




RESEARCH ARTICLE

WILEY

Trust dynamics in sharing economy services during a crisis: A comparison between Airbnb and Uber

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Abstract

This study investigates trust dynamics in sharing economy services during the COVID-19 crisis, comparing Airbnb and Uber as prominent representatives of accommodation and transportation services in tourism. Guided by two research questions, the study first explores the antecedents and mechanisms of trust creation on these platforms and then examines how the global pandemic affected trust in these services. The findings reveal that structural assurance, privacy protection, and social influence (only for Uber) are key antecedents of trust. Trust, in turn, significantly influences perceived usefulness and the intention to use both platforms. The results also show that perceived risk, heightened by COVID-19 concerns, negatively moderates the relationship between trust and usage intention. Comparing the two platforms, Airbnb exhibited higher levels of structural assurance, perceived usefulness, social influence, and usage intentions than Uber. Theoretically, this study advances knowledge by integrating technology acceptance literature with trust-focused insights from tourism research. Practically, the findings guide sharing economy platforms in enhancing user trust and intention, particularly during crises.

KEYWORDS

Airbnb, crisis, trust, Uber

1 | INTRODUCTION

Defined as ‘a peer-to-peer-based economic system in which tangible resources are shared, in effect increasing their use’ (Hawlitschek et al., 2018), the sharing economy has a temporal nature that relies on online platforms for transactions without transfer of ownership. There has been an increase in the adoption of sharing economy platforms in various industries over the past decade (Sutherland & Jarrahi, 2018), with the tourism and hospitality sectors being the most affected by this phenomenon (Petruzzi et al., 2023). Not only do such digital platforms enable a novel form of e-commerce, such as short-term leasing accommodation and flexible provision of transport services, but they

also impose new decision-making considerations on users (Ter Huurne et al., 2017). In particular, prior research has accentuated the critical role of the perceived risk of and trust in collaborative environments (Lee & Deale, 2021), especially with the uncertainty the COVID-19 pandemic has brought to the globe.

Previous research suggests that trust is linked to the perceptions of the truthfulness and proficiency of sharing economy platforms (Kim et al., 2015) as well as the viewpoints of users regarding fellow consumers and providers (Mittendorf & Ostermann, 2017). Trust in peer-to-peer businesses facilitates transactions among strangers and functions as an informal way of control, which lessens conflicts and opportunistic actions, diminishes the bureaucracy and aids long-term

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collaborations (Bhattacharjee, 2002; Fang et al., 2014; Kim & Peterson, 2017). Successful operations of sharing economy platforms such as Airbnb and Uber require trust in such businesses from both guests and hosts (Braje et al., 2021).

However, Airbnb and Uber have struggled with trust issues even before the pandemic (Aw et al., 2019; Chuah et al., 2022; Mittendorf, 2017). For instance, Agapitou et al. (2020) argue that a large proportion of travellers who prefer hotels over Airbnb state concerns regarding safety, service quality, and hygiene, which could be implied as a lack of trust in the above-mentioned issues. Similarly, scholars have noted that trust in both Uber and drivers significantly influence users' intentions to use this platform (Mittendorf, 2017). While self-regulatory mechanisms, like customer testimonials and ratings, have traditionally been relied upon to alleviate uncertainties linked to sharing economy platforms, there have been notable changes in recent times (Yoon & Occeña, 2015), trust remains a core problem, particularly after the COVID-19 pandemic. The COVID-19 crisis ravaged the global travel and hospitality industry, especially the perceived risk associated with collaborative platforms escalated during this time. Despite the abundant research on various aspects of tourism and hospitality during the COVID-19 pandemic, little is known about the role of trust in the major sharing economy platforms like Airbnb and Uber. In particular, scholars have called for further investigation of potential travellers' intention to engage in sharing economy platforms after the COVID-19 crisis (e.g., Choi & Choi, 2023; Chuah et al., 2022). Accordingly, this research responds to the scholars' call by exploring the antecedents and mechanisms through which trust is created on Airbnb and Uber and answers the following research questions:

RQ1. What are the antecedents and mechanisms through which trust is created on share economy platforms most relevant for tourism?

RQ2. How does a global tourism crisis affect those share economy platforms using the example of COVID-19?

The two platforms (Uber and Airbnb) are transformative forces within the tourism industry, each leading revolutions in their respective sectors of accommodations and transportation (Minoia & Jokela, 2022). Airbnb and Uber are central to modern travel experiences, often integrated into the journeys of a large proportion of travellers (Park, 2020). Moreover, both companies emerged at around the same time between 2011 and 2012, and are considered Silicon Valley success stories. Both used a traditional business model (hotel and taxi booking) and adapted it for the sharing economy by taking a fraction of the sharing fee. In addition, both companies have been subject to substantial criticism (Cheng, 2016). Finally, the focus on Airbnb and Uber can be justified through their prominent representatives of the sharing economy in accommodation and transportation, which are the areas most relevant to tourism (Nedelciu & Diemer, 2021). Comparing these two companies is advantageous because their similarities

concerning business model, history, reputation, and market position, as well as their differences regarding the type of sharing economy allow for identifying universal relations and differences caused by the type of sharing economy, rather than other factors (Cheng, 2016).

This research aims to investigate the impact of trust on the acceptance of Airbnb and Uber during COVID-19 and how Airbnb differs from Uber in this regard. Selecting platforms from different areas (accommodation and transport) increases the generalisability of the results to other types of sharing economy in a tourism context and comparing them provides crucial insights into trust dynamics within the online tourism industry and illuminates how trust varies between different types of tourist services. For example, since accommodations generally involve longer durations and potentially higher personal stakes than transportation services, trust factors like safety perceptions and privacy concerns may differ. This comparison is vital for understanding the broader implications of the sharing economy on tourism, as it helps identify unique challenges and opportunities in fostering trust among tourists, who may be particularly sensitive to trust due to the temporary and experiential nature of travel.

While trust is a paramount concern in tourism that can significantly influence a traveller's decision-making process, examining trust in these platforms highlights how tourists perceive and react to sharing economy services, affecting their overall travel choices and experiences. Insights gained can help these platforms enhance their trustworthiness, thereby encouraging higher adoption rates and repeat use, which is crucial for sustained success in the competitive tourism market. Therefore, we merge the technology acceptance literature with tourism related trust concepts to investigate the influence of perceived risk and usefulness of sharing economy platforms, social influence, privacy protection and COVID-19 concerns on trust in and intention to use Airbnb and Uber. In doing so, two surveys were conducted to grasp potential travellers' trust in and intention to use Airbnb and Uber during the COVID-19 crisis. This research advances knowledge in the collaborative tourism and hospitality economy by confirming the significant role of trust in decision-making during crisis times.

2 | LITERATURE REVIEW

2.1 | Sharing economy

Sharing economy refers to an innovative peer-to-peer business model that enables users to cooperatively use under-utilised resources through fee-based sharing activities, such as accommodation sharing and ridesharing. Also called 'collaborative consumption' (Botsman & Rogers, 2010); 'access-based consumption' (Bardhi & Eckhardt, 2012); 'peer-to-peer economy' (Bellotti et al., 2015); 'gig economy' (Friedman, 2014); and 'on-demand economy' (Cockayne, 2016), sharing economy has experienced rapid growth since its emergence in 2008 and disrupted traditional business models. The sharing economy platforms utilise information technologies, particularly the internet, mobile devices, and the

global positioning system (GPS) for real-time matching of providers and users and to coordinate interactions and transactions among them (Bai & Velamuri, 2021). The sharing economy transactions entail higher risks since individuals involved are typically strangers to each other (Frenken & Schor, 2019). The peer-to-peer market has experienced rapid growth over the past decade, significantly propelled by the expansion of businesses in the field (Benítez-Aurioles, 2021).

The sharing economy involves a variety of businesses and sectors, including several in the tourism and hospitality industry, such as lodging and transport, which allow users to swap, share, trade, and rent through online platforms at a scale never seen before (Lau et al., 2019). Airbnb and Uber are two of the leading sharing economy platforms in the tourism sector, and they allow guests to rent accommodations or vehicles temporarily (Tham, 2016). Airbnb and Uber own and administer digital platforms that facilitate transactions between service providers and users (Cho et al., 2019). There has been an increase in Airbnb and Uber adoption as they both tend to be cheaper and more convenient to use rather than traditional services (Lee & Deale, 2021). For example, over 6 million accommodations in more than 100,000 cities across 220 countries have been listed on Airbnb by more than 4 million hosts, generating more than USD 150 billion in revenue (Airbnb, 2021). Also, Uber, the leading global rideshare platform, is available in 71 countries with over 93 million customers and 3.5 million drivers serving (Uber, 2022). Uber has also proven to be a significant force in the tourism and hospitality sectors, offering considerable environmental, economic, and social benefits to the industry (Zheng et al., 2021). The numbers and statistics confirm Airbnb's and Uber's enormous contribution to the global economy, including tourism and their critical role in tourist decision-making. However, the role of trust in such platforms, especially during the uncertain pandemic times, remains a critical factor that requires further investigation (Choi & Choi, 2023; Chuah et al., 2022).

2.2 | Trust in the sharing economy

Trust is not a simple phenomenon, and there is no consensus on its definition (Kasper-Fuehrera & Ashkanasy, 2001). One definition describes trust as 'beliefs and expectations about the intentions of another party and the willingness to accept vulnerability are common to the majority of these perspectives' (Lyon et al., 2012). Rousseau et al. (1998) define trust as 'a psychological state comprising the intention to accept vulnerability based on positive expectations of the intentions or behaviours of another'. Research on trust has evolved over the years, especially with the emergence of e-commerce in the 2000s (Soleimani & Amrollahi, 2020). Where digital transactions are involved, trust, a major concern for platform users, is usually studied from an organisational perspective, which tends to explore the concept as the willingness of an individual to engage in a business with no influence on what the trustee does (Mayer et al., 1995). In this regard, scholars have noted trust's crucial role in the sharing economy (Li & Tsai, 2022).

Research in the sharing economy has investigated various forms of trust, including trust in peers, platforms, providers, and customers (Hawlitshchek et al., 2018; Mittendorf, 2016). The relationship between trust and tourism service providers' review scores has also been studied on various occasions (Forno & Garibaldi, 2015). In the sharing economy, trust becomes more significant in comparison with conventional e-commerce platforms (Van Doorn, 2020), and they are considered 'trust-based commercial sharing' systems in the literature (Köbis et al., 2021). Service providers and users are generally strangers to one another, and face-to-face interaction is not involved prior to the transaction; thus, fostering trust in consumers is important to assure them the promises will be delivered. Fostering trust is particularly crucial in the sharing economy providers of tourism services, such as Airbnb and Uber, where users cannot directly associate the quality of the accommodation (Ert & Fleischer, 2019) or ride (Mittendorf, 2017) with the brand of the provider. Furthermore, given that resources are shared in a collaborative environment, it is imperative for service providers to trust consumers to utilise the resource with fairness (Mittendorf & Ostermann, 2017). Scholars have noted that the success of Airbnb has been attributed to its trustful environment, enabling both guests and hosts to use the platform, which has resulted in its constant growth (Ert & Fleischer, 2019). In addition, trust has been regarded as a critical factor in establishing successful relationships between Uber users and service providers (Mittendorf, 2017).

In order to explore why people use a certain sharing economy platform, the technology acceptance literature can be considered. Theoretical frameworks such as the technology acceptance model (TAM) (Davis, 1989) or the Unified Theory of Acceptance and Use of Technology (Nathan et al., 2020; Venkatesh et al., 2003) have been suggested to investigate the antecedents and mechanisms that explain usage intentional as well as actual usage behaviour. However, these models do not directly consider trust, which is of particular relevance in the sharing economy (Mittendorf, 2017; So et al., 2018). In the following, we will derive a research model that aligns findings from the acceptance research with the specific characteristics of the sharing economy:

2.3 | Hypotheses development

Perceived usefulness—also referred to as performance expectancy or perceived value—is considered 'the degree to which using a technology will provide benefits to consumers in performing certain activities' (Venkatesh et al., 2003, p. 159). Researchers have articulated that personal factors such as attitude and perception of a technology or online platform are significant indicators of behavioural intentions (Hailey Shin et al., 2021). In the context of this study, this effectiveness can be viewed as the extent to which the sharing economy platform/service satisfies users' expectations in terms of transaction cost, economic benefits and non-economic benefits (Liang et al., 2021). Perceived usefulness inserts a significant impact on tourists' attitudes towards Airbnb, increasing the intention to use it (Wang &

Jeong, 2018). Researchers have also demonstrated that this concept plays a critical role in using Uber (Min et al., 2021). Therefore, we postulate:

H1a. Perceived usefulness has a positive influence on the intention to use Airbnb.

H1b. Perceived usefulness has a positive influence on the intention to use Uber.

In online environments, trust has a critical influence in establishing and maintaining the relationship between service providers and users. Particularly, trust exerts a significant positive impact upon users' behavioural intentions to engage in transactions with higher risk and uncertainty (Kim & Peterson, 2017; Pavlou & Gefen, 2004). For example, Pavlou (2003) argued that trust is a determinant of behavioural intention while Lu et al. (2021) found it challenging to establish interpersonal trust in the sharing economy. Instead, they determined that institutional trust in the platform influences the intention to use it continuously. Researchers have articulated that lack of trust is a significant obstacle to the use of sharing economy platforms such as Airbnb and Uber (Bunker, 2020; Rosenblat & Stark, 2016; Tussyadiah & Pesonen, 2016; Xie & Mao, 2017). In particular, trust in Airbnb and Uber is directly related to behavioural intentions to use shared lodging accommodation and ridesharing (Mittendorf, 2017; So et al., 2018), leading to the following hypothesis:

H2a. (Users') trust positively affects the behavioural intention to use Airbnb.

H2b. (Users') trust positively affects the behavioural intention to use Uber.

Previous studies indicate that perceived risk acts as a mediator in the relationship between trust and behavioural intention in online transactions (Muñoz-Leiva et al., 2017). Perceived risks associated with using Airbnb mediates travellers' attitudes to, trust in and intentions to stay in shared accommodations (Marth et al., 2022; Wang et al., 2022). Ridesharing users have also demonstrated that their perception of the risk mediates their trust in Uber, perceived usefulness of this platform as well as behavioural intentions (Raza et al., 2021; Waung et al., 2021). Even though trust in the platform remains constant, the positive effect on behavioural intention is diminished due to the increased perception of these risks (Jenkins et al., 2020). The same relationship applies to the impact of perceived usefulness on behavioural intention. We state:

H3a. Perceived risk moderates the influence of perceived usefulness on the behavioural intention to use Airbnb.

H3b. Perceived risk moderates the influence of trust on the behavioural intention to use Airbnb.

H3c. Perceived risk moderates the influence of perceived usefulness on the behavioural intention to use Uber.

H3d. Perceived risk moderates the influence of trust on the behavioural intention to use Uber.

Trust is particularly relevant in the sharing economy (Mittendorf, 2017; So et al., 2018). Trust impacts perceived usefulness, a relationship that has long been established in online platforms. For instance, Dahlberg et al. (2003) showed that trust in mobile payment enhances its perceived usefulness. Similarly, trust in digital personal data stores positively affects their perceived usefulness, as noted by Mariani et al. (2021). Scholars have noted that trust is a crucial determinant of the perceived usefulness of Airbnb, as evidenced by Zhu and Kubickova (2022). Similarly, the positive relationship between trust and perceived usefulness has been confirmed in the ridesharing literature (Aw et al., 2019). Thus, we postulate:

H4a. Trust positively influences Airbnb's perceived usefulness.

H4b. Trust positively influences Uber's perceived usefulness.

When customers are engaged in digital platforms such as the sharing economy providers, they evaluate the technology based on the technology's and/or service provider's characteristics which may include services and guarantees. Such services and guarantees—named as structural assurance—attest to the technology's and/or service provider's trustworthiness. Structural assurance has been confirmed to improve trust in online platforms (Gefen, Karahanna, & Straub, 2003). Structural assurance include guarantees (Clemons et al., 2016) and return policies (Chang et al., 2013), along with third-party recognition (Ha et al., 2014) and endorsements (Hoffmann et al., 2014). Service providers in the sharing economy utilise different approaches to improve users' experience and provide assurance on the quality and the security of the service provided to them such as improving their responsiveness, information congruity, and providers' competence (Cheng et al., 2018). Accordingly, we postulate:

H5a. Perceived structural assurance positively impacts users' trust in Airbnb.

H5b. Perceived structural assurance positively impacts users' trust in Uber.

Customers' privacy concerns are another factor that can impact trust in online transactions. Previous research has confirmed a positive association among privacy, trust, and behavioural intention to use online platforms in general (Liu et al., 2005). Another research stream confirmed the effect of privacy perception on the trustworthiness of internet vendors in online shopping contexts (Connolly &

Bannister, 2007). Similarly, research on trust in online services confirmed the influence of privacy concerns (Shukla, 2014). Given the important role privacy protection plays in trust, we hypothesise:

H6a. Users' perceived privacy protection positively impacts the trust in Airbnb.

H6b. Users' perceived privacy protection positively impacts the trust in Uber.

Various acceptance models contain social influence (also called social norm) (e.g., Ajzen, 1991; Venkatesh et al., 2003; Venkatesh et al., 2012). According to the acceptance literature, social influence shows the extent to which consumers believe that their behaviour is approved or endorsed by others (Venkatesh et al., 2003), that has a positive influence on technology adoption intention (Al-Saedi et al., 2020; Zhu & Chen, 2016). Prior research has confirmed the influence of social influence on consumers' trust in online platforms (Awad & Ragowsky, 2008). Furthermore, the relationship between referrals from consumers' social connections and their trust in online platforms have been confirmed in previous studies (Kim, 2008). In sharing economy, researchers have found that trust in and the intention to use Uber and Airbnb are significantly and positively affected by social influence (Chua et al., 2020; Lee et al., 2021; Maziriri et al., 2020). Additionally, a concurrent positive influence of social influence on trust has been confirmed (Ayuning Budi et al., 2021). Thus, it is proposed that:

H7a. Social influence positively impacts users' trust in Airbnb.

H7b. Social influence positively impacts users' trust in Uber.

H8a. Social influence positively impacts users' intention to use Airbnb.

H8b. Social influence positively impacts users' intention to use Uber.

The use of digital technologies has enormously increased with the COVID-19 pandemic in late 2019 and the subsequent social distancing norms, lockdowns, and more working-from-home arrangements (De' et al., 2020). However, the sharing economy is one of the sectors that has been significantly impacted by the COVID-19 outbreak. In particular, trust in the sharing economy has become more complex with the COVID-19 pandemic (Köbis et al., 2021). Recent research illustrates higher perceived risks related to the use of sharing economy platforms during the pandemic despite several assurance mechanisms introduced by service providers (Lee & Deale, 2021; Zhu & Liu, 2020). During the COVID-19 outbreak, new business models and structural assurance were presented as a remedy to offer opportunities for users and service providers. In this regard, Airbnb, for example,

introduced health protocols (May, 2021), new cleaning guidelines and greater flexibility in their cancellation policies (Mont et al., 2021) and also presented a new virtual experience service (Gerwe, 2021; Norum & Polson, 2021). Even though such initiatives were introduced, the number of sharing economy users dropped significantly (Vinod & Sharma, 2021; Zhu & Liu, 2020). Therefore, the COVID-19 risks were critical factors affecting consumers' intention to use Airbnb and Uber (Jenkins et al., 2020). We postulate:

H9a. During the COVID-19 pandemic, COVID-19 concerns had a positive impact on the perceived risk of using Airbnb.

H9b. During the COVID-19 pandemic, COVID-19 concerns had a positive impact on the perceived risk of using Uber.

Figure 1 depicts the research model.

3 | METHODOLOGY

In January and February 2021, an online survey was used to collect the data. An introduction and a statement of confidentiality were included in the questionnaire's first section, and participation was incentivised with a \$2 honorarium. Mechanical Turk (MTurk) by Amazon was used to collect data from participants based in the United States of America (USA). Using MTurk as a source for recruiting respondents is common in various disciplines (Chandler & Paolacci, 2017). In particular, previous studies in tourism and hospitality (Zhu & Grover, 2022) and the sharing economy (Viglia & Dolnicar, 2020) have used this tool to collect data.

While this study aims to gather data from the public regarding their views on sharing economy platforms, the primary criterion for participant selection was their experience of using either Uber or Airbnb. Additionally, to ensure the consistency of the responses, we verified that all participants were from a similar geographic location, specifically the United States. This approach helped maintain homogeneity in the sample and improved the reliability and generalisability of findings.

To ensure adequate response quality, we used an attention check question (To monitor quality, please select 'strongly agree' to answer this question) and excluded participants that completed the survey in an unreasonable amount of time (less than 7 min). Also, a filter in MTurk that recognises repeat users and rejects multiple attempts was used to stop repeated participation. There were 201 questionnaires collected. Six of them were eliminated as a result of the participants' inability to respond correctly to the control question ('To monitor quality, please select "strongly agree" to answer this question') (Kung et al., 2018). Accordingly, 195 completed questionnaires were used in the analysis. Established constructs for measuring the items using a 7-point Likert scale were utilised. Table 1 demonstrates the demographic characteristics of the participants.

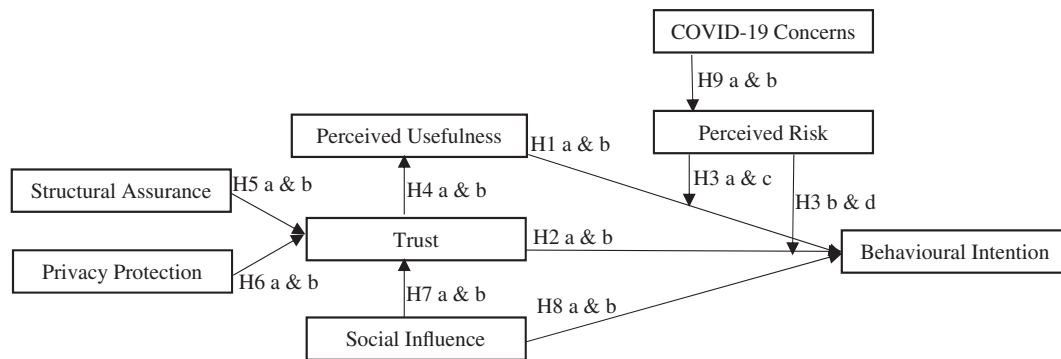


FIGURE 1 The conceptual framework for Airbnb and Uber.

TABLE 1 Participants' demographic information.

Gender	Male	127 (65%)
	Female	68 (36%)
	Other	0 (0%)
Age (in years)	18–27	15 (8%)
	28–37	46 (23%)
	38–47	40 (21%)
	48–57	17 (9%)
	58+	7 (3%)
	I don't want to respond	70 (36%)
	Education level	Less than high school
High school graduate		9 (5%)
Some college		29 (15%)
Two-year degree		14 (7%)
Four-year degree		101 (52%)
Professional degree		38 (19%)
Doctorate		4 (2%)
The year the sharing economy service was first used	2009–2010	9 (4%)
	2011–2012	14 (7%)
	2013–2014	27 (14%)
	2015–2016	56 (29%)
	2017–2018	70 (36%)
	2019–2020	19 (10%)

3.1 | Data analysis

To analyse the data, partial least squares–structural equation modelling was used (PLS-SEM) 3.2.8, and PLS-MGA was used to compare the models across the two samples (Airbnb and Uber) (Sarstedt et al., 2011). In addition, ANOVA was used to assess the differences in the constructs of the research model across Airbnb and Uber. A four-stage approach was used in this research: measurement model

assessment, evaluation of the structural model for hypotheses testing, a multigroup analysis to compare the structural model across the two sharing economy platforms, and ANOVA to compare the difference in the research constructs across Airbnb and Uber.

To assess the measurement model, tests were conducted on indicator reliability, internal consistency, convergent validity, and discriminant validity for the Airbnb and Uber samples (Hair et al., 2012; Hsu & Lin, 2008). The size of the outer loading is called indicator reliability, which should show values above 0.5 and, ideally, 0.7 (Hair et al., 2009). To assess the reliability of items measuring a construct, internal consistency is employed. For this purpose, Cronbach's alpha with a recommended threshold of 0.7 and composite reliability with a recommended threshold of 0.6 are used (Hair et al., 2017). All items in the study passed these reliability tests, indicating that the items consistently measure their respective constructs. To evaluate the contribution of each indicator to the index, convergent validity is used (Hadinejad et al., 2022). A common measure to assess convergent validity is the average variance extracted (AVE), which should be greater than 0.5. Discriminant validity measures how distinct one construct is from others, which is confirmed when an item's loading on its associated construct surpasses all its cross-loadings on different constructs (Tompson et al., 1995). The Fornell-Larcker criterion is used to assess the discriminant validity, which shows that the latent variable correlation should be less than the square root of the AVE scores (Rasoolimanesh et al., 2017). To evaluate Airbnb and Uber structural models, the path coefficients and adjusted R^2 were utilised (Sarstedt et al., 2011). PLS-MGA was employed to compare the structural models across Airbnb and Uber. Lastly, ANOVA was utilised to assess the differences in perceived risk, perceived usefulness, social influence, structural assurance, privacy protection, COVID-19 concerns, trust, and behavioural intentions across the two platforms.

4 | RESULTS

4.1 | Measurement model

In the Airbnb sample, all loadings exceeded 0.7. However, in the Uber sample, two item loadings were between 0.6 and 0.7 (CC1 = 0.605

TABLE 2 Assessment results of the measurement model.

Construct	Loading		Composite reliability		AVE		Cronbach's alpha	
	Airbnb	Uber	Airbnb	Uber	Airbnb	Uber	Airbnb	Uber
Behavioural intention			0.913	0.836	0.777	0.630	0.856	0.873
BI1	0.836	0.760						
BI2	0.875	0.772						
BI3	0.932	0.847						
COVID-19 concerns			0.926	0.897	0.715	0.639	0.905	0.873
CC1	0.832	0.605						
CC2	0.849	0.863						
CC3	0.866	0.823						
CC4	0.869	0.873						
CC5	0.812	0.803						
Perceived risk			0.975	0.967	0.886	0.856	0.968	0.958
PR1	0.954	0.900						
PR2	0.941	0.950						
PR3	0.941	0.877						
PR4	0.937	0.937						
PR5	0.934	0.958						
Perceived usefulness			0.900	0.851	0.694	0.590	0.852	0.768
PU1	0.824	0.789						
PU2	0.873	0.812						
PU3	0.865	0.789						
PU4	0.765	0.674						
Privacy protection			0.963	0.935	0.896	0.828	0.942	0.896
PP1	0.947	0.901						
PP2	0.952	0.907						
PP3	0.941	0.921						
Social influence			0.942	0.924	0.843	0.802	0.907	0.876
SI1	0.912	0.905						
SI2	0.928	0.862						
SI3	0.914	0.918						
Structural assurance			0.926	0.903	0.806	0.756	0.879	0.839
SA1	0.871	0.871						
SA2	0.919	0.838						
SA3	0.903	0.899						
Trust			0.912	0.906	0.723	0.708	0.871	0.862
TR1	0.865	0.877						
TR2	0.896	0.845						
TR3	0.786	0.803						
TR4	0.851	0.839						

and PU4 = 0.674). Although these items were reflective questions, they were removed without altering the meaning of their corresponding construct. The consistent specification of both models was preferred, especially since the factor loadings for these two items were still within an acceptable range. Concerning internal consistency, Cronbach's alpha ranged from 0.705 to 0.975, and composite

reliability varied from 0.630 to 0.975. Moreover, the AVE values, which ranged from 0.590 to 0.896, supported the convergent validity of the constructs. Table 2 presents the factor loadings, composite reliability, AVE, and Cronbach's alpha.

Additionally, cross-loadings and the Fornell-Larcker criterion were analysed. Results support the discriminant validity of the constructs as

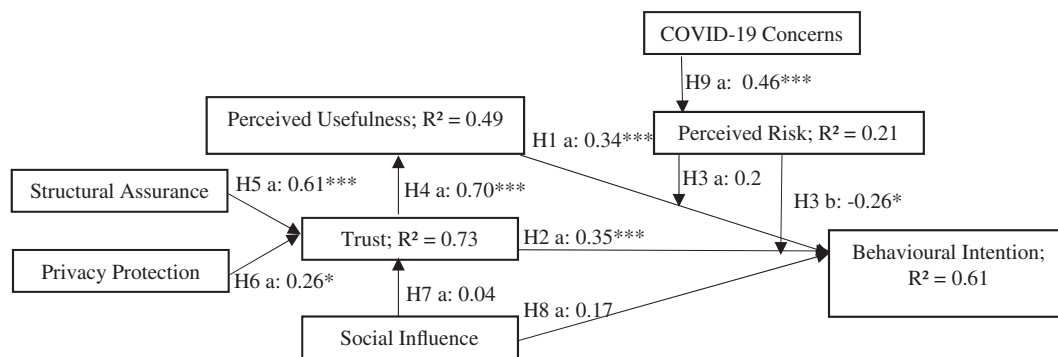


FIGURE 2 The path coefficient and R^2 results of the structural model for Airbnb, *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$.

the AVE for each construct exceeded all of the correlations among the constructs and the other constructs in the model. Cross loadings and discriminant validity results are presented in Appendix Tables A1 and A2, respectively.

4.2 | Structural model

The path coefficients and adjusted R^2 were used to assess the structural model for Airbnb and Uber. As depicted in Figure 2, structural assurance, privacy protection, and social influence explain 73% of the variance in trust in Airbnb. In addition, trust in Airbnb predicted around 49% of the variance in perceived usefulness of this platform. Concerns raised by COVID-19 explained that about 21% of perceived risks were related to Airbnb during the pandemic. Lastly, trust in Airbnb and the perceived usefulness of the platform predicted around 61% of intention to stay in a shared accommodation during the pandemic.

The path coefficient results revealed that trust in Airbnb and the perceived usefulness of this platform have a significant impact on behavioural intentions ($p < 0.001$), supporting H1a and H2a. A moderating role for perceived risk in the relationship between perceived usefulness and intention to use Airbnb during COVID-19 was not found ($p > 0.05$), leading to the rejection of H3a. Results, however, showed that the association between trust and behavioural intentions is negatively moderated by perceived risk related to Airbnb during the pandemic times ($p < 0.05$), supporting H3b. Figure 2 also illustrates that trust in Airbnb is a key driver of its perceived usefulness ($p < 0.001$), supporting H4a. The findings of this research showed that both structural assurance and privacy protection significantly influence Airbnb users' trust in this platform ($p < 0.001$ and $p < 0.05$, respectively) which illustrates H5a and H6a are supported. Social influence did not significantly impact trust and intention to use Airbnb in this research ($p > 0.05$), resulting in H7a and H8a being rejected. Lastly, the results showed that COVID-19 concerns could impact risks related to using Airbnb during the pandemic time ($p < 0.001$), supporting H9a.

Figure 3 illustrates the path coefficients and adjusted R^2 used to evaluate the structural model for Uber. The results demonstrate that

the model can explain 77% of the variance of trust in Uber during the COVID-19 pandemic through structural assurance, privacy protection, and social influence. Trust and perceived usefulness are key contributors to the intention to use Uber during the pandemic, as they predicted about 65% of the variance in behavioural intentions. Further, trust explained about 43% of the variance in the perceived usefulness of Uber during COVID-19. Figure 3 also shows 43% of the variance in perceived risk related to Uber results from COVID-19 concerns.

Results demonstrated that the perceived usefulness of Uber and trust in this platform significantly explain intention to use ridesharing services in the pandemic times ($p < 0.05$ and $p < 0.01$, respectively), which supports H1b and H2b. Similar to Airbnb, while perceived risk did not moderate the relationship between perceived usefulness and intention to use Uber ($p > 0.05$), it inserted a negative moderation impact on the trust and behavioural intentions relationship ($p < 0.05$). Thus, H3c was rejected and H3d was supported. The structural model below also shows that trust significantly impacts the perceived usefulness of Uber during COVID-19 ($p < 0.001$), supporting H4b. Trust in Uber is significantly impacted by structural assurance and privacy protection ($p < 0.001$ and $p < 0.05$, respectively), demonstrating that H5b and H6b are supported. Unlike Airbnb, social influence is a significant determinant of trust in Uber ($p < 0.01$), supporting H7b. However, social influence did not significantly explain intention to use Uber during COVID-19 ($p > 0.05$); thus, H8b is not supported. In the context of Uber, concerns resulting from the COVID-19 pandemic insert a significant impact upon risks related to Uber ($p < 0.001$), supporting H9b. The findings for the hypotheses are shown in Table 3.

4.3 | Post hoc multigroup analysis

As discussed above, the relationship among social influence and trust was significant only for the Uber structural model. Accordingly, PLS-MGA was used to evaluate the differential effect of path coefficients across the two models for Airbnb and Uber. As presented in Table 4, results do not suggest significant differences between the paths across the two sharing economy platforms.

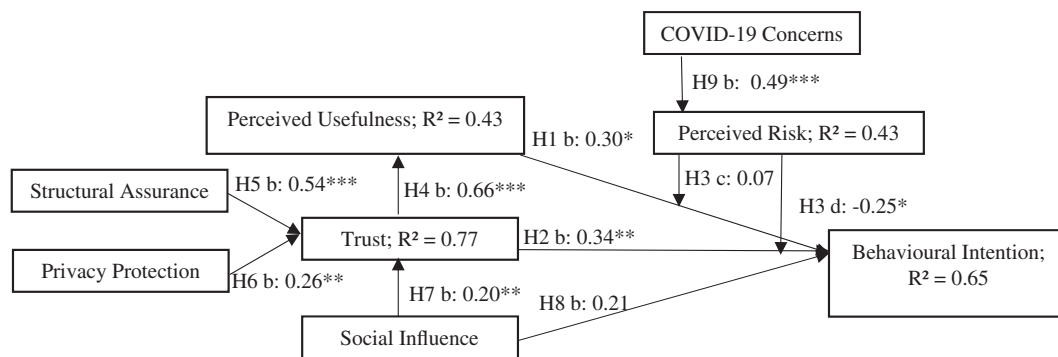


FIGURE 3 The path coefficient and R^2 results of the structural model for Uber, *** $p < 0.001$, ** $p < 0.01$, * $p < 0.05$.

TABLE 3 Results of path coefficient, p -values, and hypotheses for Airbnb and Uber.

Hypotheses	Path coefficient	p Value	Hypotheses supported
H1a: Perceived usefulness > Behavioural Intention—Airbnb	0.34	$p < 0.001$	Yes
H1b: Perceived usefulness > Behavioural Intention—Uber	0.30	$p < 0.05$	Yes
H2a: Trust > Behavioural Intention—Airbnb	0.35	$p < 0.001$	Yes
H2b: Trust > Behavioural Intention—Uber	0.34	$p < 0.01$	Yes
H3a: Perceived risk > Perceived usefulness and Behavioural Intention—Airbnb	0.2	$p > 0.05$	No
H3b: Perceived risk > Trust and Behavioural Intention—Airbnb	-0.26	$p < 0.05$	Yes
H3c: Perceived risk > Perceived usefulness and Behavioural Intention—Uber	0.07	$p > 0.05$	No
H3d: Perceived risk > Trust and Behavioural Intention—Uber	-0.25	$p < 0.05$	Yes
H4a: Trust > Perceived usefulness—Airbnb	0.70	$p < 0.001$	Yes
H4b: Trust > Perceived usefulness—Uber	0.66	$p < 0.001$	Yes
H5a: Structural assurance > Trust—Airbnb	0.61	$p < 0.001$	Yes
H5b: Structural assurance > Trust—Uber	0.54	$p < 0.001$	Yes
H6a: Privacy protection > Trust—Airbnb	0.26	$p < 0.05$	Yes
H6b: Privacy protection > Trust—Uber	0.26	$p < 0.01$	Yes
H7a: Social influence > Trust—Airbnb	0.04	$p > 0.05$	No
H7b: Social influence > Trust—Uber	0.20	$p < 0.01$	Yes
H8a: Social influence > Behavioural Intention—Airbnb	0.17	$p > 0.05$	No
H8b: Social influence > Behavioural Intention—Uber	0.21	$p > 0.05$	No
H9a: COVID-19 concerns > Perceived risk—Airbnb	0.46	$p < 0.001$	Yes
H9b: COVID-19 concerns > Perceived risk—Uber	0.49	$p < 0.001$	Yes

4.4 | ANOVA

One-way between-groups ANOVA was used to assess the difference in the research constructs across the two sharing economy platforms. The ANOVA results indicated that structural assurance [$F(1, 193) = 7.532, p < 0.01, \eta^2 = 0.4$], perceived usefulness [$F(1, 193) = 5.106, p < 0.05, \eta^2 = 0.026$], social influence [$F(1, 193) = 4.818, p < 0.05, \eta^2 = 0.024$], and behavioural intentions [$F(1, 193) = 6.133, p < 0.05, \eta^2 = 0.031$] were significantly greater for Airbnb compared with Uber. However, privacy protection [$F(1, 193) = 0.302, p > 0.05, \eta^2 = 0.002$], trust [$F(1, 193) = 1.365, p > 0.05, \eta^2 = 0.007$], COVID-19 concerns [$F(1, 193) = 0.529, p > 0.05, \eta^2 = 0.003$], and perceived

risk [$F(1, 193) = 1.023, p > 0.05, \eta^2 = 0.005$] did not differ significantly across the two platforms.

5 | DISCUSSION

With the disruptive changes the COVID-19 pandemic has brought to the tourism and hospitality industry, the risks pertinent to using services offered by the sector and trust in sharing economy platforms have become significant more than ever. The current research responds to the scholars' call to explore potential travellers' intention to engage in sharing economy during the pandemic. We set out to

TABLE 4 PLS-MGA results for Airbnb and Uber.

Relationship (path)	Difference between path coefficients (Airbnb and Uber)	Difference significant
Perceived usefulness > Behavioural Intention	0.04	No ($p > 0.05$)
Trust > Behavioural Intention	0.01	No ($p > 0.05$)
Perceived risk > Perceived usefulness and Behavioural Intention	0.13	No ($p > 0.05$)
Perceived risk > Trust and Behavioural Intention	0.01	No ($p > 0.05$)
Trust > Perceived usefulness	0.04	No ($p > 0.05$)
Structural assurance > Trust	0.07	No ($p > 0.05$)
Privacy protection > Trust	0.00	No ($p > 0.05$)
Social influence > Trust	-0.16	No ($p > 0.05$)
Social influence > Behavioural Intention	-0.04	No ($p > 0.05$)
COVID-19 concerns > Perceived risk	-0.03	No ($p > 0.05$)

answer two research questions: The first addresses the antecedents and mechanisms through which trust is created on sharing economy platforms most relevant for tourism. Looking at the antecedents and mechanisms through which trust is created on sharing economy platforms, we focused on Airbnb and Uber as they are the sharing economy leaders in two areas which are particularly relevant for tourism: travel and accommodation. The two companies show a range of similarities as they both adopted a traditional business model for the sharing economy, emerged at a similar time, and caused disruption in their market segment. Therefore, we selected them as representatives for each area to investigate how trust and the intention to use the service materialise for each service and if differences in the trust-building mechanisms of both services exist. In the following, we will elaborate on the key relationships resulting in the intention to use the service. Our results highlight the relevance of trust as the primary factor influencing acceptance in the sharing economy, exerting the most significant impact on behavioural intentions to use Airbnb and Uber and greatly driving the perceived usefulness of both platforms. This research also revealed that trust is influenced by structural assurance, indicating that providing service guarantees can enhance trust. Moreover, perceived privacy protection also affects trust, while social influence plays a distinct role in ridesharing but not in accommodation sharing. Additionally, it was discovered that perceived risk reduces the positive effect of trust on the acceptance of Airbnb and Uber.

Perceived usefulness and intention to use Airbnb and Uber. Our study shows that in the studied platforms the more benefits that users perceive during pandemic times, it is more likely for them to use. While a similar result is reported in the literature (e.g., Min et al., 2021; Wang & Jeong, 2018), emphasising these benefits in

sharing economy platforms can increase their perceived usefulness among potential users which is particularly important in the competitive and challenging business environment.

Trust and intention to use Airbnb and Uber. Our study finds trust to play a pivotal role in using sharing economy platforms as it positively impacts their intention to use the platforms. In the time of crisis, it is more likely that consumers use Airbnb and Uber if they find the platforms trustworthy and reliable. Since online platforms are concerned with risk and uncertainty (Kim & Peterson, 2017), it is important that sharing economy service providers promote reliable information to enhance trust.

Perceived risk, trust, perceived usefulness, and intention to use Airbnb and Uber. The findings of the current study did not support the mediating role that perceived risk plays between consumers' perceived usefulness of both Airbnb and Uber and their intention to use these platforms during pandemic times. This is contradictory to the previous studies in the same context (Raza et al., 2021; Waung et al., 2021) and could be explained by the risk associated with using Airbnb and Uber during COVID-19 and the concerns about infection transmission (Nicolau et al., 2023). Therefore, users perceive these platforms as risky, which in turn reduces their perception of the platforms' usefulness and intention to use them. However, in line with previous studies (e.g., Marth et al., 2022; Muñoz-Leiva et al., 2017; Wang et al., 2022), we found perceived risk to mediate the relationship between trust and behavioural intention in the sharing economy platforms. Flexible policies, risk reduction measures, and alternative products that were offered during pandemic (Gerwe, 2021; Mont et al., 2021; Norum & Polson, 2021) enhanced the platforms' structural assurance and perceived usefulness among users.

Trust and perceived usefulness of Airbnb and Uber. Beyond its important role in impacting usage, trust has been shown to influence the perceived usefulness of both accommodation sharing and ride-sharing platforms in this study. In other words, when individuals share a living space or vehicle, they are trusting strangers, and the level of trust becomes a crucial factor in perceiving the experience as useful or not. In the case of Airbnb, such platforms were perceived to provide safer alternatives compared to alternatives like hotels (Nicolau et al., 2023). Similarly, trusting Uber during the pandemic times and finding its usefulness might be due to the safe and hygienic transportation compared to public transport (Gaber & Elsamadicy, 2021).

Structural assurance and trust in Airbnb and Uber. The guarantees and assurance that Airbnb and Uber provide elicit higher trust in such platforms during COVID-19 times. According to the trust-building model, the structural assurance associated with Airbnb and Uber attests the reliability of sharing economy platforms and thus foster a trustworthy environment for users which facilitates their decision-making (Li & Tsai, 2022; Lokshina et al., 2022; Mao et al., 2020). The findings denote those various forms of structural assurance, such as safety, reliable information, consistency, and risk reduction, will result in perceiving them trustworthy and reliable.

Privacy protection and trust in Airbnb and Uber. Consumers are found to have concerns about privacy and trust in the context of sharing economy (Mao et al., 2020). Our study confirms that tourism

sharing economy platforms rely on privacy protection as a fundamental antecedent in creating and maintaining trust (Gu et al., 2021).

Social influence, trust and intention to use Airbnb and Uber. While the previous studies have supported the relationship between social influence and trust in and intention to use sharing economy (Al-Saedi et al., 2020; Chua et al., 2020; Lee et al., 2021; Maziriri et al., 2020), this relationship has been confirmed partially in this study. Social influence significantly impacted trust in Uber, while it did not exert an influence on trust in Airbnb and intention to use both platforms during the COVID-19 pandemic. This could be explained by travel-related health risks associated with COVID-19 and its possible impact on individuals' well-being (López-Bueno et al., 2020) which led to a greater focus on personal safety and increased importance of expert advice that did not allow others' opinions to impact their trust and behaviour. One potential reason might be that by 2021, sharing platforms were already widely used in the United States. As a result, the impact of the social environment may be less significant compared to platforms in the early stages of technological innovation. Nevertheless, additional research is necessary to understand this relationship comprehensively.

The second question in our study addresses how a global tourism crisis affects trust in those sharing economy platforms. In the following, we will discuss the related findings in turn.

COVID-19 and perceived risk of Airbnb and Uber. Given the significance of personal health and safety during the crisis time, related concerns were found to enhance the perceived risks related to sharing economy. These concerns may include contacting strangers, using shared spaces and vehicles, and uncertainty about safety measures. While shared accommodation and transportation could be perceived as useful during a crisis, the risks pertinent to using them could reduce users' trust in and intention to use them. During a crisis, it is crucial for service providers on sharing economy platforms to navigate the balance between privacy protection and issues such as contact tracing and digital health records (in addition to other measurements) to ensure both are effectively implemented.

Finally, as set in both research questions and the aim of our research, to improve the generalisability of our findings and extend the potential implications of this study, we compared the two platforms.

Platform Comparison. The services offered by Uber and Airbnb exhibit several differences due to the type of sharing economy, including pricing (significantly lower in Uber compared to Airbnb), service duration (considerably shorter in Uber compared with Airbnb), and the involvement of another person in Uber's service provision (the driver), which is not necessary in Airbnb. Despite these disparities between ride and accommodation sharing, the mechanisms fostering trust and influencing the intention to use the service remain surprisingly consistent. With the exception of one key distinction, the same relationships prove significant in both models, indicating that most mechanisms are not contingent upon the type of sharing economy. This assertion finds further support in the multigroup analysis (MGA) analysis, which reveals no significant differences between the relationships in both models. However, a notable contrast emerges in the

influence of social factors on trust: it is significant only in relation to Uber, not Airbnb. A possible explanation is that the necessary presence of the driver in Uber's service provision introduces a social component that is absent in Airbnb. The interaction with the driver, even if brief, may heighten the importance of social factors in building trust. In contrast, Airbnb users typically do not interact directly with the host during their stay, minimising the role of social factors in establishing trust.

In addition, we conducted an ANOVA to compare the constructs directly between both groups. Consumers reported higher levels of structural assurance, perceived usefulness, social influence, and behavioural intentions for Airbnb compared to Uber. One potential explanation may be attributed to the diverse and intricate range of services offered by Airbnb. Airbnb offers a diverse array of services, spanning from luxurious castles to shared rooms, including different types of accommodations and experiences (Guttentag, 2019). While Uber also differentiates between different services (e.g., Uber green, Uber Rent, Uber Reserve), the variation is more restricted by the type of service. Therefore, the findings of this research demonstrated insignificant differences between the relationships of the constructs in the conceptual framework between Airbnb and Uber. This suggests that the model is not contingent upon a particular type of sharing economy, such as accommodation or ridesharing.

5.1 | Theoretical implications

This research advances theoretical knowledge on trust in tourism-related areas of the sharing economy in several ways. First, it integrates the technology acceptance literature with trust-focused insights from tourism research. Building on these research streams, we developed a model that centres on trust while considering aspects particularly relevant to sharing economy services in accommodation and transport. The results provide a comprehensive understanding of the antecedents and mechanisms of trust in the sharing economy, confirming that our model effectively explains trust in both services and the behavioural intention to use them.

Second, to the best of our knowledge, this study is the first to present a trust-based model measuring behavioural intention through a comparative analysis of two prominent sharing economy platforms—Airbnb and Uber. We tested the proposed model with these services in different tourism-related domains to identify domain-specific differences. The consistently high proportion of variance explained in both application areas suggests that the model is not limited to a single domain. Further research is necessary to determine if the model's performance remains robust in other areas of the sharing economy or tourism services.

Third, while the model explains trust and behavioural intention in both areas, an interesting difference emerged regarding the effect of social influence. Specifically, social influence does not affect trust or behavioural intention in the case of shared accommodation services. We interpret these differences as service-specific characteristics, but further research is needed to ascertain if this effect is tied to the

lifecycle stages of a sharing economy service in the accommodation domain. Early-stage services may still benefit from social influence in shared accommodations.

Finally, this study was conducted during unique circumstances, allowing us to measure the effects of a global pandemic. This enabled us to explore the impact of pandemic-related concerns on risk perception, trust, and perceived usefulness. The results confirm that pandemic-related concerns increase risk perception; however, this effect does not influence the relationship between perceived usefulness and behavioural intention. Instead, perceived risk moderates the relationship between trust and behavioural intention. This finding enriches our understanding of the interplay between trust and risk during crises and has practical implications, which will be outlined in the following section.

5.2 | Practical implications

This study offers a comprehensive model to elucidate how trust in the sharing economy manifests and influences users' usage intentions. Trust directly impacts usage intentions and exerts an indirect effect via the mediator of perceived usefulness. Given the critical role of trust in the sharing economy, service providers should focus on enhancing trust through structural assurances and privacy protection.

In relation to structural assurance, car sharing services could use verified driver background checks, in-app safety features such as emergency buttons, and transparent communication about insurance coverage (including liability and accident coverage) to increase trust. Similarly, accommodation sharing services may use host verification and background checks, emphasise safety and security features for listings, and provide host and guest guarantees to facilitate trust building. For privacy protection, service providers should implement secure data encryption mechanisms, enhanced account security (e.g., multi-factor authentication), and regular privacy audits. It is crucial that these features are effectively communicated to users, as their perception of these measures directly influences their trust.

In addition, our results suggest that social norms increase trust in car sharing services. Therefore, services such as Uber should leverage social norms to build trust. For instance, marketing campaigns could emphasise positive social norms, such as reducing drunk driving, providing reliable transportation for underserved communities, or lowering individual carbon footprints. Social proof, where individuals follow the actions of others, can also be harnessed by highlighting popular destinations to indicate high usage, prominently displaying user reviews, or encouraging referrals through social networks with referral bonuses or incentives for sharing experiences on social media.

Finally, this study investigated the impact of risk perception on the acceptance of sharing economy services, using the COVID-19 pandemic as a case study of a global health crisis. The findings confirm that concerns related to COVID-19 heighten perceived risk, which in turn negatively moderates the relationship between trust and behavioural intention. This suggests that sharing economy service providers have two options to mitigate the adverse effects of the

pandemic. They could either address them directly to reduce the negative interaction effect of perceived risk (e.g., by educating users how cleaning procedures reduce the risk of infection) or they could increase trust (e.g., through a free cancellation as part of structural assurance) as a higher trust level is less likely to be affected by the negative interaction effect of perceived risk. Interestingly, Uber and Airbnb introduced related measures during the pandemic (e.g., cleaning protocols, the mandatory use of personal protective equipment, or free cancellations) and both companies relatively navigated successfully through the pandemic, illustrating how reducing perceived risk and enhancing trust are pivotal for sustaining service usage during times of crisis (Gerwe, 2021; Mont et al., 2021). The confirmation of these measures in our study emphasises their importance in a future crisis for providers of sharing economy services in tourism.

6 | CONCLUSION

This research highlights the pivotal role of trust in influencing the choice to utilise sharing platforms like Airbnb and Uber, particularly during a crisis. The service characteristics inherent to sharing economy offerings, such as their intangibility and inseparability, introduce a level of risk and uncertainty that significantly influences consumer trust (Black et al., 2014). This trust issue becomes even more pronounced during a crisis when individuals tend to become more risk-averse while making decisions under uncertain conditions. In such scenarios, service providers must prioritise transparency, implement robust safety measures, offer flexible cancellation policies, and develop tailored crisis communication strategies to address uncertainties, mitigate risks, and foster trust. Using these strategies, they can address uncertainties and mitigate risks, that according to our findings negatively moderates the relationship between trust and intention to use both platforms. Hence, these actions will ultimately encourage consumers to use the platforms despite the crisis. Specifically, in times of crisis where individuals' decisions may impact personal health, service providers—such as Airbnb hosts and Uber drivers in this context—need to reassure consumers by implementing stringent health screening measures, adhering to rigorous cleaning protocols, and clearly communicating guarantees and assurances in case the customer journey does not proceed as expected.

7 | LIMITATIONS

Notwithstanding, there are some limitations with the current research which point to potential areas for future research. First, MTurk was used for data collection which may introduce sample bias, as participants in the survey might have a higher level of familiarity with technology compared with the general population, potentially resulting in a less representative sample. Thus, future research could replicate the study using a different sample. Second, although the external validity of the results was enhanced by conducting separate surveys and

models for Airbnb and Uber, it is important to note that the sharing economy encompasses various other sectors, such as finance and food sharing. Therefore, further research is needed to expand the scope of this study and investigate trust in different areas of the sharing economy. Also, in our research we focused on users' behavioural intention to use the service which can differ from actual use. However, it is common to use behavioural intention in this regard as the relationship between both constructs is well supported in the literature (Tripp et al., 2023). Additionally, this research provides a comparative analysis of trust mechanisms in Airbnb and Uber during the COVID-19 pandemic. Future studies could investigate whether these trust mechanisms have evolved in the post-pandemic era and could expand the scope to include other sharing economy platforms. Our study lays the groundwork for such investigations, offering a foundation to gain deeper insights into the shifts and changes in trust dynamics within the sharing economy tourism context.

ACKNOWLEDGMENT

Open access publishing facilitated by Edith Cowan University, as part of the Wiley - Edith Cowan University agreement via the Council of Australian University Librarians.

CONFLICT OF INTEREST STATEMENT

The authors declare no conflict of interest.

DATA AVAILABILITY STATEMENT


The data that support the findings of this study are available from the corresponding author upon reasonable request.

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How to cite this article: Amrollahi, A., Kummer, T.-F., Rajaeian, M., & (Hana) Hadinejad, A. (2024). Trust dynamics in sharing economy services during a crisis: A comparison between Airbnb and Uber. *International Journal of Tourism Research*, 26(4), e2676. <https://doi.org/10.1002/jtr.2676>

APPENDIX

TABLE A1 Cross loadings between question items for Airbnb and Uber.

BI	CC		PR		PU		PP		SI		SA		TR			
	Airbnb	Uber	Airbnb	Uber	Airbnb	Uber	Airbnb	Uber	Airbnb	Uber	Airbnb	Uber	Airbnb	Uber		
BI1	0.836	0.760	0.115	-0.037	-0.069	-0.358	0.610	0.604	0.634	0.493	0.483	0.311	0.490	0.489	0.563	0.556
BI2	0.875	0.772	0.226	0.145	0.309	0.288	0.588	0.597	0.561	0.512	0.591	0.634	0.529	0.410	0.548	0.515
BI3	0.932	0.847	0.180	-0.060	0.094	0.043	0.666	0.505	0.656	0.528	0.602	0.483	0.613	0.463	0.631	0.519
CC1	0.120	0.093	0.832	0.605	0.214	0.019	0.249	0.275	0.128	-0.005	0.106	0.094	0.104	0.118	0.285	0.108
CC2	0.054	-0.102	0.849	0.863	0.410	0.453	0.166	0.000	0.028	-0.044	0.105	0.037	0.070	0.084	0.218	0.088
CC3	0.186	0.051	0.866	0.823	0.413	0.350	0.321	0.126	0.184	0.032	0.250	0.164	0.109	0.140	0.203	0.188
CC4	0.232	0.069	0.869	0.873	0.514	0.523	0.307	0.076	0.150	-0.055	0.245	0.234	0.073	0.124	0.224	0.179
CC5	0.266	0.074	0.812	0.803	0.181	0.262	0.419	0.161	0.215	-0.030	0.243	0.064	0.109	0.099	0.290	0.068
PR1	0.102	-0.020	0.447	0.415	0.954	0.900	0.016	0.085	-0.099	-0.030	0.190	0.261	0.009	-0.028	0.028	-0.007
PR2	0.202	-0.030	0.425	0.495	0.941	0.950	0.075	0.072	-0.044	-0.020	0.255	0.262	0.081	0.023	0.064	-0.012
PR3	0.167	0.097	0.440	0.453	0.941	0.877	0.092	0.186	-0.035	0.078	0.254	0.331	0.137	0.083	0.111	0.154
PR4	0.070	-0.106	0.371	0.453	0.937	0.937	-0.015	-0.025	-0.129	-0.014	0.182	0.244	0.038	0.003	0.002	0.006
PR5	0.060	-0.034	0.476	0.462	0.934	0.958	0.022	0.029	-0.136	-0.024	0.171	0.259	0.010	-0.029	-0.009	0.015
PU1	0.700	0.697	0.248	0.024	0.164	0.075	0.824	0.789	0.602	0.507	0.627	0.547	0.588	0.442	0.629	0.476
PU2	0.551	0.577	0.337	0.175	-0.009	0.259	0.873	0.812	0.565	0.465	0.564	0.644	0.472	0.531	0.590	0.576
PU3	0.575	0.502	0.311	0.040	0.124	-0.041	0.865	0.789	0.574	0.424	0.636	0.487	0.562	0.484	0.572	0.512
PU4	0.497	0.402	0.201	0.050	-0.183	-0.123	0.765	0.674	0.502	0.401	0.508	0.256	0.373	0.452	0.518	0.454
PP1	0.642	0.599	0.157	-0.076	-0.066	-0.024	0.627	0.558	0.947	0.901	0.580	0.430	0.627	0.715	0.675	0.693
PP2	0.666	0.571	0.133	-0.004	-0.102	-0.012	0.645	0.474	0.952	0.907	0.584	0.394	0.653	0.740	0.695	0.702
PP3	0.677	0.591	0.153	-0.013	-0.095	0.027	0.650	0.571	0.941	0.921	0.603	0.449	0.715	0.756	0.685	0.748
SI1	0.564	0.550	0.130	0.161	0.154	0.245	0.586	0.604	0.552	0.420	0.912	0.905	0.582	0.436	0.555	0.515
SI2	0.583	0.491	0.222	0.130	0.206	0.288	0.674	0.502	0.570	0.420	0.928	0.862	0.592	0.381	0.558	0.475
SI3	0.602	0.561	0.273	0.134	0.254	0.258	0.678	0.627	0.590	0.415	0.914	0.918	0.704	0.414	0.618	0.526
SA1	0.572	0.627	0.077	0.120	0.097	-0.021	0.542	0.671	0.664	0.708	0.593	0.425	0.871	0.871	0.717	0.761
SA2	0.577	0.411	0.133	0.198	0.026	0.144	0.592	0.423	0.613	0.710	0.638	0.451	0.919	0.838	0.782	0.693
SA3	0.519	0.451	0.067	0.033	0.040	-0.084	0.499	0.511	0.620	0.698	0.610	0.324	0.903	0.899	0.736	0.732
TR1	0.528	0.646	0.314	0.107	0.056	-0.075	0.620	0.618	0.624	0.744	0.539	0.524	0.715	0.742	0.865	0.877
TR2	0.542	0.601	0.176	0.054	-0.030	-0.074	0.620	0.602	0.640	0.691	0.551	0.426	0.703	0.710	0.896	0.845
TR3	0.645	0.485	0.210	0.176	0.045	0.094	0.645	0.444	0.613	0.610	0.569	0.421	0.625	0.737	0.786	0.803
TR4	0.519	0.508	0.224	0.224	0.078	0.201	0.474	0.534	0.580	0.585	0.475	0.529	0.785	0.633	0.851	0.839

TABLE A2 Discriminant validity (Fornell–Larcker criterion).

	BI		CC		PR		PU		PP		SI		SA		TR	
	Airbnb	Uber	Airbnb	Uber	Airbnb	Uber	Airbnb	Uber	Airbnb	Uber	Airbnb	Uber	Airbnb	Uber	Airbnb	Uber
BI	0.882	0.794														
CC	0.198	0.021	0.846	0.799												
PR	0.130	-0.021	0.461	0.494	0.941	0.925										
PU	0.705	0.722	0.330	0.097	0.042	0.074	0.833	0.768								
PP	0.699	0.645	0.156	-0.033	-0.093	-0.002	0.677	0.588	0.946	0.910						
SI	0.636	0.598	0.229	0.158	0.225	0.293	0.705	0.648	0.622	0.467	0.918	0.895				
SA	0.620	0.575	0.104	0.133	0.059	0.012	0.607	0.620	0.703	0.811	0.684	0.459	0.870			
TR	0.659	0.671	0.272	0.162	0.043	0.033	0.697	0.658	0.724	0.786	0.630	0.565	0.831	0.850	0.839	0.841