

# Trust and the don't-want-to-complain bias in peer-to-peer platform markets

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## Abstract

This paper addresses peer-to-peer (P2P) digital platform markets, often associated with the “sharing economy” or the “collaborative economy”. Such digital platforms, facilitating new purchasing channels for consumers by matching P2P supply and demand, can be considered new market places challenging the conventional markets. *How are P2P platform markets evaluated by the consumers?* Based on a comprehensive survey-data material, five different P2P service markets are considered by peer buyers and the results compared to consumers’ evaluations from similar conventional service markets according to *trust*, *comparability* and consumers’ *satisfaction* with the transactions. *Comparability* seems to be one advantage for the platform markets, while *trust* could become a problem. Conditions for *trust* in P2P platform markets is particularly interesting to study because contrary to conventional markets P2P transactions cannot rely on governmental laws, regulations and security net. This trust problem has been solved by a trust-generating rate and review system. Our data material, however, distinguishes a mechanism that we have coined as the *don't-want-to-complain bias*. More precisely, people do not like to complain, hence buyers of P2P services often hesitate to give negative ratings when they are discontent with a service or a supplier. Therefore, positive ratings become overestimated. If consumers recognize this bias, ratings and reviews will lose credibility and no longer be considered trustworthy. Eventually, this may threaten the well-functioning of P2P markets.

## KEYWORDS

consumer trust, don't-want-to-complain bias, P2P platform markets, platform economy, rating and review systems, sharing economy

## 1 | INTRODUCTION

At all times *domestic consumption capital*—like an apartment, cars, a bed, tools and equipment, and so forth—have been shared among family members, friends and neighbours. Also, *odd jobs and voluntary work* have been exchanged in smaller social networks, from peer-to-peer (P2P) outside the regular economy. Today's P2P digital

platforms extend this opportunity to a much larger audience, and are now available to any person who knows how to access and use a digital platform. These platforms allow individual suppliers and consumers to get in contact with each other and trade objects and services outside the conventional markets.

The P2P digital platform economy represents new channels for the distribution of goods and services that may challenge the traditional

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markets, working conditions, trade unions and tripartite cooperation (Alsos, Jesnes, Øistad, & Nesheim, 2017; Eldring & Ørjasæter, 2018) as well as consumers' legal rights (European Commission, 2019; NOU, 2019; OECD, 2018). To explore this phenomenon, large comprehensive and comparative studies have been carried out by both the European Commission (2017)<sup>1</sup> and the OECD (2017).<sup>2</sup> Norwegian public authorities have also been concerned with this development. With some restrained enthusiasm, they welcomed this new supplement to the economy, thinking it could contribute to innovations and economic growth (Consumer Ombudsman, 2017; NOU, 2017). To complement and calibrate the European Commission's and the OECD's studies, Norwegian consumer authorities have financed a large P2P project conducted by Consumption Research Norway, alternating between qualitative and quantitative approaches (Berg & Kjørstad, 2017; Kjørstad & Rosenberg, 2017; Pettersen, Kjørstad, & Rosenberg, 2016; Slettemeås & Kjørstad, 2016). National and international consumer authorities are still investigating, considering, weighing the pros and cons, trying to comprehend and decide how to engage in this new, multifaceted phenomenon (European Commission, 2019; NOU, 2019; OECD, 2016, 2018).

The above-mentioned research can first and foremost be described as problem-oriented empiricism, that is, empirical research guided by a pronounced societal challenge or problem (Aubert, 1969). One consumer policy relevant question is to distinguish advantages and disadvantages in the emerging P2P platform markets: *How do P2P platform markets function compared to conventional markets?* We take the consumer perspective, asking: *What are these markets' advantages and probable disadvantages?* To illuminate these questions we compare consumer's evaluations of five P2P service markets with five equivalent conventional markets. In prior studies (European Commission, 2017; OECD, 2017; Slettemeås & Kjørstad, 2016), respondents participating in the P2P economy were simply asked about how they considered P2P services compared to conventional markets. These respondents are by definition strongly selected and hardly representative for all users of conventional markets. In this present paper, we take this a step further, comparing P2P participants' evaluations of P2P markets with evaluations of conventional markets obtained from the Consumer Markets Scoreboard (European Commission, 2016) (see methods). This methodological approach has not previously been used, as far as we know. Comparing these markets is particularly interesting because the conditions for trust are quite different in P2P platform markets and in conventional markets (European Commission, 2017; Kjørstad & Rosenberg, 2017).

According to mainstream theory, there is common agreement that every economy, including the digital platform economy, depends

on trust between the provider and the consumer. In communities where everybody is familiar and relations are characterized by *confidence and interpersonal trust*, people know who to trust and who not to share, exchange or do business with. In larger, conventional markets, where consumers and suppliers are strangers, transactions rely on institutions and *system trust* (Luhmann, 1988) like beliefs in the market forces and/or public authorities' enforcement of laws and regulations. In the P2P digital platform markets buyers and sellers are typically strangers, but transactions are only to a minor extent secured by public authorities' regulations and consumer rights. Also, P2P platforms' rules and practices are to a large extent left to voluntary self-regulation, and there is an unclear division of responsibility between the platform and its suppliers in cases of consumer disputes and resolutions (European Commission, 2017; Kjørstad & Rosenberg, 2017). One could say consumer rights in the P2P platform markets are occasional. Similarly, supplier protection—for example, when lending out private residences to strangers—is weak. With this said, how is the P2P economy possible at all? How is trust established in P2P transactions?

According to Botsman (2017), the explanation to this trust paradox is a remarkable new kind of trust, distributed by the digital technology. She claims that humankind has passed through three phases of trust; from *local trust* characterizing small communities where everybody knows each other; through *institutional trust*—intermediated through a variety of contracts and societal institutions characterizing organized industrial societies. The third wave is named *distributed trust*. Connected by digital technology, strangers trust strangers. And reputation is the currency of this new economy of trust (Botsman, 2017).

In this paper, we will follow the assumption that one important condition that made P2P digital platform markets expand and become popular, was that the platform owners managed to solve the inherent trust problem when strangers trade with each other from a distance, outside the regular economy, by the invention and application of trust-generating rating and review systems. However, the reliability of these reputation systems have been questioned (European Commission, 2017; OECD, 2017; Pettersen et al., 2016). In the next section, combining relevant theories of trust and existing empirical research, our contribution is to unveil and describe a mechanism that may threaten P2P markets' trust-building reputation systems. This mechanism, coined as *the don't-want-to-complain bias*, adds to mechanisms explaining human biases contributing to choices and practices that are not in people's, communities', or here; P2P participants', own interests (see Kahneman, 2011; Thaler & Sunstein, 2008). The existence of this mechanism is tested in our survey material containing 1,680 respondents with experiences from P2P markets.

## 2 | BACKGROUND

### 2.1 | Definition

The nature of the P2P platform economy, sometimes conceptualized as *sharing economy*, *collaborative economy* or *collaborative*

<sup>1</sup>The European Commission's study *Exploratory study of consumer issues in online peer-to-peer platform markets* (European Commission, 2017) is based on a variety of methodological approaches: (a) desk research of 485 European digital platforms, of which the large majority represented small and medium-sized platforms (less than 10,000 daily visitors), but twenty platforms were visited by more than 100,000 unique visitors per day. (b) survey in 10 countries à 1,000 respondents, including Norway, (c) focus group studies in the same 10 countries, (d) 10 platform case-studies, (e) legal studies (B2P compared to P2P), (f) workshops.

<sup>2</sup>The OECD report *Trust in Peer Platform Markets: Consumer Survey Findings* (OECD, 2017) aims at understanding better the role and drivers of trust in the P2P digital platform markets. Results are based on an online survey among 10,000 consumers across 10 OECD member countries, including Norway.

consumption, varies a lot. Habibi, Kim, and Laroche (2016) describe the sharing economy as a continuum ranging from idealistic to commercial. It stretches from the sharing of goods and services within smaller groups of people, to regular trade on large, international markets. Contrary to the sharing of goods and services between friends and family members, transactions within P2P digital platforms typically involve money. Some platforms are global, while others are national or regional. Some (smaller) platforms build on an environmental, idealistic sharing philosophy, while others are more business-like (European Commission, 2017).

The P2P platform economy has been approached, conceptualized and defined in various ways (Botsman, 2013; European Commission, 2017; Huurne, Ronteltap, Corten, & Buskens, 2017; Lindblom & Lindblom, 2016; Park & Armstrong, 2017; Wahlen & Laamanen, 2017). Initially, transactions between peers were promoted and conceptualized as *sharing economy*, but as stated by for example, Belk (2010) sharing should not involve transfer of ownership. Belk (2014) also notes that many activities known as sharing economy involves money transactions and are actually *pseudo-sharing* and should rather be conceptualized as *collaborative economy*. Park and Armstrong (2017) follow Belk and distinguish between two main collaborative consumption modes; Utility-based nonownership (e.g., short-time renting) and redistributed ownership (e.g., second-hand resales).

In this paper, we follow the conceptualization employed by the European Commission's (2017) and the OECD's (2017) studies of the *P2P platform economy*, that is, to emphasize that the transaction shall only involve peers. According to our definition, renting of, for example, apparel and resale of second-hand clothes (Park & Armstrong, 2017) are not considered part of the P2P platform economy if the seller represents a conventional enterprise. We emphasize the relationship between seller and buyer, and reserve our definition to *transactions of consumer goods and services between peers, matched and facilitated by digital platforms*.

## 2.2 | Conditions for trust

Trust has been described as a social lubricant *without which the wheels of society would soon come to standstill* (Elster, 1989). Several academic papers concern conditions for trust in P2P markets (see Hawlitschek, Notheisen, & Teubner, 2018; Hawlitschek, Teubner, & Weinhardt, 2016; Huurne et al., 2017; Möhlmann, 2016; Möhlmann & Geissinger, 2018; Warburg, 2016). One central question is how trust in transactions between strangers matched on digital, non-transparent P2P platforms, outside the regulated economy, are generated. Three instruments that encourage trust in online transactions were early identified; ratings, seals and guarantees (Lynch, Kent, & Srinivasan, 2001; Pennington, Wilcox, & Grover, 2003). Hawlitschek et al. (2016) argue that a conceptual research model for the role of trust in P2P markets, should include three targets of trust; peer, platform and product.

Nooteboom (2002) defines trust as a *rational evaluation of the evidence for trustworthiness*, while Giddens (2003) states that *familiarity*

is the keynote of trust. According to Elster (2000), to show trust is to abstain from taking precautions when the possibility of being disappointed is present, but he admits that trust can also be un-reflected, like the blind trust of a child. Luhmann (1988) distinguishes between "trust" "confidence" and "familiarity" where the degree of acknowledged risk is successively decreasing. The point is that trust in P2P transactions can be more or less reflected, more or less based on facts, risk calculations and informed considerations about a product's, a platform's and a peer's trustworthiness.

In addition, trust is not stable and the distance from trust to distrust may be short. With reference to Berg (2004), people's orientation towards products, peers and platforms can be described according to two dimensions: reflected/nonreflected and trust/distrust, giving four ideal types. As an example: Ms. Young trusts people in general and takes safety online for granted. She never wonders why she can use platforms and apps for free, and her relation to online activities can be described as *naive* (nonreflected trust). Then happens the Cambridge Analytica scandal, and she reads about Trump and how this scandal could have affected his presidency. Instantly she moves from naive to *sceptical* (reflected distrust). She starts to inform herself about how things work online and decides only to operate on platforms she finds trustworthy. Her relations to online activities become informed and quite *sensible* (reflected trust). However, she misses social inputs from social media, and it appears to be almost impossible to monitor online privacy conditions, and she also realizes that she is dependent on search engines. Suppressing her privacy worries, reopening Facebook and smart phone apps, she slips from intended sensible to *denial* (nonreflected—suppressed—distrust), with a trust orientation towards online platforms that is best described with *powerlessness*.

Even though ratings and reviews in P2P markets require some reflectivity, it is reason to believe that many relations on P2P platforms, characterized by complicated technologies and nontransparent user conditions, are foremost based on low reflected trust. Trust is fragile, and trust in P2P markets can easily get lost after bad experiences or negative media attention. Still, since conventional markets are available, it is reason to believe that bad experiences on P2P platforms will result in reflected distrust followed by exit from these markets, rather than denial and suppressed distrust. In other words, P2P markets are particularly vulnerable to the loss of trust.

### 2.2.1 | Trust in digital technology and platforms

Zuboff (2015, 2018) argues convincingly that the new digital technology threatens democracy, social trust and human relations as we know it today. She describes a computer mediated world, where we are all connected to the World Wide Web and a powerful *Big Other*. In the *Age of Surveillance Capitalism*, the raw material is person data, utilized to predict and modify human behaviour. Those who control the online flow of data, like Google, will possess an immense, incomparable power, never seen in history before (Zuboff, 2018).

Botsman (2017) has a more positive approach. She claims that the explosive growth in the digital P2P economy can be explained by a historically new kind of trust at play, that is, *distributed trust*. She describes a relational trust between peers made possible by high-tech and the invention of digital online reputation systems. Reputation systems reduce the “stranger-danger-bias” and make online transactions feel safer. Some even argue that in the near future block chain technology will reduce uncertainty and eliminate the need for trust in computer-monitored transactions (see Hawlitschek et al., 2018; Varian, 2014). We adhere to Botsman's (2017) description of distributed trust, but want to add that trust can be more or less reflected, and that trust between peers as well as trust between peers and platform are not rock solid. Likewise, we agree with Hawlitschek et al. (2018), as we are dubious that trust-free transactions of services are possible.

### 2.2.2 | Complexity

Huurne et al. (2017) provided a systematic review of research on the antecedents of trust in the sharing economy. Reputation—through online ratings and written evaluations—appears to be a central trust-generating mechanism in the P2P economy, but their review also demonstrates that trust in the sharing economy is complex and extends beyond reputation.

Trust certainly is a complex phenomenon, but at the same time, according to Luhmann's (1979) theory of trust; trust is also a complexity reducing mechanism that can help us simplify our lives through narrowing down the options and choices to the trusted alternatives. Confronted with complex environments, or here; complex nontransparent digital platform markets operated by algorithms, and perhaps block chain technology, incomprehensible for most people, P2P participants can solve their lack of informed knowledge by trusting other peoples' ratings and reviews. However, there is no guarantee that reputation systems or trustee are trustworthy (European Commission, 2017; Kjørstad & Rosenberg, 2017; OECD, 2017).

### 2.3 | User experiences

One strong impression from the first qualitative Norwegian P2P study was the abundance of positive stories and experiences. The informants signalled high trust in these new P2P markets, emphasizing that transactions should be friendly and not business-like, anchored in social relationships (Pettersen et al., 2016).

A robust empirical finding is that *price and convenience* are the main stimulants for consumers' entry to P2P markets, and also one of the main reasons why people report to be quite content with their experiences from platform markets (European Commission, 2017; OECD, 2017; Slettemeås & Kjørstad, 2016).

Still, in the OECD's P2P study, one in three respondents from the 10 participating countries had experienced problems when visiting these markets, more in Norway (43%) and less in Japan (23%)

(OECD, 2017). Also, less than half of the consumers who had taken action through existing platforms' dispute resolution mechanisms said that these problems were solved to the consumer's full satisfaction (OECD, 2017). In the European Commission's (2017) study, however, focus groups participants agreed that they accepted higher levels of risks and problems on P2P platforms, considering that to be “part of the game”.

Both the OECD (2017) study and the Norwegian study (Slettemeås & Kjørstad, 2016) demonstrate that young people participate more in the P2P platform economy, than the older generations. The OECD (2017) study also shows that young people are more likely than older people to go ahead with a transaction if they are unsure about the seller's trustworthiness. Still, young people were the least likely to have knowledge and to feel informed about their consumer rights if something went wrong. In other words, it seems as if high trust in the P2P economy—regardless of how trustworthy the platform is—reduces young consumers' urge to gather information. One tentative explanation to this pattern may be that young people, with fewer financial resources, more often than others are willing to exchange lower prices with higher risks in transactions. Or, that this pattern only illustrates that young people with little experience from the consumer markets are more vulnerable than others, as they show more confidence—that is, nonreflected trust—in more purchase situations, until they learn by experiences that they should be more attentive, and in some situations more sceptical, in transactions.

Since P2P platform rules and practices often lack transparency and have been left to voluntary self-regulation, it is not obvious who is responsible if something goes wrong (Kjørstad & Rosenberg, 2017). The vast majority in the European Commission's (2017) user study said they did not read terms and conditions and the “small print” concerning platforms' privacy policies. In the Norwegian study (Berg & Kjørstad, 2017), respondents were asked about where they think the main responsibility for the quality of services within the sharing economy services should be placed; with the provider, the platform, public authorities or others? About two out of three place the main responsibility with the providers. Among the peer providers, however, far fewer (38%) thought they were responsible if any problem would occur between them and their customers. In all participating OECD countries it was much more common to place responsibility on the peer provider than on the platform. Still, trust was slightly more often anchored in the platform, than in the provider (OECD, 2017). These, somewhat contradicting results, probably reflect that peer transactions are often guided by nonreflected trust.

### 2.4 | Rating and review systems

In P2P platform markets the public safety-net promoting trust and trade in conventional markets is substituted with a rate and review system supporting proper conduct and fair trade. Thus, a private person who wants to rent out an apartment through Airbnb can check that potential guests have behaved well when they stayed

in other Airbnb homes, and the guests can check how prior guests rated the apartment they themselves intend to rent. Likewise, Uber passengers can check previous passengers' assessments of the Uber drivers they book a ride with. Such trust-building tools are often explicitly presented by P2P platforms as their main instrument for protecting consumers and providers against fraud and other risks (European Commission, 2017).

However, the European Commission's study, including the screening of 485 platforms, concluded that "the digital platforms' trust building tools, i.e. peer review and rating systems as operated by most platforms, as well as their identity verification practices, are neither fully reliable nor transparent. Their effectiveness is therefore subject to serious doubt" (European Commission, 2017, p. 14). Peer consumers were more inclined to check peer reviews and ratings before a transaction, than to offer their own evaluations after. Only 40% reported to use the trust-building tools regularly, and only 20% said they left a negative review or rating after a bad experience (European Commission, 2017).

According to the OECD study, many peers said they tended to trust the ratings, and many said they often, but not always, leave ratings and reviews after a transaction. Still, every second peer consumer reported to have seen ratings or reviews that they considered to be dishonest. It was also difficult to choose between providers based on their ratings, because they all tend to show high ratings (OECD, 2017).

In this context, the dynamics of negative experiences are important. For example, from the Norwegian qualitative interviews (Pettersen et al., 2016, pp. 24, 26) there was the impression that negative ratings and reviews were underestimated. One informant commented: "To me, it takes a lot to give a really bad review that is published officially because I know how much damage it could do for that person". Another was to say: "I avoid negative ratings. It feels bad when you have established a personal relation to someone".<sup>3</sup>

As consumers, people are expected to show their most rational and calculating capability, comparing prices and qualities, and complaining when they have legitimate reason for that, hence being active, well-functioning consumers playing their part in the market game. However, as illustrated by the quotes above, people are not rational actors, but social human beings who like to conform and to be accepted in the group (Kahneman, 2003; Thaler & Sunstein, 2008). So, consumers are neither always rational nor always prepared to make active and reasonable reactions, like complaining or giving a negative review, when there are reasons for that.

## 2.5 | The don't-want-to-complain bias

According to Botsman (2017), what we see at play in the P2P platform markets is the rise of a historically new kind of trust, more

precisely distributed trust anchored in online peer reputation systems. Considering theories of trust (Elster, 1989, 2000; Giddens, 2003; Luhmann, 1979; Nooteboom, 2002), the unstable character of trust (Berg, 2004) and conditions for trust in P2P markets (Hurne et al., 2017; Möhlmann, 2016; Möhlmann & Geissinger, 2018), it follows that the sustainability of P2P platforms depends strongly on well-functioning, trust-enhancing rating and review systems. Surveys containing questions on peer buyers' rating and review practices (European Commission, 2017; OECD, 2017), however, give reasons to question the reliability of P2P reputational systems. Also, informant interviews implicate that negative ratings and reviews may be underestimated (Pettersen et al., 2016). To decide whether or not aggregated ratings and reviews are reliable or not, there are reason to investigate more closely how people do their ratings and reviews. If many people resist to complain in terms of negative ratings and reviews when they have legitimate reason for that, while leaving positive ratings when satisfied, we have a complaint bias problem that may affect P2P markets' distributed trust anchored in online peer reputation systems.

In the following we shall first compare respondent's evaluations of selected P2P service markets with equivalent conventional markets, and then, by means of a hypothetical survey question, test whether or not we find support for the existence of what we have coined as the don't-want-to-complain bias.

## 3 | METHODS

The Norwegian P2P project has used both qualitative and quantitative approaches—building on each other but comprising four separate studies: (a) quantitative mapping (Slettemeås & Kjørstad, 2016); (b) qualitative informant study among users and providers of P2P services (Pettersen et al., 2016); (c) quantitative study comparing P2P markets with conventional markets (Berg & Kjørstad, 2017); and (d) qualitative informant study among platform owners (Kjørstad & Rosenberg, 2017). This paper presents results from the second quantitative survey.

### 3.1 | Selection of markets

Contrary to the European Commission and the OECD studies, the Norwegian definition and operationalization does not include platforms arranging for sales of commodities, like selling and buying (second-hand) goods and items from platforms like eBay and others. Our operationalization is restricted to *buying and selling services*, including *renting goods-services*. In this paper, we limit the analysis to five segments of the P2P service market; Airbnb (multinational), NeighbourCar (Norwegian), Finn Odd Jobs (Norwegian), Food Services (Norwegian) and Uber (multinational). The reason why we decided to investigate precisely these markets was pragmatic: these are the most frequently visited P2P markets in Norway, hence giving sufficient numbers of respondents with platform experience so that

<sup>3</sup>The two statements are refined quotes from the Norwegian interviews, intending to forward the informants' main messages.

we can make comparisons. In addition, these platforms represent multinational as well as national platforms, and both idealistic and more commercial platforms are represented.

### 3.2 | Sample

The results presented in this paper are based on a country representative sample of 5,004 respondents living in Norway in the age group 16–60 years old, collected in April 2017, by Respons Analyse A/S. In addition, data gathered in the Consumer Markets Scoreboard (European Commission, 2016) are used for comparison of platform markets and conventional markets.

In the first Norwegian survey only 6% in the age group 18–80 had been involved in P2P transactions (Slette-meås & Kjørstad, 2016). According to this survey, as well as the OECD study, older people were seldom active in the P2P markets (OECD, 2017; Slette-meås & Kjørstad, 2016). To get sufficient respondents to make market comparisons in the second survey, we decided to increase the sample size and also exclude people older than 60 years old. It appeared that since the first survey, one and a half year earlier, the proportion of Norwegian consumers aged 18–60 engaging in P2P service markets increased from only 7 to as much as 32% (Berg & Kjørstad, 2017). One fortunate consequence of this unexpectedly large increase, was that in the 2017 responding sample—counting 5,004 nationally representative respondents—as many as 1,680 had experiences from the P2P platform service markets, and we were able to make comparisons between five specific platform markets with similar conventional markets.

As some citizens are more likely than others to participate in the P2P economy, evaluations are not made by a nationally representative sample. Young people, people with higher education, people living in the capital of Oslo and in other densely populated areas are overrepresented. The respondents evaluating the conventional markets are also restricted to people with experiences from the selected markets, and hardly nationally representative. In other words, only people with experiences of these markets were asked to make evaluations.

### 3.3 | Questionnaire

The data were collected through an online survey (CATI), hence requiring simple and short questions. First, we asked respondents if they had heard about the “sharing economy” (the most common term used in public/media discourse in Norway)—followed by an easier guiding question where respondents were asked if they knew 18 specific P2P platform services like Airbnb, Uber, EatWith, and so forth. Then, respondents were asked if they had visited the markets they claimed they had heard of, and if so, they were eventually given the market specific questions. Also, general P2P market questions, including the hypothetical rating questions, were placed at the end of the questionnaire, and only given to people who already said they had bought P2P services.

Prior comparisons between P2P platform markets and conventional markets (European Commission, 2017; OECD, 2017;

Slette-meås & Kjørstad, 2016) were based on respondents with experiences from P2P platform markets, hence a strongly selected group that may not be representative for the average consumer's evaluation of the conventional markets. Such selection bias is avoided by comparing our respondents' evaluations of the P2P service markets with results taken from the European Commission's Consumer Markets Scoreboard's dashboard. Meaning that, in order to make comparisons between P2P markets and the conventional markets, we have replicated three indicators from the Consumer Markets scoreboard<sup>4</sup> (European Commission, 2016):

- *Comparability*: On a scale from 0 to 10, how easy or difficult was it to compare ... sold by different suppliers/retailers?
- *Trust*: On a scale from 0 to 10, to what extent do you trust ... to respect the rules and regulations protecting consumers?
- *Satisfaction*: On a scale from 0 to 10, to what extent did ... on offer live up to your expectations?

Based on these three indicators we were able to compare Airbnb with conventional holiday accommodation services, NeighbourCar with vehicle rental services, P2P eating services with cafés and restaurants, and Finn Odd Jobs with maintenance services. To compare Uber with the taxi-market (not monitored in Consumer Markets Scoreboard), we rely on a Norwegian study from 2015 monitoring the Norwegian Taxi-market—with similar indicators (Berg, 2015). The Norwegian Taxi market was measured on a 1–5 scale, but for the comparison converted to a 0–10 scale.

### 3.4 | Benchmark

Where to place the benchmark for a satisfying result can be hard to decide. In similar evaluations, for example, customers' evaluations of 160 Norwegian firms, an average above 7(0) on a 0–10(0) scale has often been set as limit for a satisfying customer contentment (Norwegian Business School—BI, 2018). The Market Performance Index for EU28<sup>5</sup> showed 7.3 on the comparability indicator, 7.1 on the trust indicator and 7.7 on satisfaction. In our interpretation of the following results we decided to use 7.0 as our benchmark for a fairly well-functioning market. To facilitate the interpretation of the averages from a 0–10 scale, Table 1 shows the corresponding results on the 1–5 scale:

As shown in Table 1, 7.0 on the 0–10 scale corresponds to an average of 3.8 on a 1–5 scale, or in wordings close to ‘good’. It is reason to interpret an average close to ‘good’ as quite satisfying.

<sup>4</sup>The European Commission's Consumer Markets Scoreboard monitor ± 50 consumer markets in 28 EU countries + Norway and Iceland. In each country, each market is evaluated by approx. 500 consumers who visited that market. Country results available on Consumer Markets Dashboard online: [https://ec.europa.eu/info/policies/consumers/consumer-protection/evidence-based-consumerpolicy/consumer-scoreboards\\_en](https://ec.europa.eu/info/policies/consumers/consumer-protection/evidence-based-consumerpolicy/consumer-scoreboards_en).

<sup>5</sup>Average based on approx. 500 evaluations of 28 service markets in 28 EU countries = approx. 290,000 evaluations.

	Very bad	Bad	Neither bad nor good	Good	Very good
1–5 scale	1	2.0	3	3.8	5
0–10 scale	0	2.5	5	7.0	10

**TABLE 1** 0–10 scale related to 1–5 scale



**FIGURE 1** Consumers' contentment with P2P platform service markets (dark grey) compared to equivalent conventional service markets (light grey). Average mean scores (0–10) based on the indicators comparability, trust and satisfaction. (N for P2P platform services = 819, 170, 75, 308, 107, 654. Conventional markets N = 500 pr. market, Taxi N = 913)

## 4 | RESULTS

### 4.1 | P2P platform markets compared to conventional markets

Logically, most people, everything equal, prefer to pay the lowest possible price for a commodity or a service. It has already been documented that consumers who have entered the P2P platform markets are in particular content with the price levels (Slette-meås & Kjørstad, 2016; European Commission, 2017; OECD, 2017). In the following comparison, we only consider comparability, trust and satisfaction.

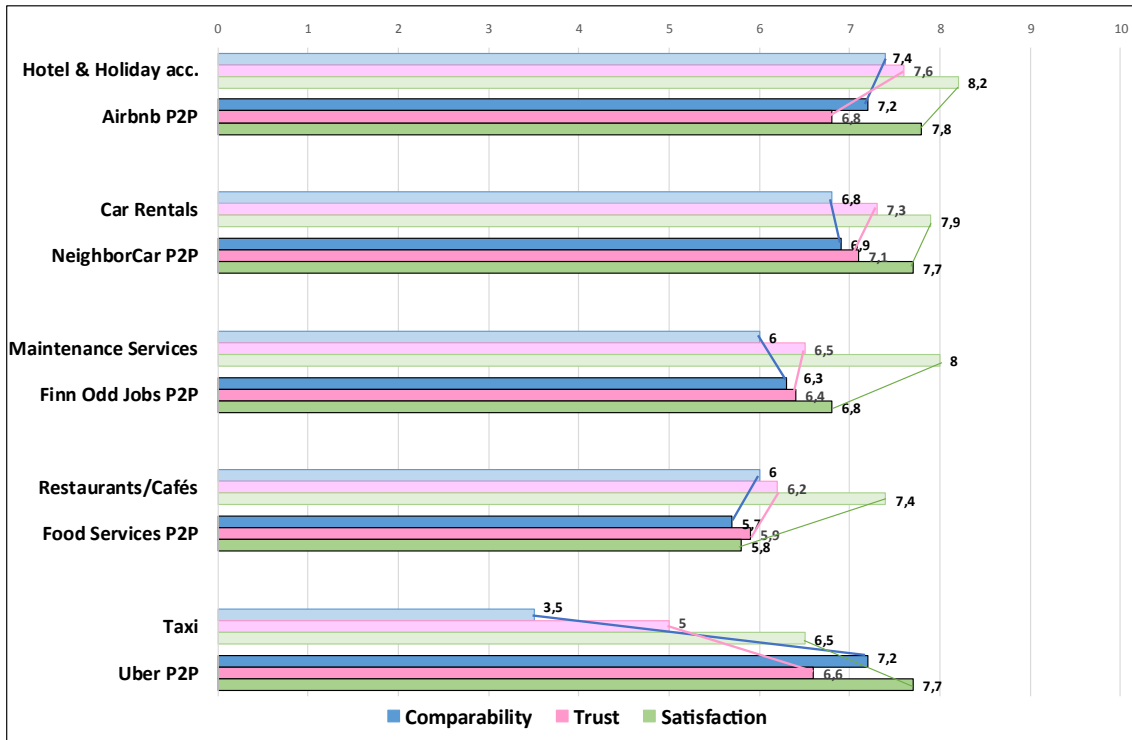
Figure 1 distinguishes between P2P platform services (dark grey columns) and conventional services (light grey columns) on five market segments, showing the calculated mean for the three indicators comparability, trust and satisfaction.

The results in Figure 1 indicate at least three things:

First; relative to our set benchmark of 7.0 for a well-functioning market, three of the five P2P platform services (Airbnb, NeighbourCar and Uber) are getting satisfactory results, compared to only two from the conventional service markets (hotel and holiday accommodations and car rentals).

Second; still, except for personal transportation services (Uber/taxi), consumers appear to be *more* pleased with conventional services than with the P2P platform services. That is, when price is not considered. The result for personal transportation is not only opposite, also, the Uber/Taxi difference is the largest. Like in several other countries, Uber in Norway struggles with tax regulation, personal transportation permits and working conditions for their drivers. During the data collection there was a lot of negative media attention towards Uber. The fact that Uber, nevertheless, is still doing so well in this comparison, is quite striking. The main Uber service, Uber Pop, is temporarily paused while Uber Black and Uberxxl continue their operations.

Third; interestingly, Figure 1 shows that the P2P platform services—except for Uber—follow the same ranking as the traditional markets. This pattern supports the idea that not only market performance, but also what we may call *the nature of a market*, affects the respondents' evaluations of a market. This is supported by the European Commission's Market Scoreboard (2016): Among the 28 Norwegian service markets included in 2015, hotel and holiday accommodation got the highest scores, car rentals were ranked as number 14, maintenance services were ranked as number 21 and restaurants and cafés were ranked as number 27 of 28 services monitored.



**FIGURE 2** Consumers' evaluation of P2P platform service markets (darker colours) compared to equivalent conventional service markets (lighter colours) on comparability, trust and satisfaction. Mean scores (0–10). (N for P2P platform services = 819, 170, 75, 308, 107, 654. Conventional markets N = 500 pr. market, but Taxi N = 913)

In this present study, the P2P restaurant market achieves even lower results than the conventional restaurant market. Generally, one might expect that it is easier to be content with a relaxing leisure product than necessary maintenance services, hence restaurant and cafes' low position is unexpected and somewhat difficult to explain. Perhaps the restaurant sector is particularly demanding because consuming food prepared by unknown others place the eater in a vulnerable—followed by a more reflected-position?

The taxi-market was not included in the Scoreboard, so here, we rely on data from Norwegian studies (see methods). In the Norwegian pre-scoreboard *Consumer Satisfaction Index* the taxi-market was ranked at the bottom of 40 monitored markets (restaurants not included in that study) (Berg, 2008). The taxi result was no better 10 years later (Berg, 2015). It is reason to believe that the large Taxi/Uber deviation from the main pattern shown in Figure 1, is affected by a long lasting badly functioning taxi-market and that Uber's conquering of this market was an easy match, until requirements from public authorities made them withdraw from the Norwegian market.

#### 4.2 | Comparability, consumers' trust and satisfaction

Complexity—making it more difficult to compare products and providers—has been distinguished as one major challenge for conventional consumer markets (Berg & Gornitzka, 2012). Trust, more

precisely trustworthiness, between suppliers and consumers is a key factor for all well-functioning markets. In Figure 2, we show how consumers evaluate markets' comparability as well as their trust and overall satisfaction with our selected service markets. These are the three indicators constructing the contentment-index presented in the previous figure. To facilitate visual comparison between the conventional markets (lighter colours) and the P2P markets (darker colours), lines are drawn between the indicators from conventional to P2P markets:

Is the pattern already presented in Figure 1 repeated for each and one of the three indicators considered in Figure 2? Mostly it is. The conventional markets, except for Taxi, are doing better than the P2P markets on 'satisfaction' and 'trust'. For 'comparability' however, in addition to the Taxi market, also car rentals and maintenance services show lower results than their P2P competitors. More precisely, in addition to Uber, also Finn Odd Jobs and NeighbourCar make it easier for consumers to compare and choose services than in similar conventional markets. According to a saying, the simple way to increase the well-functioning of a consumer market is exactly to increase its comparability.<sup>6</sup>

But, why do conventional hotels and holiday accommodation and restaurants and cafés get better results than the P2P services on comparability? For the hotel and holiday accommodation sector a

<sup>6</sup>First stated by Maija Puomila, Director of Finnish Competition and Consumer Authorities, and member of the European Commission's Consumer Markets Expert Group, who are following closely the Consumer Markets Scoreboards.



plausible explanation is that they present their offers on similar digital platforms as Airbnb, like Hotels.com and Booking.com, offering same kind of comparability. Also the conventional restaurant sector's comparability has been improved through global platforms such as Tripadvisor.com, as well as by Norwegian food authorities' easily observable and obligatory food quality ranging and seal of approval on hygiene factors.

If we count and compare the conventional versus P2P service markets with scores below 7, we may say that while *comparability* seems to be the major problem in traditional markets (four out of five conventional markets obtain an average comparability score below our benchmark), *trust* may be the major problem in the P2P digital platform service markets (four of the five P2P service markets obtain an average trust below our benchmark).

#### 4.3 | Are trust-generating rating and review systems reliable?

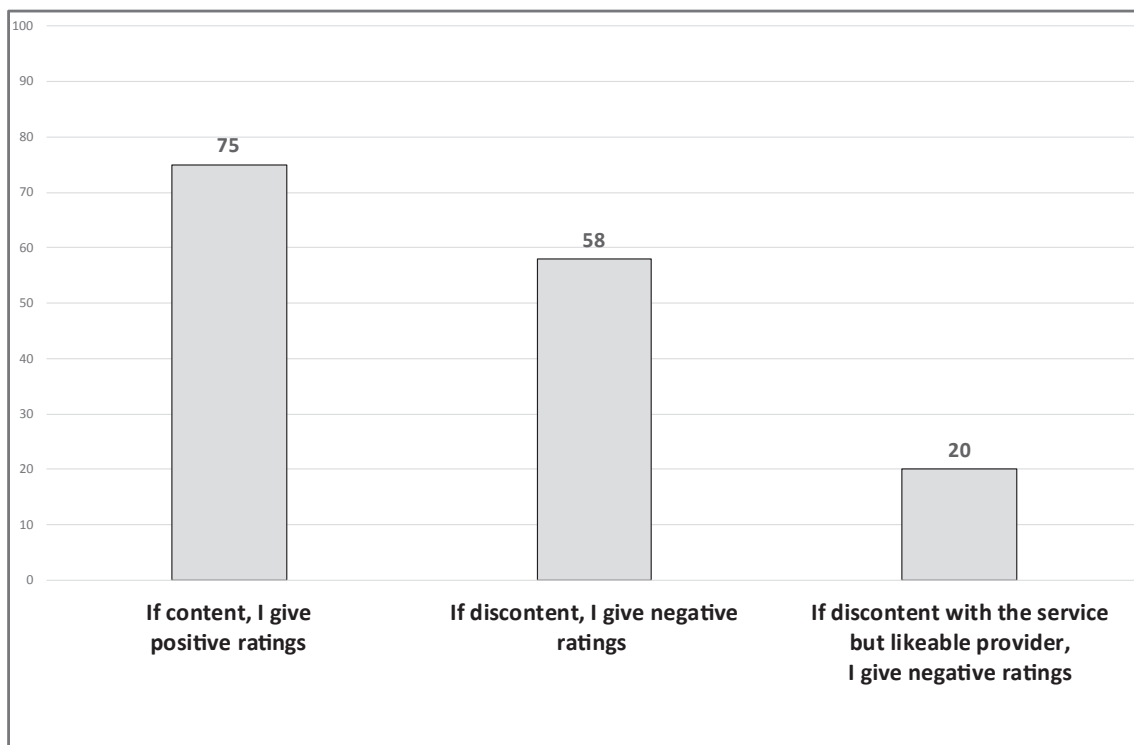
If consumers appear to be less willing to make complaints than to give positive responses when engaged with P2P rating systems, this is one factor that will make such rating systems less accurate and less trustworthy. To investigate whether or not there is a significant *don't-want-to-complain bias*, we gave the respondents in the quantitative survey a hypothetical question: Imagine you bought a service on the P2P platform service market. How would you evaluate—or rate—the service if you were; (a) content, (b) discontent or (c) discontent with the service, but the provider was nice?

The results in Figure 3 indicate that the informants from the prior qualitative interviews, quoted earlier, are quite representative. People do not like to give negative feedbacks. While 75% said they would give positive ratings if they were content with a service, only 58% would give a negative rating if discontent. Even fewer, only 20%, said that they would give negative ratings if they were discontent with the service, but the provider was nice. The results in Figure 3 give reason to claim that *positive ratings are strongly over-estimated*. Hence, trust-building rating systems, designed to enhance safe and trustworthy consumption on P2P digital platforms, are affected by a rather strong and significant *complaint bias*.

Consumers are not rational actors with full information of how markets work, but often kind and naïve players in the market game. This human behavioural bias—*people do not like to complain*—unfortunately, as shown in Figure 3, contribute to overestimated positive ratings, hence lower reliability in the P2P platform markets' trust-building system.

## 5 | DISCUSSION

One might say that the P2P platform economy constitutes a 'shadow economy', as consumer rights and working regulations that safeguard consumers and providers are unclear and open to interpretation (Kjørstad & Rosenberg, 2017). Due to taxation and regulation controversies, one dominant P2P supplier, Uber, had to put parts of their operations on hold in several countries, including in Norway (Norwegian Broadcasting Corporation, 2017). And, in many cities Airbnb has been distinguished as the driver of an unfair increase in the housing prices,



**FIGURE 3** The complaint bias: Imagine you bought a service on the P2P platform service market. How would your experience affect your evaluation? Percentages. (N = 1,680)

producing a subsidy of tourists, leaving young people outside the housing markets (Thompson, 2018). Governments acknowledge that there are considerable tax-problems, and there is an emerging agreement, also among suppliers, that these new marketplaces are in need of regulation (Pettersen et al., 2016).

On the positive side, there is reason to believe that P2P platforms have promoted innovations and increased comparability for consumers in conventional markets. As an example, probably provoked and inspired by Uber, the largest taxi company in Norway has launched an app (after our data collection) that makes it easier for consumers to book rides and to be informed about taxi prices.

Basically, on the condition that peer buyers' trust in the transactions are met by peer sellers' and platforms' trustworthiness, we believe that the P2P platform markets represent a good supplement to the conventional consumer markets. Our study, however, distinguishes a *don't-want-to-complain bias* that may threaten the rating and review systems that were supposed to maintain and support the relational trust between peer-sellers and peer-buyers in a market troubled by unclear governmental regulations.

### 5.1 | Who are responsible and who can be trusted?

The Norwegian studies, supported by the European and OECD studies, demonstrate that there are uncertainties among consumers and providers regarding who is responsible and who to trust when something goes wrong, what are the consumer protection rules, and so forth. A discussion paper ordered by the Norwegian Ministry concludes that not only peer-buyers and peer-providers, but also platform owners, find it challenging to interpret and adjust to rules and regulations concerning digital platform markets. A stakeholder representing the largest Norwegian P2P platform stressed that today's platform markets are in need of clear boundaries distinguishing what is accepted and what is not for actors in the P2P economy. Today, serious platform owners call for clear rules and regulations in order to secure fair competition on equal terms and conditions (Kjørstad & Rosenberg, 2017). All over, it is not surprising that consumers are confused and insecure about their consumer rights and who to trust, when the conditions are ambiguous also from the viewpoint of regulators, platform owners and peer providers.

### 5.2 | Who is peer and who is professional?

The Norwegian Consumer Authority has been stressing the importance for consumers to know the providers' status, as a private or professional actor, especially because their consumer rights depend on who they are dealing with (Kjørstad & Rosenberg, 2017).

Recently, according to *New Deal for Consumers* (2019), European consumers' online rights<sup>7</sup> were strengthened by a

general requirement on transparency; *when buying from an online market place, consumers will have to be clearly informed about whether they are buying goods or services from a trader or from a private person, so they know what protection they will benefit from if something goes wrong* (from European Commission Press Release Database, 2019). The hidden message, however, is that P2P markets are still in the shadow, and that peer consumers and peer providers cannot rely on system trust provided by governmental authorities.

### 5.3 | The complaint bias-problem

The main contribution of this paper is the discovery and conceptualization of the *don't-want-to-complain bias*. The existence of this mechanism is consistent with findings from the European Commission's (2017) study, indicating that discontent consumers seldom leave negative ratings and reviews, and that only two out of three agree or slightly agree, that such assessment systems give adequate information about the quality and trustworthiness of the product and the provider. Also the OECD (2017) study reports that many users, even though they value reviews and ratings for their own choices, recognize that reviews and ratings cannot always be trusted. All over, it is reason to believe that many users of P2P services are already aware of the weaknesses in the P2P platform markets' trust-building systems.

Brennan, Sourdin, Williams, Burstyn, and Gill (2017) note that vulnerable consumers tend not to complain, and that there is a *deep pool of problems* that do not generate complaints due to consumer vulnerabilities. Their suggested solution is simplified complaint handling systems. We agree that reduced complexity will improve complaint frequencies and benefit all consumers, but it will not eliminate the *don't-want-to-complain bias*. Platform markets, as well as conventional markets, should strive to be complaint sensitive, and to acknowledge that the complaints they receive probably represent many silent, unsatisfied consumers. If platform owners on the contrary manipulate ratings to their advantage, this will ultimately destroy the intention behind the trust-building review and rating systems. Unfortunately, the European Commission's (2017) study indicates that platform owners are more likely to increase than to reduce the complaint-bias, implicitly contributing to a potential collapse of their own trust-building system that P2P markets depend on.

Leaning on Botsman (2017), we argue that well-functioning P2P markets depends on distributed trust and its trust-enhancing reputation system. Securing transparent, trustworthy and sustainable rating and review systems is first and foremost platform owners' responsibility. Also, raising awareness among consumers about their role in upholding of the rating and review regimes, may help reducing the complaint bias. We also acknowledge that there is a need for clearer market guidelines and governmental regulations of P2P platform markets.

<sup>7</sup>Norway is EEA member, and obliged to adhere to the EU and EEA countries' minimum consumer protection regulations and rules. Member countries are free to apply stricter national consumer regulations.

## 5.4 | Limitations and further research

Peer-to-peer platform markets is a global phenomenon, but the study presented here is based on Norwegian consumers and cannot unconditionally be generalized to countries with different characteristics. Norwegian citizens have a high level of access to the internet (98%), computers at home (94%), smartphones (95%) and Tablets (72%) (Schiro, 2018). When it comes to digital maturity, Norway presently ranks fifth among the European countries, according to the Digital Economy and Society Index (DESI, 2018). This index comprises indicators such as digital connectivity, competence/capital, use of internet services, business digitalization and digital public services (cf also Slette-meås, 2018). Hence, Norway has become one of the most advanced digital economies in Europe.

Also, together with the other Scandinavian countries, Norway is one of Europe's high trusting countries (Berg, 2014; OECD, 2015), including high trust in public authorities' enforcement of consumers' rights (European Commission, 2019). According to the Consumer Condition Index Norway is ranked as number two out of 30 European countries (European Commission, 2019).

The above mentioned population characteristics may indicate that Norwegian participants in the P2P markets, more often than participants from many other countries, wrongly believe that they can rely on public authorities' enforcement of consumer rights, also in P2P online transactions. We are not certain how this can affect the results presented here.

Studying conditions for trust in P2P platform markets is particularly interesting because, contrary to conventional markets, P2P transactions cannot rely on governmental laws, regulations and security net. The relation between regulations, trust and P2P practices deserve more research and attention. The discovery of the don't-want-to-complain bias and its consequences for the functioning of P2P markets should be further investigated.

## 6 | CONCLUSION

Well-functioning markets are characterized by high comparability, trust in transactions and satisfied consumers. According to our comparisons between conventional markets and P2P markets, the digital P2P platform markets show higher comparability in some markets, while lacking trust may become a hindrance for these markets' future functionality and performances. As long as P2P markets are not supported by governmental laws and regulations, peer buyer's and peer seller's trust in each other depend on a well-functioning platform and a trustworthy rating and review system. If this system appears not to be trustworthy, it is probable that peer by peer will lose trust and return to the conventional markets.

Based on the study presented here, we can describe a mechanism embedded in what we have coined as the *don't-want-to-complain bias*: Consumers do not like to complain, especially not when providers are peers and not commercial actors. When consumers do not complain, neither the providers nor the platform owners,

receive information about failures and shortcomings. If people resist to complain, platform owners will lack insights and reasons to improve the quality of their services, as well as reasons to block out bad acting providers from their platforms. The main point here, however, is that lacking negative ratings, hence overestimating positive ratings, will increase potential consumers' expectations, followed by increased risk of disappointment and dissatisfaction. When consumers realize there is a complaint bias in the rating system, they will naturally lose confidence in the ratings. Eventually, this may threaten the well-functioning of P2P markets.

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