family and girlfriend.

If you have any questions don’t hesitate to ask me anything.

Best regards,
Hampus

Verified ID
- Email address
- Phone number
- Facebook
- 100% I verify
- Drivers License
- Add More Verifications

About Me

School
Kristianstad High School

Work
Assistant Coordinator at SOS International

Languages
Dutch, French, English, Swedish

Attityd till denna profil

1. Opålitlig
   Pålitlig (1 – 5, där 1 = opålitlig och 5 = pålitlig)
SCENARIO 2

Attityd till denna profil

1. Opålitlig

Pålitlig (1 – 5, där 1 = opålitlig och 5 = Pålitlig)
SCENARIO 3

Attityd till denna profil

1. Opålitlig  
   Pålitlig (1 – 5, där 1 = opålitlig och 5 = pålitlig)
Appendix 2 International host Questionnaire

This survey is made to gain a better knowledge on how you build trust to individuals on online platforms like Airbnb. With a focus on individuals that is new to the platform and therefore don’t have any reviews or references from other individuals on this platform.

1. Gender?

Man          Woman

2. Age? _____________

3. What kind of education do you have?

Middle school High school University

Other

4. What kind of living quarters are you renting?

House          Apartment Room

Summerhouse Other

5. I think that positive reviews from earlier hosts is important when I decide if I want a person to rent my home or not (Grade 1-5, 1 = strongly Disagree, 5 = Strongly Agree)

6. I think that a good/serious profile picture is important when I decide if I want a person to rent my home or not (Grade 1-5, 1 = strongly Disagree, 5 = Strongly Agree)

7. I think that a well-written and serious presentation is important when I decide if I want a person to rent my home or not (Grade 1-5, 1 = strongly Disagree, 5 = Strongly Agree)

8. I consider myself a person that is willing to take a lot of risks (Grade 1-5, 1 = strongly Disagree, 5 = Strongly Agree)

9. I can easily trust an individual online that I have never met in real life (Grade 1-5, 1 = strongly Disagree, 5 = Strongly Agree)

10. It is easier for me to trust an individual that smiles in his/her profile picture than someone that is not (Grade 1-5, 1 = strongly Disagree, 5 = Strongly Agree)

11. It is easier for me to trust an individual that have a well-written and serious presentation than someone that is not (Grade 1-5, 1 = strongly Disagree, 5 = Strongly Agree)
This survey will end with three scenarios. Each scenario will give you an example of an Airbnb profile followed by a couple of question. These profiles do have different amount of information available but they are all “new” to Airbnb and therefor don’t have any reviews or references from earlier hosts.

Scenario 1

Attitude to this profile
1. Unreliable       Reliable (Grade 1 – 5, 1 = strongly Disagree, 5 = Strongly Agree)
Scenario 2

Hey, I’m Tobbe & Sofia!

Sölvesborg, Sweden - Member since November 2015

Report this user

We're a calm couple that enjoys travelling. We love to meet new people, discover different kinds of food and find hidden places.

Tobbe works as a Police Officer, and Sofia is studying to become a Study and Career guidance counselor.

Verified ID

- Email address
- Phone number
- Facebook
- 869 Friends
- Offline ID
- Driver License

Verified

About Me

School
Furulundsskolan, Linneuniversitetet

Work
Police Officer

Languages
English, Svenska

Attitude to this profile

1. Unreliable  Reliable (Grade 1-5, 1 = strongly Disagree, 5 = Strongly Agree)
Scenario

Hey, I’m Marcus!
Kuala Lumpur, Malaysia · Member since August 2014
Report this user

Verified

Verified ID
- Email address
- Phone number
- Facebook
- 1017 Friends
- Reviewed
- 3 Reviews
- Offline ID
- Driver License

Attitude to this profile
1. Unreliable Reliable (Grade 1-5, 1 = strongly Disagree, 5 = Strongly Agree)