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SPECIAL ISSUE ARTICLE



Trust spillovers in the sharing economy: Does international Airbnb experience foster cross-national trust?

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Abstract

Sharing economy platforms commonly claim to bring about positive social impacts, such as facilitating contact between individuals that would not have met otherwise. According to contact theory, such intergroup contact would change the stereotypes that individuals hold of outgroup members, such as people with a different nationality or ethnicity. We use a large-scale online Investment Game experiment among Airbnb users to study the effect of Airbnb interactions on cross-national trust. In contrast with common claims about the positive impact of the sharing economy, we did not find that individuals who had prior experience with a nationality as a host or a guest on Airbnb trusted persons of that nationality more. This may be because monetization, institutionalization and professionalization of Airbnb limits the intensity of contact, or because Airbnb mostly establishes contact between individuals with similar backgrounds.

1 | INTRODUCTION

In the early days of the online sharing economy, sharing platforms commonly claimed to have a positive social impact (Schor & Vallas, 2021). Although the rhetoric of (for-profit) platforms nowadays also contains references to growth and profit goals, claims about the social impact of platforms are still commonly used. For example, hospitality platform Airbnb and peer-to-peer rental platform Turo talk about their "community", the website of goods sharing platform Peerby claims that "Peerby fosters contact between neighbors" and carpooling platform BlaBlaCar claims to "bring freedom, fairness, and fraternity to the world of travel". Moreover, the social aspect of interactions via

¹https://www.airbnb.com/diversity; https://turo.com/blog/community; https://www.peerby.com/beta/faq; https://blog.blablacar.com/about-us

platforms are an important motive to participate in sharing economy transactions (Möllmann, 2015; Neunhoeffer & Teubner, 2018).

One of the potential positive social effects of these platforms is facilitating contact between providers and consumers that would not have met in an offline context (Amichai-Hamburger & McKenna, 2017). According to contact theory, such intergroup contact may change the stereotypes that individuals hold of outgroup members, such as people with a different nationality or ethnicity (Allport et al., 1954; Emerson et al., 2002; Hewstone & Swart, 2011; Pettigrew & Tropp, 2006). If interactions via platforms with socially distant others are positive experiences, platform users may adjust their beliefs about the entire group their interaction partner belongs to. Based on this theory, we would expect that successful interactions with platform users of another nationality or ethnicity may help overcome stereotypes regarding members of that ethnic group.

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While many sharing platforms operate within neighborhoods or cities, hospitality platforms like Airbnb connect individuals from different countries and with different backgrounds. One of the motivations for consumers to use the platform is indeed the increased opportunity for interaction with locals (Guttentag et al., 2018; Habibi et al., 2016; Ikkala & Lampinen, 2015; Lampinen & Cheshire, 2016). Sharing platforms, such as Airbnb, aim to offer an experience that is more authentic than a stay in a hotel, and contact with locals is one aspect of that (Bucher et al., 2018; Mody et al., 2019; Paulauskaite et al., 2017).

At the same time, Airbnb hosts prefer guests who are not too different from them (Abrahao et al., 2017; Edelman et al., 2017; Ladegaard, 2018). Ladegaard (2018) describes this paradox as a preference for people who are "comfortably exotic": interaction partners should be different, but not too different. Moreover, Parigi and State (2014) describe how friendships between users of hospitality platform CouchSurfing were stronger in early years of the platform. They argue that increasing the information available about members of the platform (e.g., in reputation systems) has reduced uncertainty, and has thereby reduced the binding force of relationships made through the platform.

On the one hand, interactions via platforms may thus establish connections between people with different backgrounds who would not have met otherwise. Any positive effects of these interactions may spill over to the group(s) that these others belong to. On the other hand, the increasing institutionalization of the sharing economy may hamper real contact, which may limit the extent to which people's stereotypes change as a consequence of these interactions.

In the current article, we aim to answer the guestion how participating in interactions on Airbnb affects one's inclination to trust outgroup members, and to examine whether the effect of prior experience depends on several contextual factors. We do so by means of a large-scale, international experiment among Airbnb users, in which we study whether differences in trust are affected by prior experiences with the outgroup on Airbnb. We also examine several factors that may moderate the relation between having prior experiences and trust in the outgroup.

Our focus on the social impacts with respect to trust follows a rich literature² on interpersonal trust within sharing economy platforms, where it has proven to be crucial for establishing interactions. Compared to traditional (e-commerce) businesses, the risk on sharing economy platforms is higher for both providers and consumers (Macy & Skvoretz, 1998; ter Huurne, Ronteltap, et al., 2017). Providers run the risk that consumers damage or never return their possessions, while consumers run the risk of buying something that does not have the promised quality (Akerlof, 1970). Moreover, because in many cases providers and consumers meet in person after agreeing on the transaction, there is a personal safety risk for both (e.g., Bucher

et al., 2018; Ranchordás, 2015; Ranzini et al., 2020; Teubner & Flath, 2019). Platforms that establish interactions between providers and consumers must thus establish trust between their users.

Although there exists a large number of papers that study the establishment of trust within sharing economy platforms (for an overview, see Ter Huurne et al., 2017), we are not aware of any large-scale quantitative studies that examine the spillover effects of participating in sharing economy transactions on trust in other contexts. Prior work on the social impacts of the sharing economy was either based on qualitative research using small samples (for an overview: see Schor & Vallas, 2021), or focused on social impact in the area of economic geography and gentrification (e.g., Jain et al., 2021; Wachsmuth & Weisler, 2018). Hence, to the best of our knowledge, our article is the first to experimentally study the social impact of the sharing economy in the domain of interpersonal trust. In doing so, our study does not only contribute to the sharing economy literature, but by providing a direct test of contact theory in a new context, it also contributes to the wider literature on trust and discrimination (e.g., Akerlof, 1970; Allport et al., 1954).

THEORY

Trust in the sharing economy

The sharing economy is commonly defined as "consumers granting each other temporary access to under-utilized physical assets ("idle capacity"), possibly for money" (Frenken & Schor, 2017). Most sharing economy organizations use an online platform where providers can advertise their "idle capacity" to consumers, who are in need of these assets.

While more traditional companies are bound to rules and regulations, these rules are less clear for individuals providing goods (Katz, 2015; Ter Huurne, Ronteltap, et al., 2017), and while large companies are often well-known (Liu et al., 2019), the providers on sharing platforms have often not established a reputation (Campbell et al., 2020). The online nature of these platforms further increases the risk, because online exchange is characterized by anonymity, and strangers often interact without the prospect of future interactions (Harvey et al., 2017; Kuwabara, 2015; Parigi et al., 2017). They have to decide based on limited information about each other and, in the case of the consumers, about the quality of the product. To address these risks, the exchange situation is increasingly institutionalized on many platforms, with insurances, secure payment systems and background checks of all users (Parigi & State, 2014). However, this does not alleviate all risk, because some damage cannot directly be observed, or it is difficult to determine who caused the damage. Moreover, these measures do not affect the personal safety risk of the users. Altogether, there is still a considerable asymmetry in information, which requires a certain level of interpersonal trust to be solved (Frenken & Schor, 2017; Ter Huurne et al., 2018).

We define trust as the willingness to accept vulnerability due to others' actions based on expectations about their intentions and skills (Mayer et al., 1995; Rousseau et al., 1998). Insurances and secure

²Other areas of interest within in the sharing economy literature are e.g. user's motivations (e.g. Guttentag, Smith, Potwarka, & Havitz (2018), discrimination (e.g. Edelman & Luca (2014), fairness and legitimacy (e.g., Newlands & Lutz (2019), sustainability (Geissinger, Laurell, Öberg, & Sandström, 2019), and the role of platforms (Uzunca, Rigtering, & Ozcan, 2018). An overview of research on the sharing economy can be found in Belk, Eckhardt, & Bardhi) 2019).

payment systems are examples of institutions that mainly reduce the vulnerability of users. The other efforts of platforms to create trust are aimed at increasing the accuracy of expectations about other user's intentions and skills. Most sharing platforms allow their users to create personal profiles that contain their name, a picture, and sometimes a written description of themselves, and in case of providers, of the product. This information provided by users about themselves has been found to increase interpersonal trust (Dubois et al., 2012; Guttentag, 2015; Ter Huurne, Moons, Ronteltap, & Corten, 2021).

Many platforms also allow users to provide a rating and a review after completion of a transaction. These aggregated ratings and reviews are displayed in the profiles of users and are found to positively affect trust (Abrahao et al., 2017; Cui et al., 2020; Ert et al., 2016; Kostyk et al., 2017; Tadelis, 2016; Tjaden et al., 2018). In addition, providers and consumers can often communicate by sending each other messages before deciding to start a transaction. If this information is perceived to be credible, it helps users to form an accurate expectation of the intentions and skills of their potential interaction partners by decreasing the information asymmetry between providers and consumers.

In the current study we measure interpersonal trust using an Investment Game, an abstract model of the trust problem on sharing economy platforms (Berg et al., 1995; Corten, 2019). The use of Investment Games to measure interpersonal trust is well-established in the literature (e.g., the meta-analysis on 162 studies using the Investment Game by Johnson and Mislin (2011), and is positively correlated with other survey-based measures of trust (Johnson & Mislin, 2012). Our goal in the current article is to measure interpersonal trust in a more general context: how does trust acquired in Airbnb interactions spill over to other situations that require trust. The Investment Game is a simplified, abstract version of these other situations. Rather than focusing on one specific situation, we have used this general model of trust in order to say something about different types of situations.

In this game a player, who is commonly called a "trustor" in the game theory literature, can choose to invest points in another player, who is commonly called "trustee". After the game the points earned in the game are paid out in real money. Applied to the case of Airbnb the trustor could be a host who invites a trustee to their home. The points that are sent by the trustor to the trustee are tripled before the trustee receives them. The trustee can then decide to return all or part of the points they received to the trustor. In the example of Airbnb this could be a guest who behaves well when staying in the host's home. When the trustor invests points and the trustee returns at least the same number of points, both will benefit- just as in an Airbnb interaction where both host and guest live up each other's expectations.

However, when a trustor and a trustee meet each other only once and the institutional context does not provide an incentive for trustees to return the points, there is no reason why a selfish and rational trustee would return any points. In the Airbnb context, untrustworthy guests could for example steal the host's belongings. Rational trustors are only expected to send points to the trustee when they expect that the trustee will return at least the same number of

points. The investment made by the trustor is thus a measure of trust: the trustor will only send points if they expect that the trustee can be trusted to return at least the same amount, because otherwise they would lose their investment. As such, the amount of points sent by a trustor can be viewed as a measure of trust or, in other words, as the perceived trustworthiness of the trustee. Since its first publication in 1995, the investment game has been used many times. A meta-analyses based on 162 studies shows that the average percentage of points sent in this game is 50%, but also that there is a large variation in average amount sent across the studies (Johnson & Mislin, 2011). Factors that affect the trust level are, among others, the anonymity of the players and whether or not all rounds are paid out.

2.2 | Contact theory and the sharing economy

Sharing platforms, and the internet in general, may facilitate contact between individuals that would not have met in an offline context (Amichai-Hamburger & McKenna, 2017). Peer-to-peer hospitality platforms such as Airbnb may fulfill a function in bringing together people from different countries and with different cultural backgrounds. They do so by overcoming practical barriers and by creating a protected environment where anxiety plays a smaller role (Amichai-Hamburger & McKenna, 2017; Bouchillon, 2014). Given that the overwhelming majority of the interactions on those platforms is rated positively (Bridges & Vásquez, 2018; Kas et al., 2021; Teubner & Glaser, 2018), it seems safe to assume that most providers and consumers positively experience interactions in the sharing economy.³

Such positive contact between people with different backgrounds may affect the way these platform users think about the people they have met and the groups these other people belong to. An overwhelming number of studies using different methods (observational studies and experiments) has shown that positive contact results in less prejudice (Abraham, 2020; Allport et al., 1954; Emerson et al., 2002; Hewstone & Swart, 2011; Pettigrew & Tropp, 2006). Contact is believed to reduce prejudice through different mechanisms (Pettigrew & Tropp, 2008). First, people learn to trust others based on past experiences. Learning about a representative from a specific group may spill over to the entire group. Second, intergroup contact may reduce anxiety about intergroup contact. Third, intergroup contact may increase feelings of empathy for the group an individual belongs to. Increased empathy and reduced anxiety are found to be stronger mediators than learning (Pettigrew et al., 2011; Pettigrew & Tropp, 2008).

Most research on contact theory has focused on offline contexts. Online contact differs from offline contact in a number of ways. First, it allows for contact between individuals that are geographically and socially distant (Amichai-Hamburger & McKenna, 2017). Second,

³There may also be other explanations for the extremely high average rating on Airbnb, such as underreporting of negative experiences because individuals rate each other more tactfully than they rate companies, such as hotels (Zervas, Proserpio, & Byers, 2018). Note, however, that fear of retaliation should not explain rating inflation on the platform, because ratings and reviews are only published after both host and guest have written a review (or after 14 days, when the reviewing period closes).

online contact is usually more anonymous than offline contact (Bardhi & Eckhardt, 2012). This may reduce anxiety of contact, because people may feel less judged, which allows them to express themselves more freely (Amichai-Hamburger, 2007). Self-disclosure may lead to friendship (Davis, 2021), and friendship is an important factor in reducing prejudice (Imperato et al., 2021). However, relative to the offline context, there may also be more hostility in online contact, because people feel less accountable for their deeds (Douglas & McGarty, 2001). A meta-analysis of 23 studies shows that not only offline, but also online contact leads to a reduction in prejudice (Imperato et al., 2021).

Interactions via Airbnb are established online, but are then often followed by offline encounters. Since meta-analytic reviews show that both online and offline contact lead to a reduction of prejudice, we predict that people are more likely to trust individuals from other countries if they have in the past interacted with people from that country via Airbnb. An alternative mechanism leading to the same hypothesis may be that some individuals are more likely to trust people in general, or people from specific countries. In that case, trust in people from other countries preceded the interaction between the provider and consumer. In both cases, there is a positive relation between having an interaction with someone from another country and a stronger inclination to trust people from that country in subsequent interactions.

Hypothesis 1a. Trustors who interact with trustees from other countries place more trust if they have prior Airbnb experience with the trustee's nationality.

Not all interactions on Airbnb are expected to have a similar impact on prejudice. The subjective perception of the intensity of contact affects the extent to which people's stereotypes are changed. More intense intergroup contact has stronger effects on intergroup contacts than superficial contact (Hayward et al., 2017; Kros, 2020). One of the factors that determine the intensity of contact, is the level of risk and uncertainty involved with an interaction (Parigi & State, 2014). It may be argued that hosts on Airbnb face larger risks than guests. On top of the personal safety risks that apply to both, hosts face the threat of having their personal property destroyed. Guests, on the other hand, merely run the risk of having a disappointing vacation. Because the risk is larger for hosts, they may perceive the interaction to be more intense. Moreover, hosts may have invested more time and effort in building up a reputation on Airbnb, and may therefore be more concerned about the relationship with their guests, which may also intensity the contact for them. For hosts, positive experiences with individuals from different countries may thus lead to more belief updating than for guests.

Hypothesis 1b. The association between having prior Airbnb experience with the trustee's nationality and placing trust in trustees from other countries is stronger for hosts than for guests.

If the relation between prior experience and trust is explained by the alternative mechanism we described (some trustors had a prior experience because they were more trusting in general), we would not expect that there is a difference between the effect of experience between hosts and guests. If beliefs about general trustworthiness preceded experiences, the experience itself would not affect beliefs. The difference between the experience of hosts and guests would in that case not affect the decision in the investment game. Evidence for hypothesis 1b would thus provide support for the first mechanism: interactions on Airbnb lead to more trust in individuals with a different nationality.

Information availability 2.3

Trust is not only determined by previous experiences of the trustor, but also by information available about the trustee. When an individual only knows a potential interaction partner's nationality, that information is the best proxy for trustworthiness a user has, so they are expected to rely on that information. However, nationality is a very unspecific proxy for trustworthiness, so when more specific, and therefore more accurate information is available, users are expected to rely on that information instead (Resnick et al., 2000; Robbins, 2017).

Reputation systems are often mentioned to be the most important trust-building feature of sharing platforms. These systems collect, aggregate and distribute feedback about individual's past decisions (Resnick et al., 2000). This information is believed to affect trust in two ways. First, reputation systems allow users to learn about the incentives of other users (Buskens & Raub, 2002), Individuals who have abused more trust in the past, are expected to have large incentives for abusing trust, and are therefore expected to abuse more trust in the future. On the other hand, individuals who have rarely abused trust in the past, are expected to have small incentives for abusing trust, and are therefore expected to be trustworthy in the future. If individuals with a more positive reputation are indeed trusted more, the reputation systems provides an incentive for users to behave in line with the interests of their transaction partner, because that will result in good reviews, which in turn help getting transactions in the future (Buskens & Raub, 2002; Newlands et al., 2019). The positive effect of reputation on trust is well established in the literature (Boero et al., 2009; Bolton et al., 2004; Charness et al., 2011; Duffy et al., 2013; Fehrler & Przepiorka, 2013; Jiao et al., 2021). We therefore expect that individuals with a better reputation are trusted more.

While reputation information is thus found to be a good predictor for future trustworthiness, this is less the case for demographic characteristics such as nationality, which are only weakly related to these characteristics (Resnick et al., 2000). Nationality is a diffuse characteristic that tells something about the group of people an individual belongs to, but that can only to a limited extent be generalized to the individual members of that group. Reviews, on the other hand, are tied to the individual and highly relevant for the situation at hand (Resnick et al., 2000; Robbins, 2017). When no reputation information is available, individuals are expected to rely on broad beliefs they have about their potential transaction partners, based on their demographic characteristics. However, in the presence of reputation information the

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FIGURE 1 Conceptual model

importance of more diffuse predictors of trustworthiness is expected to be lower than without the presence of a reputation system. Earlier studies on this compensation effect show mixed evidence: some find support for the hypothesis (Abrahao et al., 2017; Edelman & Luca, 2014; Tjaden et al., 2018), while others do not (Kas et al., 2021).

When prior beliefs about individuals from a specific country play a less important role, this implies that having prior experience with a specific nationality should also have a weaker effect on trust in the presence of reputation information.

Hypothesis 2a. The association between prior experience with the nationality of the trustee and trust is weaker when the trustee has a 5-star review than when the trustee has no reviews.

We argued that prior experience matters less when more specific information (such as reputation information) about a trustee is available. If prior experience generally matters less in the presence of such information, the role in which the trustor had a previous experience may also matter less. The effect of both experience as a host and experience as a guest will be of limited relevance in the presence of reputation information. This is expected to reduce the difference in the effect of the role in which a trustor had experience with the trustee's nationality: both are expected to have a limited effect.

Hypothesis 2b. The association between the role in which a trustor has had an experience with a nationality and trust is weaker when the trustee has a 5-star review.

Figure 1 contains an overview of the hypotheses.

3 | METHODS

3.1 | Experimental design

In order to test the hypotheses, we conducted an online experiment among Airbnb users in Canada and the United States. The study has been approved by Stanford University's IRB.

The subjects participated in a single round of the Investment Game. The trustor received 125 points and could decide how many of these points they want to invest in a trustee. The points that are invested in the trustee are tripled before the trustee receives them. The trustee can then decide to return all or part of the points they received. The number of points earned in the game determined the participant's chance of winning a lottery with real money. The 15 players who accumulated most points would win a \$50 gift card.⁴

All participants were informed that their role would be randomly assigned to them, but in reality, all of them played in the trustor role. Before deciding how many points to send to the trustee, trustors could view the trustee's profile that included information about the nationality, reputation, role on Airbnb (host or guest) and gender of that trustee. These profiles were generated by the researchers and had a similar layout as the Airbnb website. Respondents were informed that the trustee had 2 weeks to decide how many points of the tripled investment to return. In reality, the trustee profiles were generated by the researchers. The trustee's responses were modeled based on the results of a pilot study with 100 users in which some players played in the role of receiver.

The exact information shown in the trustee profiles depended on the treatment condition. All subjects had participated in at least one Airbnb interaction and they were classified based on their role in this/ these interaction(s). 56% of the subjects who completed the experiment had only acted as a guest on Airbnb, 13% of the subjects had only acted as a host on Airbnb, and 31% subjects had acted as both host and guest. Subjects who had only acted as a host on Airbnb always viewed the profile of a hypothetical guest and vice versa. Most of the subjects who previously acted both as a host and as a guest saw the profile of a hypothetical guest, only 122 (8%) of them saw the profile of a hypothetical host. Because hypothesis 1a states that hosts face a higher risk and are therefore more likely to update their beliefs about the outgroup, we classified trustors who had been both host and guest on Airbnb as "host". The 122 trustors who had been active in both roles but who saw a hypothetical host are therefore removed. We also removed 61 trustors who have acted in both roles and who saw a hypothetical guest, but who had only had an experience with the nationality of the trustee when they were themselves a guest.

The experiment had a between-subjects design with 32 conditions per country. However, most of these conditions were varied at the within-subject level. The two conditions that are of interest to the current article are the experience of the trustor with the nationality of the hypothetical trustee, and the reputation score of the hypothetical trustee.⁵ Trustors in the no experience condition did not have prior

⁴This procedure might have encouraged participants to invest points. Because the invested points are tripled, the maximum expected payoff of investing points is higher than the maximum expected payoff of keeping all points. However, if trustors expect trustees to be untrustworthy, their best decision is still to not invest any points.

⁵They involved minor changes to the Investment Game that were played after the initial Investment Game (as it has been explained in the experimental design section). For instance, in some conditions, subjects were provided with additional information about the trustee (e.g., in the form of a review) and were then asked to play the Investment Game again. As our analysis focuses on the on the initial Investment Game, which was the same for all subjects, and our main treatment variable only has two levels, there is no reason to suspect that our analyses are underpowered.

experience on Airbnb with the nationality of the hypothetical trustee that they saw. Trustors in the treatment condition did have an earlier experience with the nationality of the hypothetical trustee. This means that they have stayed with an Airbnb host with that nationality, or that they have hosted an Airbnb guest with that nationality, or both. We obtained this information about past hosting and visiting behavior from Airbnb.

Based on the trustor's home country and on the role (host or guest) of the hypothetical trustee, we determined the hypothetical trustee's nationality. Hypothetical guests were allocated one of the top two countries where guests come from who visit the trustor's home country. For example, since Airbnb guests visiting Canada are mostly from the United States and France, hypothetical guests who were matched to a Canadian trustor always had the American or French nationality. Similarly, the nationality of hypothetical hosts was one of the top two countries where Airbnb guests from the trustor's home country went to. These countries were, for Canadian guests: United States and Italy; for American guests: Canada and Great Britain: for Canadian hosts: United States and France: for American hosts: Canada and Great Britain. We retrieved the data about the top two visiting and hosting countries from Airbnb. We followed this strategy to create sufficient variance in the "prior experience" variable. 54% of the respondents who completed the experiment had prior experience with the nationality of the hypothetical trustee. Table 1 shows the number of hypothetical trustee profiles per role and nationality for the final sample.

The second treatment of interest is whether the hypothetical trustee has a five-star rating or no rating. 51% of the hypothetical trustee profiles had a 5-star rating. Other things that were varied across the subjects are the gender of the hypothetical trustees, as indicated by the name of the trustee (50% was female, 50% male) and whether the icon displayed in the trustee's profile is colored or gray (50% each). An example of the trustee profile and the decision screen can be found in Figure 2.

3.2 | Procedures

We collected the data in two waves. Participants were invited through an e-mail that was sent by Airbnb. We first identified the top two countries that American and Canadian guests were traveling to, and the top two countries from which American and Canadian hosts received guests from. In each country, we sampled 15,000 hosts from the pool of hosts who have fewer than five listings, and who interacted with guests from these countries in the last 6 months. We did that to make sure that only active Airbnb users were included. We also sampled 35,000 guests per country who had interacted with hosts from the selected countries in the last year. A total of 4977 individuals completed the study (response rate: 5.0%). Hosts had a higher response rate than guests (respectively 7.0% and 4.1%). Respondents could complete the experiment wherever they wanted, at their own pace and using their own device. In February 2019, the invitations to Canadian Airbnb users were sent, followed by the invitations for the American users in April 2019.

Respondents who clicked the link in the invitation email were asked to consent to participate in the study. They were then guided through a tutorial in which the rules of the game were explained. Before and after that they made their investment decision and they were asked to answer a number of survey questions. The optional survey questions that we used in the current study included risk aversion ("If a lottery ticket costs 100 USD/CAD and people win with 50% chance, how much should the prize be for you to choose to buy a ticket?") and generalized trust ("Generally speaking, would you say that most people can be trusted, or that you can't be too careful in dealing with people? Please tell me on a score of 0 to 10, where 0 means you can't be too careful and 10 means that most people can be trusted."). Respondents were also asked to rate their trust in the government (4-point Likert scale), and report their gender (only in the United States), education level and religiosity ("Do you belong to a religion or religious denomination?"). Subjects from Canada played an additional Dictator Game. The order of the Investment Game and Dictator Game was counterbalanced. The order significantly affected the results, so to be able to simultaneously analyze the data from the different countries, we have decided to only include subjects who first played the Investment Game in the analyses (50% of the Canadian subjects). We dropped 283 subjects who gave an answer lower than 100 to the risk preference question, because that answer is illogical and indicates that those subjects did not pay attention to the task. The remaining sample size is 3351.

3.3 | Analytical strategy

To test the hypotheses, we ran eight linear regressions with the investment of the trustors as the dependent variable. To test hypothesis 1a about the association between having prior experience with the nationality of the trustee and trust, we included a dummy variable in the model that indicates whether the trustor has any prior experience with the trustee's nationality. To test hypothesis 1b about the difference in the association between experience and trust for hosts and guests we included the interaction between the dummy variable for prior experience and the role of the trustor on Airbnb.

Hypothesis 2a is about the importance of reputation information for trustors who do and trustors who do not have experience with the nationality of the trustee. To test this hypothesis, we included the dummy variable for experience and a variable indicating whether the trustee had a five-star reputation, as well as the interaction between the two. To test hypothesis 2b about the importance of reputation information for trustors who have had a prior experience as a host or as a guest, we included a three-way interaction between the role of the trustor, the reputation of the trustee, and whether the trustor had prior experience with the trustee's nationality.

In all models we controlled for the other information visible in the hypothetical trustee's profile: the gender of the trustee and the color of the icon in the trustee profile. We ran all models with and without additional control variables: the country the trustor lives in (Canada or United States), and the trustor's score on the survey questions about

TABLE 1 Distribution hypothetical trustee profiles (final sample)

		Nationality hypoth	Nationality hypothetical trustee						
Country trustor	Role trustee	United States	Canada	Italy	Great Britain	France	Total		
Canada	Host	484	0	204	0	0	688		
	Guest	419	0	0	0	77	496		
United States	Host	0	648	619	0	0	1267		
	Guest	0	565	0	335	0	900		
Total		903	1213	823	823	77	3351		

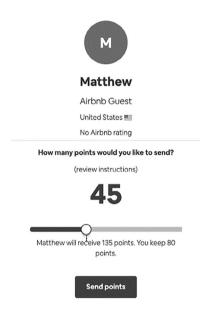


FIGURE 2 Example of a hypothetical trustee profile

risk aversion and generalized trust. A total of 371 trustors did not answer the generalized trust question. We therefore assigned the median value (8 on a scale from 1 to 10) to these subjects, and included a dummy variable that indicates if the generalized trust question is missing.

Because the Breusch-Pagan and Cook-Weisberg test showed that there is heteroscedasticity, we run the analyses with robust SEs. Furthermore, we found no indications of problematic multicollinearity (all VIFs < 2).

4 | RESULTS

4.1 | Descriptive statistics

Table 2 contains the descriptive statistics.

On average, the trustors invested 55.4 (44%, SD=40.2) of their 125 points in the hypothetical trustees. There are no large differences between the Canadian sample and the sample from the United States, except that more Canadian trustors have had an experience with the nationality of the trustee they encountered. The subjects in our sample seem to be more trusting than the general population in the

United States. In 2018, 32% of the Americans that participated in the General Social Survey indicated that most people can be trusted, while 63% indicated that you cannot be too careful. In contrast, 81% of our subjects scored a 6 (on a 1–10 scale) or higher on our generalized trust question. This may indicate that Airbnb users are more trusting than the general population.

4.2 | Regression results

The two bars on the left in Figure 3 visualizes the results of the tests of hypothesis 1a, based on the model with the main effect of prior experience on trust without control variables. The full results of the regressions can be found in the Appendix, Table A1. We find that having prior experience with the trustee's nationality does not affect trust in the model without additional trustor control variables (b=2.29, t=1.70, p=.089). Trustors do not send more to trustees with a nationality that they have prior Airbnb experience with. We do not find support for hypothesis 1a. These results do not change when including the additional control variables in the models (b=0.948, t=0.69, p=.491).

The middle two bars and the two bars on the right in Figure 3 indicate the predicted investments in trustees without reputation (middle bars) and with a 5-star review (right bars). Reputation has a strong and positive effect on investments (b=25.08, t=19.04, p<0.001), so trustees with a 5-star rating receive more points than trustees without a rating. The difference between the light and the dark bars is not different for trustees with and without reputation, which indicates that the effect of prior experience with the trustee's nationality does not have a different effect for trustees with and without reputation (interaction effect: b=0.44, t=0.17, p=.868). The results do not support the hypothesis that prior experience with the nationality of the trustee matters less when the trustee has a 5-star review than when the trustee has no reviews (H2a). The results do not change when the additional control variables are included in the model (Table A2).

Figure 4 presents the results for the remaining two hypotheses. We hypothesized that the effect of having prior experience on Airbnb would be stronger for hosts than for guests (H1b). Overall, we find that hosts invest significantly more than guests (b = 4.93, t = 3.56, p < .001), but this effect disappears when we add the additional control variables (b = 2.13, t = 1.51, p = .131).

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TABLE 2 Descriptive statistics

			Canada		United S	United States		Diff. United States/	
	Min	Max	N	Mean	SD	N	Mean	SD	Canada
Investment	0	125	1184	58.04	39.97	2167	53.95	40.30	**
Experience with nationality	0	1	1184	0.68	0.47	2167	0.39	0.49	***
Trustor is host	0	1	1184	0.42	0.49	2167	0.42	0.49	N.S.
Trustor risk aversion	1	9	1184	5.19	2.89	2167	5.52	2.86	***
Trustor generalized trust	1	10	1184	7.99	1.66	2167	7.88	1.64	**
N			1184			2167			3351

Note: **p* < .05, ***p* < .01, ****p* < .001.

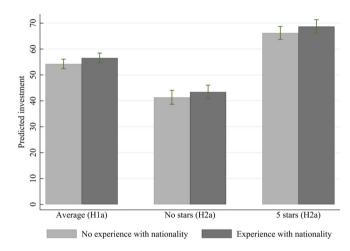


FIGURE 3 Results tests Hypotheses 1a and 2a. Predicted investments with 95% confidence interval, based on linear regression model without control variables [Colour figure can be viewed at wileyonlinelibrary.com]

The left panel of Figure 4 shows the predicted investments for guests, and the right panel shows the predicted investments for hosts. The effect of experience with the nationality of the trustee does not significantly differ for hosts and for guests (interaction effect: b=-3.10, t=-1.12, p=.265). This means that the effect of having prior experience with the renter's nationality does not differ for hosts and for guests, so we do not find support for hypothesis 1b. This result does not change when we add the additional control variables to the model (b=-3.98, t=-1.45, p=.146).

Finally, we tested hypothesis 2b about the three-way interaction between prior experience, the trustor's role on Airbnb and the trustee's reputation. We hypothesized that the role in which a trustor has had an experience with a nationality matters less when the trustee has a 5-star review. The effect of having prior experience with the trustee's nationality does not differ across hosts and guests if the trustee has a 5-star review (b = -2.60, t = -0.67, p = .504). Likewise, for trustees without a rating, the role in which the trustor had a prior experience does not affect the important of having had a prior experience (b = -5.75, t = -1.49, p = .136). Adding a three-way interaction to the model confirms that the role in which a trustor has had an experience does not matter less when the trustee has a 5-star review

(b = 3.77, t = 0.68, p = .497). These results do not change when adding more control variables to the models. We do not find support for hypothesis 2b.

4.3 Robustness checks

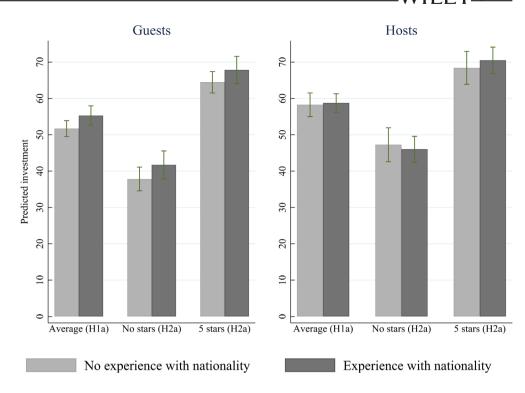
We tested if the results are robust to three alternative operationalizations. First, in the main analyses the results for Canada and the United States are aggregated. When running the analyses separately for those countries, the results remain the same. Second, in the main analyses we removed all subjects who had acted in both roles on Airbnb and who saw the profile of a hypothetical guest. When we include 78 respondents who acted in both roles and who had experience as a guest with the nationality of the trustee and who saw a host profile, the results do not change. Third, to test if the lack of support for the hypotheses is caused by the limited social distance between neighboring countries (i.e., the United States and Canada) we ran the models separately for trustors who saw a trustee from a neighboring country and other trustees. The results are robust to these different selections of trustees.

5 | DISCUSSION

Sharing economy platforms have long used a utopian rhetoric (Schor & Vallas, 2021). Claims made by platforms about their positive societal effects are widespread, but few of these claims have been tested quantitatively. In this article, we test one of these claims: namely that peer-to-peer hospitality platform Airbnb can help to establish contact between members of different social groups and that these contacts lead to reduced prejudice. Based on contact theory (Allport et al., 1954) we argued that individuals who have had an Airbnb interaction with individuals with a certain nationality are more likely to trust other individuals with that same nationality. We used a large-scale online experiment in which real Airbnb users played an Investment Game. We found no proof for contact theory in this context: having prior experience with a nationality did not increase crossnational trust.

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FIGURE 4 Results tests
Hypotheses 1b and 2b. Predicted
investments with 95% confidence
interval, based on linear
regression model without control
variables [Colour figure can be
viewed at wileyonlinelibrary.com]



5.1 | Limitations, theoretical implications, and directions for future research

There are a number of explanations for why contact with people with a different nationality via Airbnb does not lead to an increase in crossnational trust. All of these explanations center around the importance of the intensity of contact. More intense intergroup contact has been found to have a stronger effect on intergroup contact than superficial contact (Hayward et al., 2017; Kros, 2020). There are several reasons to expect that contact via Airbnb is superficial rather than intense. First, the motivation of people to participate in the sharing economy differs between platforms; social motivations tend to be more important on platforms for free exchange (e.g., CouchSurfing) than on platforms where users pay to get access to goods (Habibi et al., 2016). Airbnb is an example of a paid platform, and social motives are therefore less likely to play a role than on different platforms. An interesting direction for future research may be to study to what extent contact via free platforms affects prejudice.

A second, related explanation may be that the increasing institutionalization of online platforms reduces risk and uncertainty of interacting with strangers (Parigi & State, 2014). The increased availability of information about potential interaction partners allows users to get a more comprehensive idea of the qualities of their potential interaction partners before agreeing to meet offline. Information thus reduces the uncertainty in dealing with strangers, and makes interactions closer to a negotiated exchange, where the terms of the interactions are known beforehand (Parigi & State, 2014). In negotiated exchanges, trust is lower than in reciprocated exchanges. This lack of the need for trust may make the contacts via Airbnb less intense, which in turn has a limiting effect on the reduction of stereotypes.

A third explanation may be the increasing professionalization of Airbnb. Although the initial aim of platforms like Airbnb may really have been to attract peers renting out their idle capacity, research now shows that the platform is also being used in a different way. About one sixth of the listings on Airbnb is offered by hosts who own multiple listings (Cox & Slee, 2016; Edelman et al., 2017). The total share of interactions by professional hosts on Airbnb may be even larger if we consider that their listings can be rented out more often than listings of non-professional hosts, because the former are solely used for short-term rentals, while the latter may serve other purposes as well. The effect of this increased professionalism may be twofold. First, it may hamper contact between hosts and guests and may therefore limit the effect on the user's beliefs about outgroups. Second, professional hosts may experience contact as less intense, because guests do not stay in their own house, and because they are probably less likely to be socially motivated. Unfortunately, the Airbnb data that were matched to the experimental data in our study did not contain information on the professionalism of the hosts, so this may be an interesting direction for future research.

A final explanation for why we did not find a strong effect of prior experience on trust may be that in our experiment the social distance between the trustor and the trustee was limited due to our selection of countries for the trustee profiles. We selected the most commonly visited or hosted countries by Airbnb users from Canada and the United States The downside of this decision is that the trustors in the experiment may not have perceived the trustees as being very dissimilar, leaving little room for an increase in trust.

However, this approach has two important advantages. First, it ensured that we had a sufficient number of subjects who had had prior experience with the nationality of the trustee. Second, even if the effect of contact is larger if the social distance between the

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trustor and the trustee is larger, the majority of interactions on Airbnb is between trustors and trustees who are socially not too far apart. People are indeed more willing to share with someone they feel close to (Schreiner et al., 2018). As Ladegaard (2018) states it: platform users have a preference for others who are "comfortably exotic": different, but not too different. If we had chosen different country combinations, the effect may have been larger. However, the relevance of that effect would be smaller, because only few Airbnb users interact with others who are very different from them. So even if contact via Airbnb between individuals with a large social distance leads to a decrease of prejudice, the scope of the effect is limited, because most interactions are between relatively similar individuals.

Finally, the investment game, which we used as a measure of trust, is a simplified, abstract version of the situations that require trust. Using this measure allows us to draw general conclusions about trust spill-overs, but these conclusions may not apply to every type of interaction. Ideally, our findings should be validated by data from real platforms, such as data on repeated interactions on Airbnb. However, such data usually lack experimental control, which make causal inference difficult.

Our study thus shows that the effect of international contact via Airbnb on interpersonal, international trust is limited. This finding provides new insights into the conditions under which contact theory works and does not work. Situations in which individuals interact with each other for economic reasons, in which institutions exist that mediate the interactions, and in which providers are professionals, the effect of intergroup contact on intergroup trust is limited.

5.2 | Practical implications

Our finding that there is no relation between intergroup contact via Airbnb and intergroup trust can be useful for platforms like Airbnb and for policy makers. Platforms that sincerely aim to help reduce prejudice should try to establish more intense contact between their users than they currently do, since the contact that is currently established through Airbnb is not related to the level of trust in others. They may also aim to connect people to each other that are more socially different, in order to let them learn something about people from cultures that are different from their own. Moreover, our results suggest that Airbnb should be modest with any claims about trust spillovers, at least for the "comfortably exotic" encounters that make up the bulk of their transactions.

Policy makers could use our findings when deciding on new policies related to sharing economy platforms. When balancing the costs and benefits of allowing sharing platforms to be active in countries and cities, policy makers should have an overview of these costs and benefits. Knowing that there is no relation between participating in cross-national Airbnb interactions may help them to assess the proposed positive social effect of sharing platforms.

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CONFLICT OF INTEREST

The authors declare no conflicts of interest.

DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available from Stanford University. Restrictions apply to the availability of these data, which were used under license for this study.

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Paolo Parigi is interested in the institutions, products and artifacts that individuals and society use and create to make sense of uncertainty. In his work on the sharing economy, he sees the development of trust as a process that reduces the social and economic uncertainty of interacting with a stranger. His work investigates how technology is deployed for building trust in the online marketplaces of the sharing economy.

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APPENDIX: FULL REGRESSION RESULTS A.

TABLE A1 Regression results hypothesis 1a and 1b

Model 1 Model 2 Model 3 Model 4 Main effects Experience with nationality 2.295+ (1.349) (1.377) (1.701) (1.701) (1.715) Trustee characteristics Trustee has 5 stars 25.08*** 24.26*** 25.09*** 24.27*** (1.301) (1.317) (1.301) Trustee has 5 stars 25.08*** 24.26*** 25.09*** 24.27*** (1.301) (1.301) (1.317) (1.301) (1.317) (1.301) (1.317) (1.301) (1.301) Trustee is female 1.031 0.554 1.026 0.546 (1.319) (1.299) (1.319) (1.299) (1.319) (1.299) (1.319) (1.299) Trustee has colored avatar 1.449 1.451 1.465 1.471 (1.319) (1.295) Trustor characteristics Trustor is host 4.929*** 2.133 6.569** 4.223* (2.036) (2.018) Trustor is from United States 4.137**4.145** (1.396) (1.396) (1.396) Trustor risk aversion - 0.679** - 0.673** (0.231) (0.231) (0.231) Trustor generalized trust - 3.340*** - 3.353*** (0.409) (0.409) Trustor generalized trust is missing - 13.13*** - 13.21*** (2.350) Interactions 3.1003.981 (2.779) (2.739) Constant 37.94*** 11.53** 37.41*** 10.79** (1.516) (3.676) (1.575) (3.712) Observations 3351 3351 3351 3351 3351 R-squared 0.101 0.134 0.101 <th></th> <th></th> <th></th> <th></th> <th></th>					
Experience with nationality 2.295+ 0.948 3.573* 2.584 (1.349) (1.377) (1.701) (1.715) Trustee characteristics Trustee has 5 stars 25.08*** 24.26*** 25.09*** 24.27*** (1.317) (1.301) (1.317) (1.301) (1.317) (1.301) Trustee is female 1.031 0.554 1.026 0.546 (1.319) (1.299) (1.319) (1.299) Trustee has colored avatar 1.449 1.451 1.465 1.471 (1.319) (1.295) (1.319) (1.295) (1.319) (1.295) Trustor characteristics Trustor is host 4.929*** 2.133 6.569** 4.223* (1.385) (1.412) (2.036) (2.018) Trustor is from United States - -4.137** - -4.145** Trustor risk aversion - 0.679** - 0.673** Trustor generalized trust - 3.340*** - 3.351*		Model 1	Model 2	Model 3	Model 4
Trustee characteristics 25.08*** 24.26*** 25.09*** 24.27*** Trustee has 5 stars 25.08*** 24.26*** 25.09*** 24.27*** Trustee has 5 stars 25.08*** 24.26*** 25.09*** 24.27*** Trustee has 5 stars (1.317) (1.301) (1.317) (1.301) Trustee has 6 stars 1.031 0.554 1.026 0.546 (1.319) (1.299) (1.319) (1.299) Trustee has colored avatar 1.449 1.451 1.465 1.471 (1.319) (1.295) (1.319) (1.295) Trustor characteristics 4.929*** 2.133 6.569*** 4.223* Trustor is host 4.929**** 2.133 6.569*** 4.223* (1.385) (1.412) (2.036) (2.018) Trustor is from United States - -4.137*** - -4.145*** (1.396) (1.396) (1.396) (1.396) Trustor risk aversion - 0.679*** - 0.673**	Main effects				
Trustee has 5 stars 25.08*** 24.26*** 25.09*** 24.27*** (1.317) (1.301) (1.317) (1.301) Trustee is female 1.031 0.554 1.026 0.546 (1.319) (1.299) (1.319) (1.299) Trustee has colored avatar 1.449 1.451 1.465 1.471 (1.319) (1.295) (1.319) (1.295) Trustor characteristics Trustor is host 4.929*** 2.133 6.569** 4.223* (1.385) (1.412) (2.036) (2.018) Trustor is from United States 4.137**4.145** (1.396) (1.396) Trustor risk aversion - 0.679** - 0.673** (0.231) (0.231) Trustor generalized trust - 3.340*** - 3.353*** (0.409) (0.409) Trustor generalized trust is missing - 13.13*** - 13.21*** (2.346) (2.350) Interactions Experience with nationality* Trustor is host 3.100 -3.981 (2.779) (2.739) Constant 37.94*** 11.53** 37.41*** 10.79** (1.516) (3.676) (1.575) (3.712) Observations	Experience with nationality	2.295+	0.948	3.573*	2.584
Trustee has 5 stars 25.08*** 24.26*** 25.09*** 24.27*** (1.317) (1.301) (1.317) (1.301) Trustee is female 1.031 0.554 1.026 0.546 (1.319) (1.299) Trustee has colored avatar 1.449 1.451 1.465 1.471 (1.319) (1.295) Trustor characteristics Trustor is host 4.929*** 2.133 6.569** 4.223* (1.385) (1.412) (2.036) (2.018) Trustor is from United States 4.137**4.145** (1.396) (1.396) Trustor risk aversion - 0.679** - 0.673** (0.231) Trustor generalized trust - 3.340*** - 3.353*** (0.409) Trustor generalized trust is missing - 13.13*** - 13.21*** (2.350) Interactions Experience with nationality* Trustor is host 3.100 - 3.981 (2.779) (2.739) Constant 37.94*** 11.53** 37.41*** 10.79** (1.516) (3.676) (1.575) (3.712) Observations 3351 3351 3351 3351 3351		(1.349)	(1.377)	(1.701)	(1.715)
Trustee is female (1.317) (1.301) (1.317) (1.301) Trustee is female 1.031 0.554 1.026 0.546 (1.319) (1.299) Trustee has colored avatar 1.449 1.451 1.465 1.471 (1.319) (1.295) Trustor characteristics Trustor is host 4.929*** 2.133 6.569** 4.223* (1.385) (1.412) (2.036) (2.018) Trustor is from United States4.137**4.145** (1.396) (1.396) Trustor risk aversion - 0.679** - 0.673** (0.231) Trustor generalized trust - 3.340*** - 3.355*** (0.409) Trustor generalized trust is missing - 13.13*** - 13.21*** (2.346) (2.350) Interactions Experience with nationality* Trustor is host3.100 -3.981 (2.779) (2.739) Constant 37.94*** 11.53** 37.41*** 10.79** (1.516) (3.676) (1.575) (3.712) Observations 3351 3351 3351 3351	Trustee characteristics				
Trustee is female 1.031 0.554 1.026 0.546 (1.319) (1.299) (1.319) (1.299) Trustee has colored avatar 1.449 1.451 1.465 1.471 (1.319) (1.295) (1.319) (1.295) Trustor characteristics Trustor is host 4.929*** 2.133 6.569** 4.223* (1.385) (1.412) (2.036) (2.018) Trustor is from United States - -4.137*** - -4.145** (1.396) (1.396) (1.396) Trustor risk aversion - 0.679*** - 0.673** (0.231) (0.231) (0.231) Trustor generalized trust - 3.340**** - 3.353**** (0.409) (0.409) (0.409) Trustor generalized trust is missing - 13.13**** - 13.21*** (2.346) (2.350) Interactions - - -3.100 -3.981 (2.779) (2.739) Constant 37.94*** 11.53** 37.41***	Trustee has 5 stars	25.08***	24.26***	25.09***	24.27***
Trustee has colored avatar		(1.317)	(1.301)	(1.317)	(1.301)
Trustee has colored avatar 1.449 (1.319) 1.451 (1.295) 1.465 (1.319) 1.471 (1.295) Trustor characteristics 4.929*** 2.133 (6.569** 4.223*) Trustor is host 4.929**** 2.133 (2.036) (2.018) Trustor is from United States — — 4.137*** — — — 4.145** (1.396) (1.396) (1.396) Trustor risk aversion — — 0.679** — — 0.673** (0.231) (0.231) (0.231) Trustor generalized trust — — 3.340**** — — 3.353**** (0.409) (0.409) (0.409) Trustor generalized trust is missing — — 13.13**** — — 13.21*** (2.346) (2.350) Interactions — — — -3.100 — 3.981 Experience with nationality* Trustor is host — — — — -3.100 — 3.981 (2.779) (2.739) Constant 37.94**** 11.53** 37.41**** 10.79** (1.516) (3.676) (1.575) (3.712) Observations	Trustee is female	1.031	0.554	1.026	0.546
Trustor characteristics (1.319) (1.295) (1.319) (1.295) Trustor is host 4.929*** 2.133 6.569** 4.223* (1.385) (1.412) (2.036) (2.018) Trustor is from United States — -4.137** — -4.145** (1.396) (1.396) (1.396) Trustor risk aversion — 0.679** — 0.673** (0.231) (0.231) (0.231) Trustor generalized trust — 3.340**** — 3.353**** (0.409) (0.409) (0.409) Trustor generalized trust is missing — 13.13**** — 13.21*** (2.346) (2.350) Interactions — — -3.100 -3.981 (2.779) (2.739) Constant 37.94*** 11.53** 37.41*** 10.79** (1.516) (3.676) (1.575) (3.712) Observations 3351 3351 3351		(1.319)	(1.299)	(1.319)	(1.299)
Trustor characteristics Trustor is host 4.929**** 2.133 6.569** 4.223* (1.385) (1.412) (2.036) (2.018) Trustor is from United States — -4.137** — -4.145** (1.396) — (1.396) — (1.396) Trustor risk aversion — 0.679*** — 0.673** (0.231) — (0.231) (0.231) Trustor generalized trust — 3.340**** — 3.353**** (0.409) — (0.409) — (0.409) Trustor generalized trust is missing — 13.13**** — 13.21**** (2.346) — (2.350) Interactions Experience with nationality* Trustor is host — — — — 3.100 — 3.981 Constant 37.94*** 11.53** 37.41*** 10.79** (1.516) (3.676) (1.575) (3.712) Observations 3351 3351 3351	Trustee has colored avatar	1.449	1.451	1.465	1.471
Trustor is host 4.929*** 2.133 6.569** 4.223* (1.385) (1.412) (2.036) (2.018) Trustor is from United States - 4.137**4.145** (1.396) (1.396) Trustor risk aversion - 0.679** - 0.673** (0.231) (0.231) Trustor generalized trust - 3.340*** - 3.353*** (0.409) (0.409) Trustor generalized trust is missing - 13.13*** - 13.21*** (2.346) (2.350) Interactions Experience with nationality* Trustor is host 3.100 -3.981 (2.779) (2.739) Constant 37.94*** 11.53** 37.41*** 10.79** (1.516) (3.676) (1.575) (3.712) Observations		(1.319)	(1.295)	(1.319)	(1.295)
Trustor is from United States (1.385) (1.412) (2.036) (2.018) Trustor is from United States - -4.137** - -4.145** (1.396) (1.396) (1.396) Trustor risk aversion - 0.679** - 0.673** (0.231) (0.231) (0.231) Trustor generalized trust - 3.340*** - 3.353*** (0.409) (0.409) (0.409) Trustor generalized trust is missing - 13.13*** - 13.21*** (2.346) (2.350) Interactions - - -3.100 -3.981 (2.779) (2.739) Constant 37.94*** 11.53** 37.41*** 10.79** (1.516) (3.676) (1.575) (3.712) Observations 3351 3351 3351 3351	Trustor characteristics				
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Trustor is host	4.929***	2.133	6.569**	4.223*
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$		(1.385)	(1.412)	(2.036)	(2.018)
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Trustor is from United States	-	-4.137**	_	-4.145**
Trustor generalized trust $ - $			(1.396)		(1.396)
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Trustor risk aversion	-	0.679**	_	0.673**
Trustor generalized trust is missing $ - \begin{array}{c} (0.409) \\ 13.13^{***} \\ (2.346) \end{array} \begin{array}{c} - \\ (2.350) \end{array} $ Interactions $ - \begin{array}{c} - \\ - \\ (2.779) \end{array} \begin{array}{c} - \\ (2.779) \end{array} \begin{array}{c} - \\ (2.739) \end{array} $ Constant $ - \begin{array}{c} 37.94^{***} \\ (1.516) \end{array} \begin{array}{c} 11.53^{**} \\ (3.676) \end{array} \begin{array}{c} 37.41^{***} \\ (1.575) \end{array} \begin{array}{c} (3.712) \\ (3.712) \\ (3.351) \end{array} $ Observations			(0.231)		(0.231)
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	Trustor generalized trust	-	3.340***	_	3.353***
			(0.409)		(0.409)
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Trustor generalized trust is missing	-	13.13***	_	13.21***
Experience with nationality* Trustor is host 3.100 -3.981 (2.779) (2.739) Constant 37.94*** 11.53** 37.41*** 10.79** (1.516) (3.676) (1.575) (3.712) Observations 3351 3351 3351 3351			(2.346)		(2.350)
(2.779) (2.739) Constant 37.94*** 11.53** 37.41*** 10.79** (1.516) (3.676) (1.575) (3.712) Observations 3351 3351 3351 3351	Interactions				
Constant 37.94*** 11.53** 37.41*** 10.79** (1.516) (3.676) (1.575) (3.712) Observations 3351 3351 3351 3351	Experience with nationality* Trustor is host	-	-	-3.100	-3.981
(1.516) (3.676) (1.575) (3.712) Observations 3351 3351 3351 3351				(2.779)	(2.739)
Observations 3351 3351 3351 3351	Constant	37.94***	11.53**	37.41***	10.79**
		(1.516)	(3.676)	(1.575)	(3.712)
R-squared 0.101 0.134 0.101 0.134	Observations	3351	3351	3351	3351
	R-squared	0.101	0.134	0.101	0.134

Note: Robust *SEs* in parentheses. ***p < .001, **p < .01, *p < .05, +p < .1.

TABLE A2 Regression results hypothesis 2a and 2b

	Model 5	Model 6	Model 7	Model 8
Main effects				
Experience with nationality	2.067	0.769	3.866	2.813
	(1.873)	(1.877)	(2.383)	(2.368)
Trustee characteristics				
Trustee has 5 stars	24.86***	24.09***	26.62***	25.70***
	(1.832)	(1.800)	(2.152)	(2.105)
Trustee is female	1.032	0.554	0.968	0.491
	(1.319)	(1.299)	(1.321)	(1.301)
Trustee has colored avatar	1.450	1.451	1.449	1.456
	(1.319)	(1.295)	(1.319)	(1.296)

(Continues)

TABLE A2 (Continued)

	Model 5	Model 6	Model 7	Model 8
Trustor characteristics				
Trustor is host	4.929***	2.133	9.423**	6.809*
	(1.385)	(1.412)	(2.898)	(2.878)
Trustor is from United States	_	-4.138**	_	-4.139**
		(1.396)		(1.397)
Trustor risk aversion	_	0.679**	_	0.675**
		(0.231)		(0.231)
Trustor generalized trust	_	3.339***	_	3.348**
		(0.409)		(0.409)
Trustor generalized trust is missing	_	13.13***	_	13.20***
		(2.346)		(2.351)
Interactions				
Experience with nationality * Trustor is host	_	_	-5.107	-5.642
			(3.904)	(3.849)
Experience with nationality * Trustee has 5 stars	0.439	0.344	-0.474	-0.352
	(2.636)	(2.589)	(3.394)	(3.336)
Trustee has 5 stars* Trustor is host	_	-	-5.445	-4.924
			(4.067)	(3.997)
Experience with nationality * Trustee has 5 stars * Trustor	_	_	3.771	3.103
is host			(5.553)	(5.464)
Constant	38.05***	11.62**	36.61***	10.07**
	(1.645)	(3.700)	(1.777)	(3.750)
Observations	3351	3351	3351	3351
R-squared	0.101	0.134	0.102	0.135

Note: Robust SEs in parentheses. ***p < .001, **p < .01, *p < .05, +p < .1.