



# Exploratory study of consumer issues in online peer-to-peer platform markets

Task 3 Report



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*Justice and  
Consumers*

## EUROPEAN COMMISSION

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## 1. Details about the sample

### 1.1. What was the methodology used?

**10 countries** were included in this qualitative research: Bulgaria, Denmark, France, Germany, Italy, Poland, Slovenia, Spain, the Netherlands and the UK

Fieldwork took place in the week of **23rd to 27th of May**.

**One focus group** was held in each country. Each focus group took **2 hours**. As foreseen, in most countries minimum **8 people** participated in the focus group discussion. Exceptions were the Netherlands and Spain, where, despite over-recruitment to anticipate annulations, only 7 people attended.

It was particularly difficult to recruit users of platforms where one can hire other people to do odd jobs *or* sell one's services to do odd jobs for other people. To increase the chances to find this user profile we enriched the list of eligible platforms, based on feedback of the European Commission. Eventually, all countries recruited at least one user, however in France the recruited user for this type of platform did not turn up for participation.

The respondents invited were recruited via agencies specialized in recruitment for qualitative studies. The detailed screening questionnaire is included in appendix. The

Topic	Criterion	Quota
Gender	Male	min. 3
	Female	min. 3
Age	18-34	min. 4
	35-54	min. 2
	55+	min. 1
Education	secondary education	min. 1
	tertiary - vocational	min. 1
	tertiary - higher education	min. 2
Experience	as peer-consumer	min. 3
	as peer-supplier	min. 3
Type of platform used	buying/selling GOODS	min. 1
	sharing/renting GOODS	min. 1
	sharing/renting ACCOMODATION	min. 1
	sharing/hiring TRANSPORTATION	min. 1
	hiring/doing ODD JOBS	min. 1

most important quota are summarized in the table below.

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Topic	Criterion	Actually achieved									
		Uk	DK	FR	DE	IT	NL	PL	SL	BU	ES
Gender	Male	4	4	5	5	4	4	4	5	4	4
	Female	4	4	3	5	4	3	4	3	4	3
Age	18-34	4	3	4	6	4	4	5	4	4	4
	35-54	3	3	3	4	3	2	2	2	3	2
	55+	1	1	1	1	1	1	1	2	1	1
Education	secondary education	1	1	0	2	4	2	1	1	1	2
	tertiary - vocational	1	1	1	0	0	2	3	2	1	3
	tertiary - higher education	6	6	7	8	4	3	4	5	6	2
Experience	only peer-consumer	3	4	2	2	1	2	4	2	4	4
	only peer-supplier	1	1	/	1	2	/	/	1	3	3
	both: peer - consumer and supplier	4	3	6	5	5	5	4	5	1	/
Type of platform used	buying/selling GOODS	8	6	8	8	2	2	8	7	1	6
	sharing/renting GOODS	3	3	2	1	2	2	6	3	1	2
	sharing/renting ACCOMODATION	5	3	7	2	2	2	4	4	3	3
	sharing/hiring TRANSPORTATION	5	4	8	5	2	0	4	6	3	3
	hiring/doing ODD JOBS	1	2	0	3	1	1	3	1	2	1



The discussion in each focus group was moderated by experienced moderators, all native speakers and all based in the country in question. All these moderators followed a discussion guide. The detailed discussion guide can be found in appendix.

With regard to the **validity** of the conclusions, it must be mentioned that, inherent to the nature of qualitative research, results are based on people's **perceptions** rather than on facts. Also, the research sample was rather small (1 group per country, 7 to 10 respondents per country, spread across different criteria). Consequently, results are **descriptive** which makes it difficult to state whether observed differences between countries or types of respondents are significant.

## 1.2. What kind of personalities did we talk to?

Based on the perceptions and psychological analysis of the moderators some characteristics of users of P2P online platforms could be identified.

**Younger** consumers appear to be more open towards online P2P sharing, although it should be said that a large variety of ages is attracted by the phenomenon. It probably is more about having a certain **mentality**, more than it is linked to a certain age group. However, it should be noted that older people rather prefer the type of online P2P platforms that still allow for a personal face-to-face interaction at some point (e.g. physical payment and exchange of goods).

The attitude of people involving in P2P transactions could be best described as **self-confident, self-reliant** and **independent**. They perceive themselves as having a high level of expertise, have a high trust in their own judgements and are confident in making fast decisions.

*"I decide." (PL)*

*"I know how to evaluate a product." (DE)*

They are **cost-conscious** and could be labelled as **maximisers** and **satisficers**, wanting to realize maximum value from what they have, minimizing waste and satisfied with the fact that sometimes products and services only need to be good enough rather than the best. **Tech-savvy** is also an adjective that suits them well. They are susceptible to **trends** and **innovations**. Adopting trends and innovations are a way for them to stand out, be original and be different. On an emotional level online P2P platforms are seen as an alternative, "out-of-the-box" solution.

*"My best friend would say I am atypical. I am a bit crazy. I am different". (FR)*

*"I like it because it's different." (IT)*

Extensive **travelling**, for both leisure and work purposes, is a shared passion. Related to that these people should be described as quite **open-minded, curious, open to the world, non-traditional** and **experiencers**. They have an **active** and **dynamic** life-style, doing a lot of extra activities after working hours, e.g. sports, gardening, cooking, drawing, side-business.... They tend to **trust** other people and especially equal-minded spirits. Still, they are in general prepared to take a certain level of **risk**. Dealing with risk is part of their experience-driven mentality ("feeling alive and kicking") and is also part of the game of making smart deals ("no pain no gain", "thrill of the deal").

In the context of P2P, most declare to have **started as a peer-consumer**. However, it is mentioned that once one starts buying or sharing services and goods one also

tends to sell or offer goods and services. Some feel that being both a provider and a consumer helps to avoid problems and manage expectations (e.g. helps to interpret reviews better).

The **frequency of use** however varies a lot from person to person. Some use them daily (up to 1 or 2 hours), some biweekly and some once a month or whenever there is an occasion (e.g. when cleaning out the closet).

*"I use it [Wallapop] daily and it's rare that for a week I don't buy anything. I am hooked on it." (ES)*

A **broad range of online platforms** are being used. People also tend to use **more than just 1 or 2 platforms**.

## 2. Understanding online P2P platforms

### 2.1. How do people look at and what do they expect from P2P platforms?

In most countries covered the perception prevails that exchanging goods and services via the internet between individuals is **gaining popularity** rapidly. Especially online platforms for housing and transport are perceived as **hot and trendy**.

Difference between countries however exist. In Slovenia the offer of *and* on P2P online platforms is perceived as quite limited. In contrast, in the UK, France and the Netherlands users of P2P indicate that P2P is becoming their default option whenever beneficial, after which they will compare with traditional retail options.

*"In the last few years it [P2P platform usage] has definitely got way more." (UK)*

Additionally, in some countries, such as Slovenia, Poland, Denmark, Germany and the UK, **Facebook and even Instagram are also becoming "trending" as a facilitator for P2P transactions**. The advantages of these social networks vs. online P2P platforms are that more people are participating and that you tend to exchange goods and services among people you are somewhat more familiar with and thus trust more.

*"No-one is on every one of these P2P platforms, but everyone is on Facebook – the biggest community in the world." (UK)*

*"I use it for getting home. I live near Karpacz, so I use Facebook or BlaBlaCar." (PL)*

In general, users of online P2P platforms first and foremost focus on the advantages and the **positives** it brings them. Negative aspects, such as risk, fraud, possible rip-offs... are mentioned spontaneously but are not emphasized.



## 2.2. How do they distinguish between different types of P2P platforms?

### 2.2.1. Top-of-mind classifications

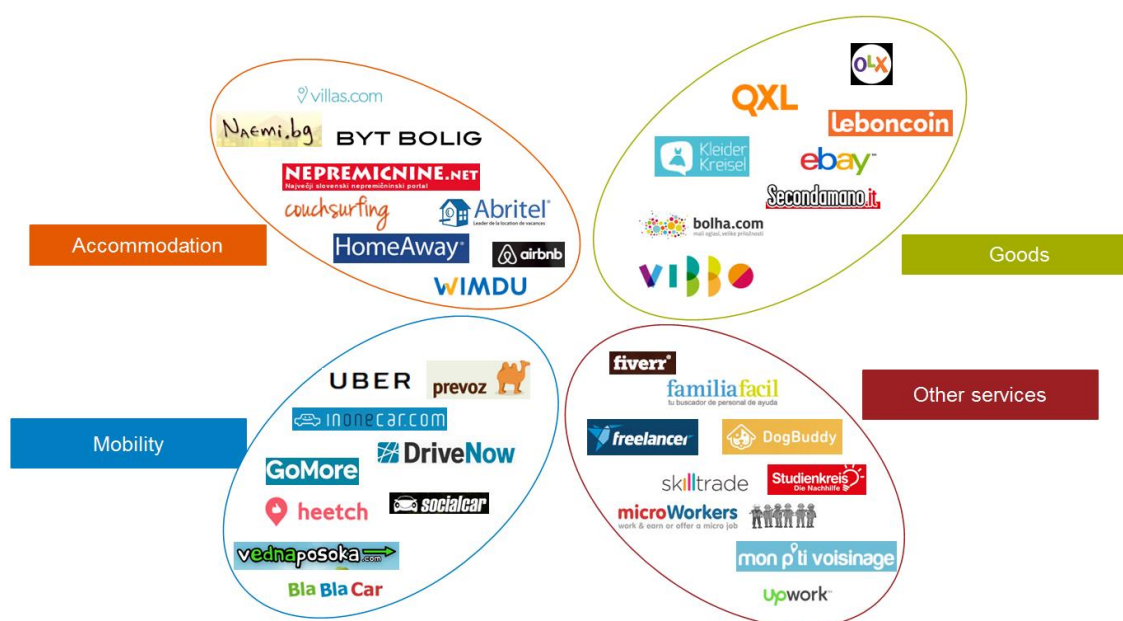
When asked to sort online P2P platforms into groups, P2P users principally differentiate between 1) sectors, 2) physical goods vs. services, and 3) specialists vs. generalists.

#### Sectors

Sectors or themes distinguished are goods, accommodation, mobility, and other services.

Examples:

- Bulgaria: OLX for goods, Naemi for accommodation, Vednaposoka for mobility, Upwork for services
- Denmark: QXL for goods, BytBolig for accommodation, GoMore for mobility, MicroWorkes for services
- France: Leboncoin for goods, Abritel for accommodation, Heetch for mobility, Mon P'ti Voisinage for services
- Germany: Kleiderkreisel for goods, Couchsurfing for accommodation, DriveNow for mobility, Nachhilfe for services
- Italy: Secondamano for goods, HomeAway for accommodation, BlaBlaCar for mobility, DogBuddy for services
- Poland: OLX for goods, Wimdu for accommodation, Otodojazd for mobility, SkillTrade for services
- Slovenia: Bolha for goods, Nepremicnine for accommodation, Prevoz for mobility, Freelancer for services
- Spain: Vibbo for goods, Airbnb for accommodation, SocialCar for mobility, FamiliaFacil for services
- UK: eBay for goods, Villas for accommodation, Uber for mobility, Fiverr for services



Grouping by sector is the **most prevalent way** to approach online P2P platforms. It was used as an approach to segmentation in 9 out of 10 of the investigated countries (the exception was the Netherlands). Still, it should be mentioned that in most countries platforms for services appear to be far less used and therefore less known.

### **Physical goods vs. services**

Examples:

- UK: BlaBlaCar vs. Shpock
- The Netherlands: Marktplaats vs. Helping
- Poland: Allegro vs. SirLocal

### **Generalists vs. specialists**

Examples:

- UK: Craigslist or Fiverr vs. DogBuddy
- Spain: Vibbo vs. Fotocasa or AutoScout24
- Germany: Kleinanzeigen vs. Kleiderkreisel
- Slovenia: Bolha vs. Prevoz

### **Special cases are online platforms for pure sharing, pure swapping or giving away for free**

Although, from a consumer perspective, an idea of exchange is included into the perceptions of online P2P platforms, “pure” exchange platforms are in none of the covered countries popular. Possibly “pure” swapping is less popular as it implies an additional complexity. Participants are both supplier and consumer at the same time. Also, “pure” sharing is not top of mind for the target public. They always seek a personal benefit, far more than a social benefit (e.g. even with free exchange = to get rid of something).

Examples:

- UK: Freecycle or Lovehomeswap
- The Netherlands: Woningruil or Peerby
- Poland: Wymiennik
- Slovenia: Podarimo

*"There is no sales here [Wymiennik], just exchange and no cash... You can exchange products, experiences, services. I guess, everything... I help you in the garden, you help me clean my windows... Great. If I need something, but I don't have money to pay for it." (PL)*

*"You give it away...I have a table but we don't have the space for it. I tried to sell it but didn't find a buyer. I put it on Freecycle, I'd rather give it away otherwise I'd have to pay the council to take it away." (UK) [personal financial benefit still exists]*

#### **2.2.2. Secondary ways of classification**

When probing further other elements of distinction come to the surface.

### **Extent of involvement, mediation and support by the platform in the transaction**

The more support a platform gives the more they are seen as a corporation in their own right and the less they are seen as a “pure” P2P. However, more support is also closely tied to more protection. Preference for one or the other varies depending on personality and context of country (e.g., more support is more appreciated in countries where P2P is not yet mature, more support is appreciated by people more sensitive to risk).

Examples:

- UK: Uber and Airbnb have high involvement vs. Gumtree has no involvement

### **Extent to which the process is completed online**

Some online P2P platforms allow to complete the whole process online whereas others only use the online channel to initiate the first contact after which the payment and/or the delivery of the goods or services are completed offline. Again preference varies between countries, personalities and between providers and consumers. Providers tend to often appreciate a completely online process as they perceive it as being more secure in terms of payment. Consumers regularly appreciate a physical exchange of money and goods, as it allows for a physical inspection before payment.

Examples:

- Germany and Italy: eBay vs. BlaBlaCar

*“You can divide them by the payment service offered.” (IT)*

### **International, bigger platforms vs. local, smaller platforms**

Examples:

- Germany: eBay vs. Quoka
- Bulgaria: eBay vs. OLX
- Slovenia: AliExpress vs. Bolha

International online P2P platforms are often perceived, especially in countries where P2P appears to be less developed such as Slovenia, as giving more protection, being more credible, well-designed and well-functioning. However, possible barriers towards these international platforms could be language (not available in the local language), physical distance between parties (no possibility for physical check), and higher fees.

Local online P2P platforms, especially in countries less developed in terms of the sharing economy, are often perceived as malfunctioning and being “one step behind” the global platforms.

### 3. Attitudes, expectations and experiences

#### 3.1. Drivers and barriers towards using online P2P platforms

**There are numerous drivers, numerous reasons to participate on online P2P platforms.**

**Directness of transaction:** direct selling, direct buying, direct transactions, personal, between private individuals, between equals, equal negotiation power, convivial, less fuss

*"It's convivial ... It's an exchange of goods or services between private individuals, not between a buyer and a shop keeper." (FR)*

*"It's more direct and honest. It's not a company that wants to make profit at your expenses." (DE)*

*"Besides you can talk directly to the person who sells it. So great..." (PL)*

**Convenience:** speed, fast, immediate, saving time, easy, simplicity, in a few clicks, useful filters, 24/7

*"You can do it from home." (ES)*

*"Easy and quick. Everything is done in a few clicks." (FR)*

*"You really save time ... It's practical. You find everything you want, without moving from your sofa, whatever the time or the day." (FR)*

*"TicketSwap is super! My pal fell ill. I posted the ticket online and sold it a little under the price within 15 minutes!" (NL)*

**Saving or earning money:** cheaper, smart deals, bargains, enabling price comparison, affordable premium products, (additional) income

*"It's not possible to find cheaper accommodation via the traditional economy." (ES)*

*"Good deals ... Products are less expensive than in the traditional economy... It's a side effect of the economic crisis. People have fewer resources than before." (FR)*

*"I bought a brand new baby carriage, never been used, which costs 130 BGN but I bought it for 40 BGN. Such a bargain!" (BG)*

*"I like it because I can find the best offer on the market." (IT)*

*"The sharing economy is just so smart. Oh my. I must say. It's just so smart!" (DK)*

*"I really hate going shopping, but at the same time I want to compare prices for everything. Whoever invented P2P platforms is a pure genius." (BG)*

**Saving resources:** optimize your personal resources, resourcefulness, recycling, reducing waste, social responsibility, less spending on marketing, questioning consumer society, focus on experiences rather than ownership, accumulating fewer things, ideological

*"It's about optimizing the resources we have." (DK)*



*"An exchange, a way to get rid of things you no longer need." (ES)*

*"Giving a second life to products instead of throwing them away... Car sharing is ecological and it implies less traffic." (FR)*

*"No overconsumption and waste. You recycle products instead of putting them in the garbage ... Platforms aimed at transports also help reducing traffic!" (FR)*

*"No marketing, no packaging ... We are fed up with sales assistants that push you to buy always more. You purchase second-hand products versus new ones." (FR)*

*"I don't have to buy a large machine that I only use once." (DK)*

*"Lack of ownership...instead of buying a car you borrow someone else's. You don't have to deal with all that stuff." (UK)*

**Mutual advantages:** doing someone a favour, doing good

*"Mutual for all of them is that you are doing someone a favour - no matter if you are buying or selling." (DK)*

*"Solidarity ... Mutual aid ... Sharing a good with someone that does not have it e.g. a car, a drill." (FR)*

*"It makes you feel good as well. I would rather give my money to another person rather than to a big corporation." (UK)*

**Broad and unique offer:** exchanging, sharing, renting, hiring, products, services, accommodation, transport, variety, broad range, wide selection, wider than in the traditional economy, unique items (products from abroad, customized products, designer series, used items), access to a bigger market

*"Allows you to find new things, things you didn't know existed or rare items." (SI)*

*"There is a large diversity of products and services ... You are 100% sure to find what you look for... You can even find very specific items." (FR)*

*"I used Etsy. I bought a shirt with a fox print. I told them what I wanted, gave them my size and they handmade it for me." (NL)*

*"I use OLX. There are interesting things for me, because they are unique things. People are selling various things: old, from other countries, souvenirs..." (PL)*

**Innovative and trendy:** websites, apps, social media, mobile, novelty, innovation, a way to be different, alternative, "out-of-the-box", fashionable, trendy

*"So 2016." (BG)*

*"It's cool." (IT)*

**Experience-driven:** fun of bargaining, thrill of the deal, a kick, a challenge

*"I am more satisfied... If I bargain, I feel happy afterwards." (DE)*

*"It's like a game, eBay. You are sad if you don't get the article in the end." (DE)*



**Feeling part of a community:** social contacts, social interaction, kindred spirits, connecting people, connecting all over the world (national and international)

*"I love to meet new people who have also adopted this solution." (IT)*

*"First and foremost the sharing economy is about community." (DK)*

The **drivers** towards using online P2P platforms are thus **plenty** and concern both rational elements (saving money, saving resources, varied offer) and emotional aspects (feeling smart, enjoying the thrill of the game, feeling part of a community of kindred spirits, feeling different and trendy).

**Problems** are perceived as only secondary, and are mainly limited to the general perception of risk.

**Risk:** no rules, **unregulated**, without intermediaries, possibility of fraud, risk of data leaks, risk of scams, confidence needed, trust-based

*"Supply and demand, without intermediaries."(FR)*

The **most important barrier** users see is thus the **risk** taken when engaging on these platforms. But most people feel that the benefits of these online P2P platforms definitely outweigh the risks.

*"Despite all the issues I will still use Bolha in the future. Because there are so many useful products there, It's worth taking the risk." (SI)*

**High fees** are not mentioned spontaneously and are thus **not top-of-mind barriers**. They are however explored further down as they come forward when talking about examples of bad experiences and when distinguishing between professional versus poor quality platforms.

Other elements such as **unavailability of offers or interested peers, political and social aspects, difficulty to use, and payment restrictions** are perceived as **not relevant by current users**.

**Some exceptions** to this general observations exist.

In **Slovenia** the unavailability of interested peers (consumers and providers) or suitable offers is an issue as the online P2P market has not yet reached a critical mass of users in the Slovenian market.

In **Spain** the issue of lack of interested peers is mentioned as well but for different reasons: the offer in Spain on some online P2P platforms such as Mil Anuncios and Wallapop appears to be very extensive but some technical issues on these websites make it difficult to screen the offer appropriately (lack of relevant filters).

In **Denmark, Bulgaria and Spain** users sometimes experience technical issues, mainly in the context of mobile or tablet use.

In **Denmark** specifically **expensive shipping** is mentioned as an important obstacle for online P2P platforms focused on buying or selling goods. In Denmark it's very expensive to send goods by post.

*"Shipping! Oh my god, expensive. Some things are not worthwhile just because of the shipping price." (DK)*

### 3.2. How do people actually experience online P2P platforms?

#### 3.2.1. Good experiences

Good experiences are plenty and concern both platforms and peers.

#### **Good experiences with the platforms**

Both peer-consumers and peer-providers report plenty of satisfying experiences with online P2P platforms. In general, they perceive many of these platforms as **secure**, **reliable** and **responsive**.

The best performing platforms are often those that are reachable by phone or mail, that charge management costs, that have a strict registration system, that have a customer support policy, that provide receipts and invoices, that have a ranking and review system and/or that have an integrated or trusted third party payment mechanism (= measure of professionalism). Users, **although appreciating the directness of transactions** in a P2P context (as mentioned in chapter 4.1), **also value the larger degree of involvement of professional platforms** when a problem occurs. They appreciate having the help of a good platform in the back in case of problems. Moreover, less problems occur on better quality platforms. These platforms actually succeed in successfully facilitating direct transactions, by setting good ground rules (e.g. through strict registration systems) and by interfering only when asked for (e.g. through a good customer support system). However, this larger degree of involvement often comes at the expense of the prices charged. Higher fees are perceived to enable the resources and infrastructure needed to provide more support and protection on a platform. Often, **larger, international** platforms are perceived to outperform local, smaller platforms in terms of creating a good platform experience.

*"Mobilepay makes everything much more easy." (DK)*

Examples of platforms that are mentioned as secure, reliable and responsive are: Trocdestrains, Heetch, Bolha, Airbnb, eBay, Uber, Taskrabbit, Amazon, Allegro.

- Trocdestrains uses a ranking system to evaluate the reliability of train ticket offers (3 green stars = very reliable offer).
- Heetch reacts rapidly, via SMS, to give additional explanation or to solve problems with the functioning of its app.
- Bolha enables exchanging contact details between peers, which facilitates physical exchanges allowing for more control over the transaction.
- Airbnb enables secure and easy contact with the platform or between peers (=contact details of peers are not available before the payment is done), has a great ranking and review system, has a critical mass enabling relevance of this system and provides good discounts for new members.
- eBay has a good ranking and review system and has an excellent return policy
- Uber provides ease of contact and fast refunds for cancellation.

- Taskrabbit foresees in introduction sessions for potential suppliers of in-home services
- Amazon has an excellent return policy
- Allegro provides confirmation of payment to the provider.

*"My husband gave a bad grade [on eBay] because the item was not delivered on time. He received an email from the provider, begging him to change the grade, promising to send another item in return. When he checked on the provider a week later, she did not exist anymore." (SI)*

*"Allegro gives me a message when the money transfer has been made so that the provider knows that I paid, I know that he knows and everything is in order. At OLX there is no such information." (PL)*

In countries less developed in terms of the sharing economy or online transactions in general (Bulgaria, Slovenia) or for people with a more security-oriented mentality (Germany, Spain, women, older people), **face-to-face options** on platforms are appreciated: being able to pay in person with cash, facilitating face-to-face exchanges, preview of delivery, introductions of potential suppliers of in-home services, etc. In this context, Wallapop in Spain provides an interesting option of being able to include the location of the peer as a criterion of choice.

Other **options** that are mentioned as useful are elements **that further improve the ease of use** such as: individual settings that allow you to set alarms when the price of a certain item drops (Idealista in Spain), websites with many and detailed filtering options, etc.

### **Good experiences with the peers**

Respondents are also often enthusiastic when talking about their experiences with peers. As already mentioned in chapter 1.2, people engaging in the sharing economy tend to **trust** each other. A lot of the kindred spirits that they encounter tend to be worth their trust, especially when engaging on trusted platforms (as mentioned above).

*"It is spontaneous and convivial, we trust each other." (FR)*

Elements that add to a good experience with peer-providers on a rational/functional level:

- Products, services or accommodations match descriptions (FR, SI, NL, PL, ES)
- Possibility to meet providers face-to-face, openness for a physical exchange of goods and/or payment (SI, ES)
- Providers arrive on time at the appointment in case of a physical exchange of goods, services or payment (FR, ES)
- Drivers go the extra mile to deliver a comfortable and safe service (e.g. by extending the journey a little bit to drop-off a peer consumer at the final destination) (FR)

Elements that add to a good experience with peer-consumers on an rational/functional level:

- Consumers pay on time (FR, DE, PL)
- Possibility to meet consumers face-to-face, openness for a physical exchange of goods and/or payment (SI, ES)
- Consumers arrive on time at the appointment (FR)

- Consumers leave your property in a good state (DE)

*"[Concerning BlaBlaCar] I have always had good experiences with reliable people, also in financial terms, nothing damaged in the car." (DE)*

*"[Concerning OLX] I'm very happy with it, I never had a problem – always what was on the picture was also in the pack." (PL)*

*"[Concerning Airbnb] The flat we rented was exactly as shown in the pictures." (ES)*

Additionally, the sharing economy allows not only successful materialistic exchanges but also enables enriching human experiences. These are maybe a secondary but still important side effect of the online sharing economy.

Elements that add to a good experience with peer-providers on an emotional/social level:

- Hosts of accommodations facilitate another way of travelling: warm welcome, meeting new people, play the role of tourist guide which allows to get to know a city in another way... (FR, PL, ES)

Elements that add to a good experience with peer-consumers on an emotional/social level:

- Meeting new people, nice encounters with guests from other countries or cultures add to the rich experience of renting out an accommodation (FR, UK, PL)
- Providers enjoy getting positive feedbacks or small attentions (e.g. flowers) from consumers (FR, DE)
- Providers can take pleasure in awarding the offer to the nicest person or the most deserving story (UK)

*"Sharing or dealing between peers is more convivial and relaxed than with a sales assistant ... When you share an apartment or a house you can meet really nice hosts. It's very different from staying in a hotel." (FR)*

*"Couchsurfing was not meant to be set up based on payments. It was initially based on friendship and people crashing on a couch and you can share a bit of the culture you come from." (UK)*

*"I use Airbnb when I visit cities. In Hamburg the apartment resembled the pictures well! It's rather personal. In Budapest the guy wanted to show me around the city." (NL)*

*"[Concerning Airbnb] The hosts allow you to live the city." (ES)*

### 3.2.2. Bad experiences

At the same time a lot of people also admit that they experience problems. People even admit that they experience **more problems than in regular transactions**. Still, **most problems reported are not that critical** that they lead to rejecting a certain platform, nor to rejecting the sharing economy as a whole. Also often the **detriment experienced is often not considered important** because people, as explained further down in chapter 3.4, see it as part of the game and because with a lot of transactions the monetary and other losses are considered not high or in any case lower than in the traditional economy.

*"I had bought a car on Leboncoin and 1,5 month after the purchase I realised that there was a hidden defect. The provider did not answer my calls. I did not even try to contact the platform as everybody knows that Leboncoin is not helpful. And I could not afford a lawyer, I had paid 3000 € for my car, it was just not worth the hassle." (FR)*

*"It [Uber] is so much cheaper that I give way for problems. I'd much rather pay £30 than £70 to get home from London. I don't mind if they're late." (UK)*

### **Bad experiences with the platforms**

Mentioned problems are diverse. **Most** are related to **issues with other peers**. Platforms are in se not often a source of bad experiences. However, **some platforms allow for more room for cheating by peers** than others. These platforms, especially the smaller/local platforms, are perceived as **not very secure, reliable or responsive**. They don't necessarily involve in cheating consumers or providers themselves but they create an environment in which cheating between peers is more easy. In turn, the bigger and more professional platforms are perceived sometimes as too expensive.

Important elements that add to bad experiences on/with platforms:

- Some platforms are too easy-going when it comes to **registration** (as a provider or as a consumer). They don't ask for detailed contact information and/or don't control for e-reputation. This makes them an easy target for cheaters.
- **Contact details** of platforms or peers are not always available or are hidden. This makes it very difficult to contact them in case of questions or problems.
- Call centres in a foreign country can also be a source of frustration: incomprehensible accents or inability to relate culturally.
- The **lack of transparent or consistent transaction costs** (e.g. management fees, commissioning fees, transportation costs) can create a feeling of being ripped off in the end. This is especially important in Denmark as shipping tends to be very expensive over there.
- Too complicated return policies or a total lack of a **return policy** can also be an issue.
- Sometimes a **ranking and review system** is totally absent which makes it impossible to assess the trustworthiness of the **counterparty**.

Examples of less secure, less reliable and less responsive platforms are: Leboncoin, OLX, SpareRoom, Gumtree, Craigslist, "pure" sharing platforms (as defined in chapter 2.2.1) and most of the local Slovenian P2P platforms (Bolha, Prevoz, Salomon).

- Leboncoin allows very easy, or even too easy registration.
- OLX does not provide confirmation of payment to the provider.
- SpareRoom does not validate the user profiles.
- Gumtree and Craigslist lack customer support in general.
- Pure sharing platforms tend to not provide any customer support, just community support.
- Most of the local Slovenian platforms lack a ranking and review system or lack a critical mass of users degrading the relevance of the ranking and review system.
- Bolha and Prevoz, although appreciated for many other aspects (e.g. cheap deals), lack a good and secure registration system and a ranking and review system.
- Salomon does not provide easy access to contact details.

*"[Concerning SpareRoom] I thought a student was coming around, then this older man turned up. I hid behind the wall and he tried calling me... Then he deleted his profile. That was my first experience of it. But I have had good experience since. I did think, how can they check who it is?" (UK)*

*"I offer a ride to other people on Heetch, and being a woman I fear to be victim of an assault. I'm insecure because contrary to Uber, the subscription to the platform is not constraining. You just subscribe through Facebook with a photo, a telephone..." (FR)*

*"Ticketswap in the USA is even better. They control and check out everything. They contact you directly. They make sure the seller cannot use the tickets anymore. Ticketswap [in the Netherlands] is working on this, but has not quite arranged this yet."*

*"On Salomon you had to pay to see all contact details of the seller." (SI)*

*"Leboncoin is known for its very good deals but also for the numerous rip-offs, and it's not possible to contact the platform in case of problems ... Leboncoin is also the good place – bon coin – for cheating peers. You know it, and you accept that risk if you deal with this platform." (FR)*

*"[On some platforms] It happens that the shipping costs are higher than the price of the product itself." (NL)*

*"Sometimes you have unpleasant surprises. Because of the shipping costs, the product costs the same as in traditional shops ..." (FR)*

*"I ordered the same thing twice from the same supplier via eBay and Amazon to see which came faster and cheaper. Then I sent the extra one back with no issue." (UK)*

*"There are no review systems on Leboncoin." (FR)*

Examples of good but too expensive platforms are: Airbnb, Kleiderkreisel, Taskrabbitt, Marktplaats, Vibbo, eBay

- Airbnb charges expensive management and transaction costs. Additionally, these costs are not always clear to the users which creates a lack of transparency about final prices.
- Kleiderkreisel recently started charging fees
- On Taskrabbitt registration fees for providers can seem unfair especially if the provider ends up having no work.
- Marktplaats is becoming highly commercialized. It's becoming difficult to get enough exposure as a non-paying, private user.
- Vibbo provides an option to pay to be listed at the top. This is attractive if you want to sell something of high value, but it limits the chances of successfully listing cheap items.
- eBay charges high fees in general and also offers a similar option as Vibbo.

A lot of the above observations also point to a trend of **professionalization and commercialization** of what were initially P2P platforms. As the platforms gather a large audience, they become attractive for companies and professionals to sell through the platform and private citizens are crowded out.

*"It happened to me with Airbnb that the management costs were only visible on the bill. I had booked 2 nights at 30 € and in the end I had to pay a total of 95 €." (FR)*



*"On eBay, if you pay, your offer is listed at the top, but it's too expensive... Companies have more money than we have as individuals, this is the reality." (ES)*

*"I quit as a provider on Marktplaats because within one day you end up on page 4 due to traders advertising all over." (NL)*

*"Kleiderkreisel has recently started to charge fees. Now I don't use it as often anymore. Or I try to avoid fees by using private messages, but then you don't have any security." (DE)*

*"I am looking for something and I have to be very careful not to choose an offer from a company. This makes me feel angry." (ES)*

Data security is important but issues or experiences with **leaks** were in general **not mentioned**, with the **exception of Slovenia**.

*"I think everybody gives away everything. I'm being constantly called by weird companies." (SI)*

Additionally, **Slovenians** indicate that they suffer from a **limited number of available platforms** making it difficult to compare offers. This again provides proof of the fact that the Slovenian sharing economy market is not yet at the same level of maturity as in most of the other countries covered.

Problems of **mail theft** were mentioned as an issue by both providers and consumers in **Bulgaria** and are more common with international shipping and when there is no delivery receipt.

*"Some suppliers [on P2P platforms] from China started rejecting a delivery to Bulgaria because of the mail theft." (BG)*

A **language barrier** was mentioned in both **Slovenia and Bulgaria**. They indicate that some of the international platforms are only available in English and not in the local language, which is an issue especially for lower-educated people.

### **Bad experiences with the peers**

Problems with peers are mentioned to occur more often when transactions involve **second-hand items or services** (subjective, different perception of quality, newness, SLAs...), less when transactions involve new items. Issue also appear to be more frequent when **counterparties are not in the same country** (e.g., buyer in France and provider in Germany, more leeway for fraud).

Elements that add to a bad experience with peer-providers:

- **Products or services not corresponding to the descriptions** provided, e.g. hidden defects, worn-out, damaged, pictures of the internet and not of the actual offer, lack of hygiene... (FR, SI, BU, DE, DK, UK, NL, IT, PL, ES)
- Delayed or no delivery (FR, DE, UK, IT, PL, ES)
- Last minute cancellations of providers (SI, UK)
- No-shows of providers at the moment of the appointment (SI, UK, ES)
- **Replicas of famous brands, fake goods, or even stolen goods, especially in Eastern European countries and especially with electronics** (SI, BG, DE, DK, ES)
- Fake accounts, fake bidding (SI, NL)

- Stalking, people talking too much on the platform, inappropriate conversations (DE, DK, ES)
- Reckless or weird drivers (SI, DE, DK, UK)
- Rental calendars not up-to-date (UK)

*"[Concerning Prevoz] You frequently get an SMS or a call from the person offering a ride that they cannot make it or they cancel at the last moment." (SI)*

*"I wanted to buy an iPad [on Bolha] which was advertised as new, but when I opened the package I saw that it was dropped before and was damaged." (SI)*

*"It depends on what you understand as tidy. I once went to a place in Malaysia [via Couchsurfing]. They had beautiful pictures, but it was dirty and full of cockroaches." (DE)*

*"The holiday house was very noisy and warm, but locals are probably used to that. I guess it's probably somewhat of a cultural difference." (NL)*

*"There are some mafia people. You really don't know who you are dealing with there. Not only people with a different perception of newness, but real criminal energy, like smartphones without a cable and with a locked screen. (DE)*

*"My friend bought an iPhone and when he turned it on, the police showed up. It turned out that the phone was stolen." (BU)*

*"There are many fake items that look real and are sold as genuine on OLX." (BG)*

*"My friends help me. They bid in order to increase the prices of my goods." (NL)*

*"I had a problem with eBay once. I bought a CD, I paid, but I didn't get it." (PL)*

*"I was driving with someone from Cologne to Nuremberg [via BlaBlarCar] and after half the way, he told us that he had loaded 10kg of weed." (DE)*

*"You frequently ride with a weird person. I often use Prevoz and my friends often ask how I dare do it." (SI)*

*"The driver drove like hell. Where can I go with my feedback? The only thing you can do is give him a bad review." (DK)*

*"Sometimes, it's annoying, this small talk with strangers." (DE)*

Elements that add to a bad experience with peer-consumers:

- Inappropriate complaints of consumers. Consumers declaring that they did not receive the item or service or that the item is damaged and don't want to pay. Bait-and-switch practices (FR, NL, PL, BG)
- Inappropriate requests, e.g. demanding too much info, too many pictures, expect unreasonable and unrealistic prices, further negotiations on the price at the time of delivery, only wanting to pay on delivery, only wanting to do the deal in person (DE, DK, NL, IT, PL, ES)
- Consumers damaging property (DK, UK, NL, ES)
- Consumers delaying payment or not paying at all (DK, UK, NL, PL)
- Buyers not picking up the products bought which leaves the providers to pay for the shipping fee (SI, PL)
- No-shows, late at the moment of the appointment or last minute cancellations (FR, BG, NL, IT, ES)



- Fake accounts (SI, DE)
- Inappropriate or rude comments on the provider's profile by consumers (PL, ES)
- Stalking, people talking too much on the platform, inappropriate chats (DE, ES)
- Refusing to return a rental in time (NL)

*"Travelling with a company is always better, to have somebody to talk to. I have not got any issues with the exception of one boy who did not show up but that is his problem." (BG)*

*"They tend to think it's a flea market." (DK)*

*"People sometimes want to cheat, they pretend that there was something wrong with the stuff you sent... Once a customer wanted me to give him his money back, but he did not want to send me back the product. He just wanted me to send him another piece... This is simply cheating." (PL)*

*"Sometimes people want to pay cash at delivery and this is not good for me, because it happened that some products come back to me, because a customer did not collect the order. So, I had to pay twice: for sending a pack and then for a pack that is returned to me." (PL)*

*"Very popular is spooking you with negatives and this is a real problem for those who make a living from selling on P2P. When it's your private profile, it does not matter that much how many negative comments you have. But if you make a living from this, it's crucial." (PL)*

*"I have seen so many fake accounts on Bolha. I know that people put ads for fake products with low prices because they want to reduce the price of other products." (SI)*

*"[Concerning Wallapop] I feel that people waste my time (with their impolite, inappropriate or unreasonable requests)." (ES)*

*"Trusting people with your biggest possession – your home... when we got back I could tell someone had smoked in the flat...things like that." (UK)*

It should be said that in some countries, such as Bulgaria, Slovenia and Poland, it appears that more people use the P2P sharing economy as **a way to make a living** or at least as a way to earn a significant amount of additional income. For these people, bad experiences with consumers, are especially impactful.

### 3.3. How do people deal with problems in the sharing economy?

When encountering a problem, people tend to take action to solve the problem when they are **quite sure that their actions will end up in getting a solution** (quickly, without too much hassle).

People don't tend to take action **when the chance of getting to a solution is small or when the problem concerns a transaction of minor importance** (e.g. ticket value of the transaction is low).

*"My girlfriend has had some problems. Where do you go when someone will not pay for a used dress you have shipped? We let it go." (DK)*

Modes of action differ from country to country. In **France, Italy and Bulgaria** people are inclined to take action by **contacting the platform**.

Still, it depends from situation to situation. Getting a solution via the platform is more probable when the platform is more reliable and reactive. As already explained above, elements such as reachable by phone or mail, management costs, a strict registration system, a customer support policy, providing receipts and invoices, a ranking and review system and/or an integrated or trusted third party payment mechanism are seen as good indicators of professionalism and reactivity of the platform. On other platforms dishonest peers can easily disappear or proofs of transactions are not stored, which makes it impossible for these platforms to chase dishonest parties in case of problems.

*"I bought a car on Leboncoin and 1,5 month after the purchase I realised that there was a hidden defect. The provider did not answer my calls. I did not even try to contact the platform as everybody knows that Leboncoin is not helpful... I had pay 3000€ for my car. It was not worth the hassle." (FR)*

*"The bigger platforms offer good guarantees for customers. As a big platform you can't have a bad customer experience. You can never lose money ... If I order something and am not satisfied with it or didn't receive it, I get everything refunded. You don't get this with Bolha, if someone deceives you, you can't do anything. The platform can't help you, while big foreign platforms have certain mechanisms to control their sellers." (SL)*

Especially **international platforms** are mentioned as **trying hard to please the users** (reimbursements, sending another item, blacklisting distrustful parties...), although they tend to favour consumers over suppliers in disputes. Still, it explains why, when experiencing a problem on a platform such as eBay, people more often tend to solve the issue via eBay. When a problem occurs on a local or less professional platform people don't often resort to the platform for help.

When resorting to the platform, in a first instance people take contact via email, in a second step by phone. The platform usually reacts by asking both consumers and providers for proofs of the transaction (e.g., photos, receipts, mails...). Based on the documents of proof the platforms reimburses the affected party and/or blacklists the dishonest party.

*"I once contacted Vinted because I had not received an item I had already paid for. We can contact them directly on the platform. They told me to wait a little bit, and then they reimbursed me." (FR)*

The other way of taking action is by contacting the peer instead of the platform. In **the UK, the Netherlands, Poland, Slovenia, Spain, Denmark and Germany** people tend to take action by **contacting their peers**.

The ease of contact (as it is online) and sense of equality (as it is P2P) can lead to the **perception** that **reacting to a problem is more easy** (at least for some, especially the more assertive kind of personalities or cultures, such as the Dutch or the British). However, because of the lack of regulations and rules solving a problem generally still involves quite a lot of hassle and discussion and does not necessarily lead to a satisfying solution.

*"I called him angrily and because I did so it all worked out in the end." (NL)*

*"If there is an issue I'm on it!" (UK)*

In most cases, when resorting to peers, peers first try to sort out the problem and get to a satisfactory solution for both parties involved. Only if one does not come to a solution, one reacts by writing a bad review.

*"Before you write a bad review, you try to get to an agreement directly with the person." (DE)*

Based on the perception and the country knowledge of the moderators differences in modes to take action between countries could potentially be explained by differences in culture or in the maturity of the online P2P market:

- The more direct people are, the more they tend to work out a solution amongst each other without platform involvement (e.g. the Netherlands, Germany)
- The less mature platforms in countries are the less people are inclined to resort to platforms in case of issues (e.g. Slovenia vs. France)

### 3.4. Different expectation towards the sharing economy vs. the traditional economy

Although participants indicate that they experience a larger amount of problems in the sharing economy than in the traditional economy, and although they sometimes find it difficult to get to a solution, problems are still perceived as only secondary. People approach online P2P platforms with **different expectations** than they approach the traditional economy channels. They **tolerate** problems more. The risk of bad experiences is perceived as part of the deal when participating in the sharing economy. It is **inherent to the nature of the business**: no regulations, peer-to-peer. You know you can expect problems, but **high savings make it worthwhile**. The chance of being able to do a better deal and save/earn money outweighs the risks involved. Even more, the risk is inherent to being able to do a better deal. It is the price you pay. **No pain, no gain**. You win some, you lose some.

*"There is a risk in the sharing economy but it's a risk I'm willing to take." (DK)*

*"Problems are an epiphenomenon compared to our whole experience on P2P platforms." (FR)*

*"Leboncoin is known for its very good deals but also for the numerous rip-offs, and it's not possible to contact the platform in case of problems ... Leboncoin is also the good place – bon coin – for cheating peers. You know it, and you accept that risk if you deal with this platform." (FR)*

*"The positives outweigh the negatives." (UK)*

*"It [Uber] is so much cheaper that I give way for problems. I'd much rather pay £30 than £70 to get home from London. I don't mind if they're late." (UK)*

*"I think we are more tolerant than in the traditional economy because this is part of the game. You know that there is a risk when you start to participate on online P2P platforms." (FR)*

*"Despite all the issues I will still use Bolha in the future, because there are so many useful products there, it is worth taking the risk." (SL)*

*"Everyone is getting ripped-off at least once. This is the price you pay, and this is a risk which is worth taking." (FR)*

*"You save a lot of money and then you need to take a chance." (DK)*

Additionally, it should be mentioned that the experience-oriented but also **action-oriented, assertive personality** of people participating in the sharing economy (as explained in chapter 1.2) could also partly explain why they tend to be more tolerant with problems. We might expect these personalities to 1) take action and deal with problems more easily and 2) kind of enjoy solving problems as it adds to the thrilling and fun experience of making a good deal. **No risk, no fun.** This does however not implicate these people tend to take a lot of action, as this depends on the context (is it likely to get a solution?, is it worthwhile?, see above). It does however mean that they don't really mind taking action.

## 4. Deep-dive on trust on online P2P platforms

This chapter digs into how users evaluate trustworthiness of peers and platforms in the online sharing economy.

As we discussed before, current users of P2P platforms experience problems and negatives (see chapter 3.2.2) and they acknowledge trust issues and risk issues, more than in the traditional economy (see chapter 3.1 and 3.4) but respondents see these as a part of the game. It's unregulated and there are no intermediaries, and this brings along extra risk, but you take it as inherent to the nature of this market. (as explained in chapter 3.4).

*"You have to be a bit careful." (SL)*

*"There are differences if you buy it from a physical person [as opposed to buying from a company]... There is no guarantee." (SL)*

*"Supply and demand, without intermediaries."(FR)*

Still, they developed mechanism to reduce the risk involved as much as possible and to evaluate upfront the trustworthiness of the involved players.

In general, in the evaluation of trust in the online sharing economy **ranking and reviewing systems** play a very important role. Most respondents agree that these are a reliable source of information.

*"I check out the reviews. When there are none, I won't hire." (NL)*

*"I always check opinions. If there is plenty of them that say that a shop or a person is OK, I know that it is safe to buy here or from that person. Because if someone has 60% of negative comments, that means that there is something wrong here." (PL)*

*"Because of the comments you have trust in the quality level and are checking quality upfront. Someone who has already bought it, can describe how happy they are with the product. Not just with the seller, but also with the product itself." (SL)*

*"Nowadays opinions, references matter a lot. People are looking at it. It is better to pay 20zł more from someone who has many positive opinions. It is safer. It is important to share these opinions." (PL)*

*"We booked an apartment for six persons and a review said it was more so a four person apartment. But we chose not to listen and it turned out to be true, so some of us didn't sleep well." (DK)*

The review and ranking system also gives them **a feeling of control** over the situation.

*"I got really good feedback and I don't want to let it drop because it's largely the reason why I can charge so much." (UK)*

*"We are with our comments determining the success of their activities." (IT)*

*"My husband gave a bad grade because the item was not delivered on time. He received an email from the provider, begging him to change the grade, promising to send another item in return." (SL)*

The case of Slovenia also proves this point. A lot of Slovenian websites or lack a review and ranking system or lack a critical mass of users to make a relevant review and ranking system. This lack is mentioned as the biggest issue for Slovenian people in the context of the sharing economy.

Still, next to rankings and reviews, there are many more ways to evaluate trustworthiness. In general, users **apply a series of rules** to evaluate credibility and trustworthiness.

#### 4.1. Trust towards platforms

Credibility of a platform is for some users linked to its **popularity**. The more popular a platform is, the more credible it is. Or, at least, respondents often tend to use sites and platforms that they know from **friends or other acquaintances**. Their words become a seal of approval.

*"The ones I use have been around for ages or I have a friend using them." (DK)*

*"When I see my friends on Facebook using the platform, I know it's okay for me to use it too." (NL)*

*"It's kind of a Facebook mentality: if all use it, it cannot be that bad. I know this is what you shouldn't do, but it's just laziness." (DE)*

*"I feel better with Quoka. I know it from my mother and a lot of older ladies use it." (DE)*

Secondly, many agree that **bigger (international)** platforms are better organized and provide a better experience. This makes them more reliable to a user. The trust in these global P2P platforms - such as eBay, Uber and Airbnb - is based on the perception of the application of a **rule of law** with the implementation of **sanctions** when there are frauds.

*"The review systems are great on foreign platforms. They really give a lot of attention to comments." (SL)*

*"I just did not receive the goods and I had to involve the police. The seller was kicked out of the platform [eBay]." (DE)*

*"The bigger platforms offer good guarantees for customers. As a big platform you can't have a bad customer experience. You can never lose money ... If I order something and am not satisfied with it or didn't receive it, I get everything refunded. You don't get this with Bolha, if someone deceives you, you can't do anything. The platform can't help you, while big foreign platforms have certain mechanisms to control their sellers." (SL)*

*"On Vinted for example when a person did not send an article, Vinted reimburses and blacklists the person in question." (FR)*

*"On Uber a person can get excluded from the platform." (FR)*

However, in some countries, such as Germany, Bulgaria, Slovenia and Spain, localness and the possibility to conduct the transaction in person is seen as a great advantage. Being close creates a base of trust. In that sense, **local** platforms can outperform international platforms.

*"Quoka. You can insert your location and this is better than if it works across the world." (DE)*

Some respondents also mentioned that they avoid platforms with **weird and incorrect writing or a weird URL** for fear that the platforms are not trustworthy. On the other hand, the co-operation with a **trusted third party**, such as PayPal or Mobilepay is a sign of credibility. If not working with a trusted third party for payment, an integrated payment system linked to the storage and provision of invoices and receipts can also evoke credibility.

*"I look at the URL to see if it's too weird or does not make sense." (DK)*

*"You feel more secure when you can use PayPal." (DE)*

*"I complained once and PayPal gave me my money back." (DK)*

A strict registration system is also vital in evoking trust towards the platform and the people on the platform. **Detailed info and detailed background checks** (e.g. identity card, a photo, a credit card) on both providers and consumers are a good base for trust-building. On platforms such as Taskrabbit and Woningruil one even needs to pay to have an account. These platforms are considered very safe because the payment is a barrier for unreliable suppliers and consumers. In contrast, the possibility to **log in with a Facebook account** is appreciated by some as it is more comfortable than having various separate accounts, but it also raises concerns regarding the correctness of the user profile.

*"It mostly depends on account generation process. If you can start an account every day, it is not very credible as I can make 20 accounts and comment." (SL)*

*"That's the advantage of Woningruil, which you have to pay to become a member."(NL)*

*"I offer rides to other people on Heetch. Being a woman I fear to be victim of an assault. I'm insecure because contrary to Uber, the subscription to the platform is not constraining, you just subscribe on Facebook with a photo, a telephone..." (FR)*

Users also sometimes check out the platform on a **general review website**, such as **Trustpilot**. Trustpilot is a website that rates/ranks websites and online P2P platforms, and is used for example in Denmark. In other countries, such as Bulgaria and the Netherlands, users mention the existence and use of similar websites (for example, **Kassa, KiesKeurig**).

Finally, many respondents agree that clear information about the **platform policy** gives them a safe feeling: regulations, legal issues, rights and duties of both provider and consumer. (However, this does not necessarily mean they also read the policy, see next chapter). Also the possibility to **contact the platform** in case of need is seen as an important trust-building factor.

#### 4.2. Trust towards peers (consumers and providers)

Trusting the other peer is the cornerstone to doing business in the sharing economy. And having bad experiences, buying from cheaters, is seen as part of the risk inherent to this type of business. Still, it is in people's nature to search for some base of trust. To create trust between peers, people look for information.



**Ranking and review systems** are the most important source of information about peer providers and consumers. These systems are perceived as important, relevant and fairly easy to use. Users use the rating systems both to see if they can trust their provider/buyer as to pass on either joy or frustrations about a transaction that already took place.

The attention that is paid to the ranking and review system is depending on the type of transaction. The amount of money is one thing, the degree of involvement is another and the subject of the transaction also plays a role. For example, when buying clothes the peers generally just check the **amount of stars** the provider or consumer has. But when talking about transactions involving hiring or renting a house or a car, peers seem to be more cautious about the reviews and the comments and read them **content-wise** into more detail.

*"Services are less tangible, so comments are even more important. Services are more about how you feel and experience it, the whole package... so you rely on comments more. Product is just a product, you are happy with it or not." (SL)*

*"If I want to buy a skirt, I only watch the number of stars. But if I look for an apartment, I read the reviews on the host, the cleanness, the facilities, etc." (FR)*

*"Expectations also have to be in proportion to the cost. If you get a whole holiday in Turkey for 190€, you cannot complain if you only get 2 buns for breakfast instead of 3." (DE)*

*"As a woman, I protect myself and I systematically read the reviews. I would never offer a ride to a person who has 5 stars but no review. The same when I offer my flat. The guests are going to invade my privacy. I want to know who they are, thus I read all the reviews regarding their past experiences." (FR)*

However, some experience or understanding is needed to interpret reviews as well. People are aware of the existence of **fake positive reviews**. Only being able to write a review when actually doing transactions, could be a good way to avoid these fake reviews. Additionally, some users tend to write a reviews **more often in case of problems or when (longer) personal contact was part of the transaction** (e.g. accommodation platforms), in cases where everything went well. As a consequence, there might be a lot of negative reviews despite a good service.

*"When writing a negative review, is when I really tend to write a lot of details." (SL)*

*"I am always doubtful because I have read plenty of negative reviews on platforms for accommodation but I have often taken the risk and it has turned out quite the opposite of the reviews." (BU)*

*"I write a review when it is negative. Or actually I do both but I only put my name, not my family name, with the negative ones." (NL)*

*"If you can't solve an issue nicely this =[a review] is how you can start working on a solution." (SL)*

*"Once we had some problems in an Airbnb apartment and the lady told us she would give us a gift if we did not rate her bad. We did not take the gift. But we gave her a bad ranking. You let other people down if you take the gift. Rating is all you have." (DK)*

Although, not all respondents agree on this. Other respondents mentioned that they prefer to only write reviews when **everything went well**. Yet, others state that they



**always** write reviews, whether happy or unhappy with the service or product delivered. In other words, whether negative or positive reviews are more prevalent should best be checked against other research.

*"I write mostly positive reviews. If I don't like something, I prefer to keep my opinion for myself." (BU)*

*"I systematically write a review after a transaction. Since I am also a provider, I know how much it is important to leave a comment on the platform." (FR)*

*"I always comment on eBay. You are also happy as a buyer when you get a comment." (SL)*

Also a reminder to make a review after having completed a transaction, after having used a service by the platform or by the peer helps to boost the number of reviews (e.g. Airbnb).

*"If I get invited to participate." (NL)*

*"If the person asks me. But if I get a automatically generated email I don't make the effort." (NL)*

*"A short reminder in an email where you can directly click to give your rating." (DE)*

In all cases, reviews are **subjective** and thus, it is important to understand the type of person behind it (anonymous reviews are less trustworthy) and the importance of the complaint in view of the service or cost. The **number** of reviews is also important to take into account (more reviews, whether good or bad, evokes credibility). Additionally, it is agreed that a **factual** language and a good and **detailed** description of the problem or benefit, help to make a review reliable and useful for the evaluation of a counterpart. Too general reviews are often false.

*"Nowadays opinions and references matter a lot. People are looking at it. It's better to pay 20zł more from someone who has many positive comments. It's safer. It's important to share these opinions." (PL)*

*"I always write a review about my experiences via Couchsurfing." (DE)*

*"You need to purchase something first in order to be able to write a review, that gives a sense of reliability." (NL)*

*"When there are a lot of comments you trust them. If there are only 5, you are not so sure... It's harder to fake a lot of comments." (SL)*

*"I prefer if there are a few negative ones as well, otherwise it's not realistic." (DE)*

*"It depends on how it's written. It needs to stick to the facts. Swearwords are a no-go." (DE)*

*"Generally if the comments are more specific, they are more reliable and believable." (SL)*

In Bulgaria, one mentions the option of uploading a photo or video of the unboxing process onto the platforms. This could serve as proof for complaints when the product is not as desired/described but also as an element to use in a review to make the review even more meaningful and credible.

*"I really like eBay, where consumers can not only rate and leave a comment, but where they can also upload a photo of the item bought. This way you can figure out which are the genuine and the haters' comments." (BU)*

Review systems **help in avoiding problems or preparing** for them, but they do not really guarantee protection or safety. In various cases fraud can be expected. The review systems will never fully protect the users. But it will give a subjective impression of what the consumer can expect.

*"There is never a one hundred percent guarantee. The risk always exists." (ES)*

Next to ranking and review systems, **peer-to-peer communication** is also a way to gauge the trustworthiness of a peer.

*"When you sell something, you chat a bit. It's a gut feeling." (DK)*

*"The way they communicate tells you a lot about a person. Responsiveness, professionalism, expertise, kindness... everything together." (SL)*

From a consumer perspective, **the description of the product or service** should also be as detailed as possible, with pictures. Airbnb outperforms on this aspect. There is detailed information about what is included and what it is not (sheets, household...), "house rules" (pets or smoking allowed), location (far or close to the city centre), etc.

The same goes for **detailed consumer profiles** from a provider perspective. Again Airbnb is an example of excellence. Potential candidates can be evaluated based on a presentation card, including a picture.

*"It creates trust to show your picture. I feel like I have to." (DK)*

**Openness towards physical exchanges** is also a potential element for trust-building, both for providers and consumers. As mentioned, this is more important in countries less developed in terms of the sharing economy or online transactions in general (Bulgaria, Slovenia and Spain) and for people with a more security-oriented mentality (Germany, women).

*"When I was selling something on less formal platforms like Gumtree or OLX, I always preferred the customer to collect the product personally." (PL)*

*"I tend to favour direct contacts when I sell goods on Leboncoin, just to be sure that the person will pay me. But sometimes I fear that the buyer will tear the item from my hands and will not pay me anyway." (FR)*

*"No worries. If you go and check the products out [in person], there is nothing to worry about. You just have to be careful enough." (SL)*

## 5. Deep-dive on regulatory issues

### 5.1. Legal rights and obligations

First of all, a lot of current users of online P2P platforms **think** that some of the more **basic legal rules** (rights and obligations) applying in the traditional economy also **apply** in the online P2P market, such as right of returning an item bought before a certain period of time, sold as seen, etc. They don't know that actually this isn't really the case. In other words, we can conclude that **knowledge** of the legal rules or actually the lack of legal rules is **fairly low**.

*"As far as I know the buyer is still protected by the Sale of Goods Act!" (DK)*

*"Dutch platforms are bound to Dutch regulation. It makes them trustworthy." (NL)*

Most respondents however appear to assume that these **general legal rights and obligations are an inherent part of the platform policy** (the "general terms and conditions").

General terms and conditions are often accepted **without reading** them. The information is deemed too long to read and is somehow a bit technical. It is not "user-friendly" and uses "legal talk" that is not understandable to the average user, and thus not helpful.

*"I know there is something, but I have no idea how it works." (PL)*

*"It's too complicated and there is just too much information... Reading all of that ... God help me." (SL)*

*"We accept the general conditions when we subscribe, but we do not read them ...." (FR)*

*"It uses legal talk and this is sometimes really hard to understand." (SL)*

*"I only read terms of payment, but not whole terms and conditions." (SL)*

Next to that, it should be mentioned that there is also a **lack of involvement**, a lack of drive to wanting to know more about the right, obligations and platform rules. Users know that there is **risk involved** and they are **willing to accept that risk** (as explained in chapter 3.4), also because generally only small amounts are involved and you don't use it to make a living. Additionally, legal rights, legal obligations and platform policies are actually only considered **when there are issues**. Few look at it beforehand, when using the platforms. They see it as a matter of **problem solving, not problem prevention**.

*"You will only start looking into it when something goes really wrong. Never before." (SL)*

*"You save a lot of money and then you take a chance." (DK)*

*"I don't have this need, I feel save enough." (IT)*

*"The things you buy or deal can't be too important to you or very expensive. Then you should be safe." (DK)*

*"[BlaBlaCar] I have never really informed myself about what I have to do and e.g. until when I have the right to cancel. I just didn't take the time. The cost was so relatively low." (DE)*

Respondents declare that in assessing the risk and the way of working on a platform, they are more attentive to **word of mouth** between peers (see chapter 4, reviews and references by acquaintances) rather than to legal documents. Yet, many would be open to know somewhat more, provided that the information is concise, easy to read (e.g., bigger font, bullet points) and pedagogical (e.g. with concrete examples, written in normal language). Features like FAQ on the platforms itself about some basic rights and obligations and platform policies (e.g., right to return, refunds, insurance, acceptable minimum quality for a product or service, maximum time for delivery, procedure in case of fraud) would come in handy.

*"I do not have the time to read 12 pages. 4 sentences visible with a big font would be fine." (FR)*

*"Bullet points rather than pages and pages of information would be good." (UK)*

*"It should be very simple, written 'for idiots'."(SL)*

In the end, it seems important to have **someone or something to turn to** once faced with a problem. However, many see **a role for this for the platforms**, less for a true regulatory institutional body.

*"I would welcome some regulations of certain rights and guarantees, perhaps set up from within the P2P business itself." (NL)*

*"I like it that platforms like Airbnb and Peerby provide certain insurances or warrants that you can fall back upon." (NL)*

*"For me, a control body that would guarantee the legal rules goes with the fact that the institutions would like to tax the transactions made on P2P platforms." (FR)*

### **Peer-consumer**

Respondents think that **basic rights and obligations** apply, like that they have the right to return an order within a pre-set amount of days and that the product should look as it was described. They feel as if they know enough to get around on the platforms.

*"I filed a complaint because a glass screen protector was broken and without any problems the seller returned my money, and because I forgot to reply to his message, he sent me a new one too." (SL)*

### **Peer-provider**

Peer-providers sometimes give the impression that they are **more informed about legal rules and platform policies**. At least they appear to be **reading the terms and conditions of the platforms more often and more carefully**. Especially those who share their house or their car are more involved. Since they share a valuable personal possession, they consider that it is important to know the rules in case of damage, accidents, etc.

*"As a provider it's different. If you share your car or your apartment, it's important to know how protected you are. When I subscribed to Heetch, I took the time to read everything in case of an accident, if the person gets ill in my car, etc." (FR)*

*"(I know that) Snapcars takes care of the insurance. If I were to lend my car to you directly, it would not be insured." (NL)*

In other words, it became clear that **providers more often worry about their rights, obligations and protection**. Some feel that **consumers are better protected** than providers, especially in the context of exchange of used products.

*"Allegro is ceasing verification of consumers and places more obligations on providers... It's good for a buyer, but not for a seller, because a buyer can buy anything and then maybe afterwards can decide he wants to have his money back, but I can lose sale. So there are more restrictions for sellers than buyers." (PL)*

However, interesting to note is that providers are **not really aware of the necessity to declare income, pay taxes on the money earned, pay VAT or the need for special permits** (e.g., permission to perform taxi services). In general, they perceive the P2P sharing market as being different than the traditional economy. It's not real business, it's between individuals, it's not like you make a living of it. A few exceptions knew that as of a certain amount taxes and VAT apply, but they were not sure what the limit was. In Denmark for example, some respondents were under the impression that you can sell used goods up to 28.000 DDK without having to pay taxes, but they were not certain about it.

*"Nobody declares anything... If we are talking about P2P transactions, then it's correct. But if we are talking about B2C, then it's not." (SP)*

*"Nobody declares anything" (IT)*

*"Paying taxes would be a barrier. I believe that we already pay lots of taxes ... When I sell a second-hand good on a platform, I've already paid the VAT, why should I pay an additional tax for it, that's not fair! ... Why not asking taxes only to those who propose services on platforms as a principal occupation?" (FR)*

## 5.2. Regulating online P2P platforms

The proposition of a control mechanism by a regulatory body is a possible solution to create more harmony between the platforms. Today the bigger platforms appear to score better on aspects such as return policies or procedures in case of fraud and because of this reason these platforms are often preferred by users (see chapter 3). Also, quite some respondents appear to believe that some basic legal rules already apply, which is not the case yet. So, at least for some of the respondents, **there is a kind of need for regulation**. However, imposing legal rules and having a regulatory body in charge is also viewed as a measure that will inevitably increase **political control** on online P2P platforms (e.g., by imposing taxes, by banning certain activities such as car sharing)

*"For me, a control body that would guarantee the legal rules goes with the fact that the institutions would like to tax the transactions made on P2P platforms." (FR)*

Proposing more control also appears to be **at odds with the spirit of the P2P economy**. The personal and informal relations are considered as one of the attractive features of the sharing economy.

*"I sure don't hope the government is going to regulate... It'll be patronising." (NL)*

*"The sharing economy is a free economy, it is spontaneous and convivial, we trust ourselves, we do not need legal rules." (FR)*

*"You know, we are adventurers. We are not fussy about rules." (FR)*

As explained above (in chapter 3.4) respondents expect differences compared to working with companies (traditional economy). Respondents expect that **with P2P there is no guarantee**, there is more limited protection, but they do accept this as a given fact because they have different expectations in comparison with ordering goods or services in the traditional economy.

In other words, many are hesitant with regard to governments and European institutions interfering and regulating online P2P platforms.

## 6. Deep-dive into savings through online P2P platforms

All respondents agree that P2P platforms are associated with good price deals and that it allows them to **save money** even though transactions often entail small sums. Depending on the type of good or service they declare to be able to save **up to 80%** in comparison to the traditional economy. Price awareness can be considered high and it's an important factor for the use of P2P platforms.

As mentioned before, many consumers (and suppliers) have had bad experiences over the years using online P2P platforms, but even then, none feel they are losing money overall.

Some transactions are even for free, when thinking about barter, mutual aid between peers etc. However, these type of "pure" sharing platforms are not so popular.

*"You can buy a lot of things at purchase price, no margins, especially for smaller products." (SL)*

*"I bought a lot of good stuff for very little money." (NL)*

*"I feel there is a larger risk when there is no professional middleman. If there was no financial benefit I would not go through all this trouble." (DK)*

**Goods** are declared to be up to 80% less expensive on P2P platforms.

*"On P2P platforms you can find a washing machine at 50€ or a TGV ticket at 20€ instead of 100€. You will never find such prices in the traditional economy." (FR)*

**Clothes** are up to 70% less expensive than in shops.

*"On Vinted, the clothes are less expensive than during the sales." (FR)*

**Transportation** can be up to 70% cheaper than when buying tickets/paying for a ride in the traditional economy.

*"Uber consumers are very satisfied, particularly in terms of cost savings vs. traditional taxis." (UK)*

*"With carpooling I have saved enormously. Once I travelled to Bourgas for 14.50BGN. Despite of the gas price drop still the bus ticket was 30-40 BGN and I paid just 15 BGN." (BU)*

With regard to the **services** category their seems to be **more discussions**. Some mention they are able to save when using P2P, while others perceive the price level to be the same or even higher in comparison to the traditional economy.

**Accommodations** are also not always less expensive in comparison to the traditional economy. Some apartments proposed on Airbnb are as expensive as hotel bedrooms. But, renting an apartment will allow to save on extra costs such as for restaurants or additional bedrooms (if traveling in a family). Additionally, a lot of emotional benefits are at play here (e.g., another way of travelling, special treatment by the host).

*"If you rent an apartment you save on restaurant expenses and the cost of additional bedrooms." (FR)*

*"When using Airbnb you can earn a fair amount of money." (DK)*



*"I've been to six weddings last year and am going to six weddings this year. If I think about how much it would have costed me if I hadn't done Airbnb and rented out my own apartment. It would have been thousands." (UK)*

According to users, P2P platforms allow to save money for **different reasons**:

- Because they are based on usage vs. possession
- Because they often are about purchasing a second hand item
- The transactions are also made between private individuals. There are no intermediaries or a third parties involved and so no extra costs (or taxes).
- Transactions are made between individuals on the internet. This again saves on infrastructure costs or marketing costs.

Still, saving money mostly **depends on your expectations**. When you want perfect, (almost) new products, savings are much smaller, while there can be huge savings when you don't care if the product is used or has some other issues.

*"I bought a bicycle for my 3-year old for 20€, used. New in store it's 140€. It depends on your criteria. We didn't care if it was a bit scratched, it mattered that it was mobile and usable." (SL)*

**In the end it becomes hard to estimate how much money you have really saved** on P2P platforms. Some transactions are indisputable like for example with BlaBlaCar or Uber. But when buying goods, one would not necessarily have bought it for the full price, so these are not really savings. Then with Airbnb or Couchsurfing, the social/cultural aspect is not monetary, as it leads to a completely different travelling behaviour than through the traditional channels. So, in the end estimating the financial savings is also almost impossible.

*"I would have saved even more money if I hadn't bought it at all." (DE)*

Additionally, it is worth mentioning that not all savings can be interpreted in terms of money. Many see an added value in saving time as well. And from a resourcefulness point of view, it can also be seen as a way to save the environment: by recycling, by reusing old products instead of buying new ones, or by sharing a ride. A good example is GoMore: GoMore has connected a CO2 account to the consumer and/or provider profile, letting users know how much they have saved the environment by using the service. Naturally it's a fictitious saving but it's still entertainment, it is an add on for the service and it raises awareness for the environmental benefits and savings in a broader sense.



## 7. Management summary

Online P2P platforms appear to be embraced by **experience-driven, proactive, “deal savvy” users**. Based on the perception of the moderators a lot of current **users across countries share common values and personality traits**. P2P is to them a lifestyle and a way to feel different.

Platforms are mainly **categorized by sector** (goods, mobility, accommodation and other services). **Pure sharing platforms are not popular and less known** in all of the countries investigated.

A key benefit of all of these platforms is **cost savings**. Across categories people mention cost savings of up to 80%. However, besides the monetary savings other benefits are key in defining the attractiveness of P2P. **Saving resources, a broad and unique offer, convenience...** are also drivers. Additionally, next to the functional benefits, plenty of **emotional elements** (such as, feeling smart, enjoying the buzz of the deal, feeling part of a community of kindred spirits, feeling different and trendy, engaging with real people, sense of locality) add to the charm of the sharing economy as a whole.

Unsurprisingly, the biggest barrier concerning the online sharing economy is the **risk** involved. People are very **aware** of the risk but they also **accept** it as part of the game. Not that all of them are necessarily risk takers, but the benefits and drivers (e.g. significant monetary savings also compensate the risk. Also, generally only small amounts are involved and you don't use it to make a living. There is a risk and they are willing to take it. Users accept that P2P is different from the traditional economy, that problems occur more frequently and are not necessarily easy to solve. They accept these problems as part of the game and inherent to the cost saving nature of P2P.

Ways to **deal with problems** appear to differ from country to country and from situation to situation. Based on the perception and the country knowledge of the moderators differences in modes to take action between countries could potentially be explained by differences in culture or in the maturity of the online P2P market:

- The more direct people are, the more they tend to work out a solution amongst each other without platform involvement (e.g. the Netherlands, Germany)
- The less mature platforms in countries are the less people are inclined to resort to platforms in case of issues (e.g. Slovenia vs. France)
- And related to that, people more often resort to the platform for help when **engaging on professional, large, international platforms**.

The best performing platforms are often those that are reachable by phone or mail, that charge management costs, that have a strict registration system, that have a customer support policy, that provide receipts and invoices, that have a ranking and review system and/or that have an integrated or trusted third party payment mechanism (= measure of professionalism). Users, **although appreciating the directness of transactions** in a P2P context, **also value the larger degree of involvement of professional platforms** when a problem occurs. They appreciate having the help of a good platform in the back in case of problems. Moreover, less problems occur on better quality platforms. These platforms actually succeed in successfully facilitating direct transactions, by setting good ground rules (e.g. through strict registration systems) and by interfering only when asked for (e.g. through a good customer support system). However, this larger degree of involvement often comes at the expense of the prices charged.

In evaluating the **trustworthiness** of P2P platforms or peers **review and ranking systems play a very important role**. In the end these reviews and rankings are the an important source of information. Additionally, these systems are also a way to control peers and to create the sense of equality that so important in the P2P economy. In this context, the lack of (sufficient) reviews and rankings on Slovenian websites in particular is a big issue.

Still, reviews are subjective and it requires some expertise to read and evaluate them. Taking into account **both the number of stars and the content of the reviews** is one thing. Content-wise, reviews with more detail, written in a neutral language, taking into account the circumstances... are deemed more valuable.

However, although review and ranking systems are important, **many more elements are taken into account when evaluating trust**. For platforms, one also takes into account general popularity, WOM, trust labels, ranking on review websites, cooperation with trusted third parties, integrated payment system, presence of policy and contact details, and the strictness of the registration system. With regard to evaluating peers, one also looks at the tone of the communication, the level of detail of the product or service description, the level of detail of the user profile and the openness towards physical exchange. The latter seems especially important in Germany, Slovenia, Bulgaria and Spain.

In terms of regulation, most current users are **not very knowledgeable**. They (falsely) assume that some basic legal rules from the traditional economy also apply on the online P2P market. They are also aware that platforms have a policy, general terms and conditions, but they barely know what is in there.

**However, they are also not very involved in wanting to know more about their rights and obligations**. They only tend to care once a problem occurs and even then they accept most of these problems as inherent to the P2P economy and try to solve it remaining true to the nature of this type of business by resorting to the platform or the peers.

Still, many are open for some more (transparency about) basic rules (e.g., return, refunds, frauds) but most users see a role for the platform in this matter. **A accessible and succinct description of the basic legal rights, obligations and platforms policies** would be useful and would increase awareness. In other words, there is a kind of need for more transparency about rules and regulation but many feel that the market should **self-regulate**. Political and institutional regulation and control appears for many to be in contrast with the nature of this type of business, would undermine the concept of P2P and would raise the costs and lower the benefits.

## 8. Appendix

### 8.1. Discussion guide

# 273344 – Sharing Economy Discussion Guide

## P2P platforms

Version 2 (11/5/2016)

Key challenge	<p>The overall objective of the assignment is to explore and construct <b>a picture of the P2P sharing economy sector</b> with a view to user, and, in particular, consumer aspects and issues.</p> <ul style="list-style-type: none"><li>• Indicative <b>economic importance</b> of sharing economy P2P online markets in EU Member States, and the main P2P business models;</li><li>• Main <b>experience, perceptions, expectations and problems</b> of consumers/users in P2P online services in core sharing economy EU Member States, with particular emphasis on online platforms;</li><li>• Relevance of the EU consumer acquis and other related EU and national <b>legislation in addressing specific issues and problems</b> in the main P2P business models, and in its <b>enforcement</b>, in particular concerning the distinction between P2P and B2C transactions;</li><li>• <b>Transparency</b> of business models and <b>effectiveness of self-regulatory mechanisms</b> for verification, redress/complaint handling, fulfilling tax obligations as operated by on-line P2P platforms,</li><li>• Options for <b>resolving any major issues or problems</b> identified.</li></ul> <p>The <u>ultimate purpose</u> of this analysis is to <b>identify the main issues</b> for consumers in this new and fast developing market. As a result, <b>reliable, robust and operational policy options</b> have to be provided to respect and support the highest level of consumer protection in line with the relevant regulatory frameworks at EU and MS levels.</p>
Key objectives of the research	<p>The goal of the focus groups is to obtain <b>in-depth insights in the experience, perceptions, expectations, satisfaction and problems of users of P2P on-line platforms.</b></p>

### Section 1: Intro (15 minutes)

**Purpose:** In this section we want to introduce the purpose of the research and create a good group atmosphere.

**Remarks:** P2P = Platforms (websites and apps) used for buying, selling, sharing, renting or hiring between individuals.

<p><b>1.1 Explanation</b> (5 minutes)</p>	<ul style="list-style-type: none"> <li>• Explanation to the participants concerning             <ul style="list-style-type: none"> <li>○ Moderator and GfK</li> <li>○ Topic: P2P platforms</li> <li>○ Duration discussion: 2h</li> <li>○ Privacy: Recording of the discussion, viewing behind the one-way mirror, guarantees about privacy and confidentiality of the data</li> <li>○ Rules of the game: we are interested in hearing your opinions, both positive and negative; what matters is that everyone feels free to voice their views because every input is valuable and there are no right or wrong answers</li> <li>○ Mobile devices switched off</li> <li>○ Food &amp; drinks</li> </ul> </li> </ul>
<p><b>1.2 Group intro</b> (10 minutes)</p>	<ul style="list-style-type: none"> <li>• Let's start by getting to know each other a little bit more. Could each of you introduce yourself? (<i>Moderator: do a round of the table</i>)             <ul style="list-style-type: none"> <li>○ First name</li> <li>○ Age</li> <li>○ Profession/study</li> <li>○ Family situation</li> <li>○ Hobbies</li> </ul> </li> </ul>

### Section 2: The sharing economy (15 minutes)

**Purpose:** Understanding how the market of P2P and sharing economy is perceived by participants: what are the different types of services/platforms that they distinguish in the sharing economy?

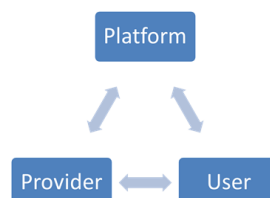
**Remarks:**

<p><b>2.1 Word association exercise</b> (5 minutes)</p>	<p><u>Qualitative technique:</u> word associations</p> <ul style="list-style-type: none"> <li>• What are the first words, adjectives, associations, feelings, images, situations that spring to mind when thinking of P2P platforms? (<i>Moderator: if needed please use the definition as explained above.</i>) (<i>Moderator: note all associations on a flip chart. When the flow of associations comes to an end deepen the associations through laddering (=probing for the 'why': e.g. why do you think of ... when mentioning P2P platforms.)</i>)</li> </ul>
<p><b>2.2 Sorting exercise</b> (10 minutes)</p>	<ul style="list-style-type: none"> <li>• Their personal use of P2P platforms? Participation in P2P transactions? (<i>Moderator: do a round of the table</i>)             <ul style="list-style-type: none"> <li>○ Which platforms?</li> <li>○ How frequently?</li> <li>○ As a supplier and/or as a consumer?</li> </ul> </li> </ul>

	<ul style="list-style-type: none"><li>• Could you name other examples of P2P platforms that you know of?</li></ul> <p><i>(Moderator: note all examples on separate cards. These will be used in the following exercise.)</i></p> <p><i>(Moderator: please check with list of most important platforms (top 1 of each type of platform). If important references are missing please include them into the discussion: Do you also know this one...? We will make an extra card for this one and will include it into the discussion.)</i></p> <p><u>Qualitative technique:</u> sorting <i>(Moderator: put all cards with names of P2P platforms on the table.)</i></p> <p>I am going to give you all the cards we made in the previous exercise. I would like you to think about the different types/different groups of P2P platforms that you distinguish...</p> <ul style="list-style-type: none"><li>• By making families / clusters and gather the services/platforms that are similar for you.</li><li>• One family can be composed of only one service or platform if you think it does not fit with any of the other platforms.</li><li>• You have to create at least two families of services/platforms.</li><li>• All the cards have to be used.</li></ul> <p>You have about 5 minutes to realize this exercise, and then we will talk about your clustering and the criterion that you used to make the groupings.</p> <p>So, let's talk about your families ...</p> <ul style="list-style-type: none"><li>• What groups / families have you created? Explain to me, how have you composed your families? <i>(Moderator: probe on the principle of the segmentation: based on the different services, platforms, benefits, induced targets... .)</i></li></ul>
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### Section 3: Experience and attitudes towards online P2P platforms (55 minutes)

- Purpose:** Focus on the participants' perception and satisfaction with online P2P platforms and activities .  
Deep-dive into specific problems encountered while using online P2P platforms and actions taken to solve these problems.  
Explore drivers and barriers towards using P2P platforms
- Remarks:** Pay attention to the differences between the experiences of peer-suppliers vs. peer-consumers. Keep in mind the triangle:



- experiences with the platform of peer providers
- experiences with the platform of peer consumers
- experiences of peer providers with peer consumers
- experiences of peer consumers with peer providers )

<p><b>3.1 Satisfaction and specific problems encountered while using P2P platforms</b> (30-35 minutes)</p>	<p>I would like to get a feeling of your experiences with P2P platforms so far.</p> <p><i>(Moderator: Please focus the discussion on experiences with a specific platform. Make it very concrete. Avoid generalities about e.g. Uber/Airbnb. Please try to cover as much platforms as possible, by tapping into the platforms used by different people around the table. Also try to have a mix of larger/well-know/international platforms and smaller/less-known/local platforms).</i></p> <p><i>(Moderator: Pay attention to the differences between the experiences of peer-suppliers vs. peer-consumers and to difference between performance of platform and provision of services by peers)</i></p> <ul style="list-style-type: none"> <li>• For a specific platform that you use often <b>as a consumer</b>:             <ul style="list-style-type: none"> <li>○ How are your experiences with this P2P platform so far?</li> <li>○ Have you had bad/good experiences with this platform? Which? Why?</li> <li>○ Can you tell me what problems you have encountered and how often this happened?</li> </ul> </li> <li>• For a specific platform that you use often <b>as a provider</b>:             <ul style="list-style-type: none"> <li>○ How are your experiences with this P2P platform so far?</li> <li>○ Have you had bad/good experiences with this platform? Which? Why?</li> <li>○ Can you tell me what problems you have encountered and how often this happened?</li> </ul> </li> </ul> <p><i>(Moderator: Note down all problems across all platforms on a flipchart. If the flow of problems stops probe for the following possible problems: Have they ever had this kind of problem with one of the platforms? Which one? Explain?</i></p> <ul style="list-style-type: none"> <li>- <i>Problems with using the platform functions</i></li> <li>- <i>Price agreed did not correspond with price offered/paid</i></li> <li>- <i>Product/service not corresponding to the description provided</i></li> <li>- <i>Non-delivery of product or service</i></li> <li>- <i>Poor quality</i></li> <li>- <i>Data leaks (e.g. my personal data was shared with others)</i></li> <li>- <i>Damage to property</i></li> <li>- <i>Problems with payment</i></li> <li>- <i>Complaints from buyers/renters/sellers/lessors...</i></li> <li>- <i>Safety issues)</i></li> </ul>
<p><b>3.2 Deep-dive on actions taken after encountering specific problems</b></p>	<p>For each type problem mentioned in the previous exercise: <i>(Moderator: Please try to cover as much problems as possible)</i></p> <ul style="list-style-type: none"> <li>• What is the detriment you experienced?</li> <li>• What are the actions you have taken to solve the problem you</li> </ul>

<p><b>when using P2P platforms</b> (10 minutes)</p>	<p>have encountered?</p> <ul style="list-style-type: none"> <li>○ What action?</li> <li>○ Who did you contact? Why did you contact this person/entity (<i>Moderator: e.g. via the complaint handling by platform, authorities, consumer association/institution?</i>) How did you get into contact with him/them?</li> <li>○ Who helped you eventually?</li> <li>○ Was this help/this solution satisfactory? Why (not)? How could it be improved?</li> <li>○ If you did not take any action, why was that? What would facilitate/how would it be easier to take more action?</li> </ul>
<p><b>3.3 Drivers and barriers towards using P2P platforms</b> (10-15 minutes)</p>	<ul style="list-style-type: none"> <li>• Are you planning on using/participating on an online platform for P2P activities in the next 12 months? <b>As a consumer? And as a supplier?</b> Why (not)? (<i>Moderator probe for the 'why'.</i>)</li> <li>• What are, according to you, reasons for not using P2P platforms (more often/more frequently)? <b>As a consumer? And as a supplier?</b> <ul style="list-style-type: none"> <li>○ Why is this a barrier to you?</li> <li>○ Is this a barrier applicable to every type of platform?</li> <li>○ If not: for which platform(s) in particular? Why?</li> </ul> </li> </ul> <p>(<i>Moderator: if not mentioned spontaneously, probe the following obstacles:</i></p> <ul style="list-style-type: none"> <li>- <i>Trust = I am not sure I can trust these platforms</i></li> <li>- <i>Unavailability of suitable offers = I do not find what I am looking for</i></li> <li>- <i>Unavailability of interested buyer/renters/sharers = No reactions on my offers</i></li> <li>- <i>Legal uncertainty = I worry what will happen if something goes wrong (= legal uncertainty as a consumer), I worry if I will need to declare the income and pay taxes, I worry about needing a license or a permit to provide these services (= legal uncertainty as a provider)</i></li> <li>- <i>Political and social aspects = I do not support this type of initiative because I disagree with the business model/how they operate</i></li> <li>- <i>Price= Too expensive to sell a product/service or rent out accommodation through these platforms</i></li> <li>- <i>Other = It is too difficult/complicated for me to use, too many restrictions to use these platforms in terms of payment...</i></li> </ul> <p><i>Always probe for the why.)</i></p>

### Section 4: Deep-dive on trust (15 minutes)

**Purpose:** Deep-dive on trust in online P2P platforms + discussion on participants' experiences of the effectiveness of quality control and trust-building systems, focusing especially on ranking and ratings systems

**Remarks:**

<p><b>4.1 Deep-dive on trust</b></p>	<ul style="list-style-type: none"> <li>• How do you decide that a platform is trustworthy? As a consumer? As a supplier? What aspects do you take into</li> </ul>
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(15 minutes)	<p>account?</p> <ul style="list-style-type: none"> <li>• How do you decide that a supplier is trustworthy? And a consumer? What aspects do you take into account?</li> <li>• Do you use the ranking/review system to verify peer-providers/peer users before transactions?             <ul style="list-style-type: none"> <li>○ If yes, why? What is so special about these ranking systems?</li> <li>○ If no, why not? Could we improve these ranking systems so that it becomes more relevant?</li> </ul> </li> <li>• Do you feel user review and ranking systems are reliable and honest?             <ul style="list-style-type: none"> <li>○ If yes, does this count for all platforms? Why (not)?</li> <li>○ If no, why not? Is this the same on every type of platform? Or are there differences? Why?</li> </ul> </li> <li>• Do you feel these ranking systems guarantee a sufficient level of protection from bad surprises?             <ul style="list-style-type: none"> <li>○ If yes, is this the same on every type of platform? Why (not)?</li> <li>○ If no, why not? Is this the same on every type of platform? Or are there differences? How could it be improved? Or what could be added next to these ranking systems?</li> </ul> </li> <li>• Do you feel safe when relying on reviews and rankings?             <ul style="list-style-type: none"> <li>○ Does this count for every possible service available on P2P platforms? Why (not)?</li> <li>○ If no, explain why not? Is this the same on every type of platform? Or are there differences? How?</li> </ul> </li> <li>• If you compare buying/sharing/renting goods and services in the traditional economy, do you feel less or more safe and protected on P2P platforms?             <ul style="list-style-type: none"> <li>○ If no, what are the differences? What makes you feel less or more safe and protected?</li> </ul> </li> <li>• Have you ever ranked/reviewed a provider/user after transactions?             <ul style="list-style-type: none"> <li>○ If yes, when? Only after a good experience? Only after a bad experience? More often users? More often suppliers? Always? Why?</li> <li>○ If no, why not?</li> </ul> </li> </ul>
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**Section 5: Consumer protection in online P2P contexts and communities; regulatory issues (15 minutes)**

**Purpose:** Discussion on the awareness of legal rights, obligations and protection of both consumers and providers in an online P2P context.

**Remarks:**

<p><b>5.1 Rights, obligations and protection of the consumer and the provider</b> (15 minutes)</p>	<ul style="list-style-type: none"> <li>• Are you aware of consumer rights and consumer protection on P2P platforms?</li> <li>• And are you aware of your legal obligations as a provider?</li> <li>• For those who say yes:             <ul style="list-style-type: none"> <li>○ What are the rules or obligations that you are aware of?</li> <li>○ Where/how did you learn about these?</li> <li>○ Are the platforms transparent about these rules?</li> </ul> </li> </ul>
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	<p>How/why (not)?</p> <ul style="list-style-type: none"> <li>○ Are these rules sufficient? Why? Why not?</li> <li>○ What is lacking in terms of protection, rights and obligations?</li> <li>○ Are there any rights and obligations that you do not find reasonable? If there are, why are they not reasonable? What should change?</li> </ul> <ul style="list-style-type: none"> <li>• For those who say no:             <ul style="list-style-type: none"> <li>○ How come you are not aware of these rules?</li> <li>○ How could one raise awareness?</li> <li>○ What would be especially important to know in terms of rights, obligations and protection? As a consumer? As a supplier?</li> </ul> </li> <li>• Does the type of protection needed in a P2P context differ from the protection needed in the traditional economy? Why? How?</li> <li>• How do you expect that these legal rules can be guaranteed? Do you think of any control mechanisms or bodies?</li> </ul>
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**Section 6: Outro (5 minutes)**

**Purpose:** Résumé and thank you.

**Remarks:** Please don't forget to check with backroom for extra questions.

<p><b>6.1</b> <b>Income/expenditure/savings through P2P transactions</b> (5 minutes)</p>	<ul style="list-style-type: none"> <li>• As a consumer, do P2P platforms allow you to save money?</li> <li>• If yes, can you estimate how much money you have saved by using P2P transactions (vs. the traditional economy)?</li> <li>• What explains these savings/this lack of savings? How do P2P platforms (not) enable you to save money?</li> </ul>
<p><b>6.2 Closure</b></p>	<ul style="list-style-type: none"> <li>• Check for extra questions in the client room.</li> <li>• Exchange thank you.</li> </ul>

## Background document Focus Groups Sharing Economy

This document contains important background information for the moderator to take into account when exploring sections 3.1 and 3.2 but also in general when making the analysis of the discussion afterwards.

In general, it is important to know that the client is **not interested into sectoral differences**, differences between different categories of platforms. They are however very interested in comparing behaviour in the sharing economy vs. behaviour in the traditional economy. This is important in the light of the policy recommendations that the client (European Commission) are looking to make based on the outcome of this survey. **Specific questions to ask/to probe for are:**

- **Are expectations different when people are using P2P platforms vs. engaging in traditional transactions? If yes: why, how come?**
- **Do they deal with problems in a different way when using P2P platforms vs. in the traditional economy? If yes: why, how come?**

We are interested in this because, one of the main issues seen so far in the results of the quantitative survey is the high level of problems respondents have identified when using P2P platforms – this is a lot higher than in regular transactions. However, at the same time respondents also report a high level of satisfaction and a high level of action taking to resolve the problems they experienced. In both cases this is valid across the different types of platforms. These findings are very different from what we know about regular consumer behaviour.

Therefore, during the focus groups it should be explored how this can be explained and what the reasons behind this behaviour are.

During your groups, please obtain a sense of the reasons behind this behaviour. Are people indeed satisfied, although they experience a lot of problems? And how can this be explained?

Please derive insights from your group to be able to **respond in your analysis to the hypotheses** below:

1. Are people accepting that these types of platforms are still quite new, and that it is normal that they experience some problems? In other words: are they accepting that they are on a learning curve when using such platforms?
2. Are people willing to go through more hassle and problems when using such platforms? If so, what is the motivation behind this?
3. Is the easy access with the platform itself and/or other peers through the platform interaction channels a factor?
4. Are these people (users/providers of P2P platforms) a more active, interactive and assertive crowd in general, also when it comes to regular transactions?

In general, we believe it should be possible to get a sense of this while going through the different sections of the discussion guide and by probing on the two questions marked in bold above. However, if you feel the need to probe on some specific elements related to the hypotheses listed above, please do so.

8.2. Screener



Project 273344 : Sharing Economy

**BASIC REQUIREMENTS:**

	Location		
	Date		
	Time		
	Moderator		
<b>Quotas OBJECTIF</b>	Sexe (q1)	male	min. 3
		female	min. 3
	age (q2)	18-34	min. 4
		35-54	min. 2
		55+	min. 1
	Education (q3)	secondary education	min. 1
		tertiary - vocational	min. 1
		tertiary - higher education	min. 2
	Occupation (q4) (only for Germany)	White collar	min. 4
		Blue collar	max. 2
		Student	max. 2
	Experience with online P2P transactions (q5)	as peer-consumer	min. 3
		as peer-supplier	min. 3
Type of platform used (q6/q7)	buying/selling GOODS	min. 1	
	sharing/renting GOODS	min. 1	
	sharing/renting ACCOMODATION	min. 1	
	sharing/hiring TRANSPORTATION	min. 1	
	hiring/doing ODD JOBS	min. 1	

**273344**  
**Sharing economy**  
**Screeners**  
**Focus group**  
**2 hours**  
**Denmark, France, Germany, Netherlands, Spain, UK, Italy,**  
**Poland, Slovenia, Bulgaria**  
 Version 1

**Intro + filtering**

Hello Madam, Sir. My name is ... of GfK Belgium, an independent research agency. We are performing a qualitative research regarding buying, renting, sharing or hiring between individuals through so-called on-line platforms (websites or apps) (such as *[Please insert a couple of relevant examples of your country, mix of smaller and bigger on-line P2P platforms. For input on relevant examples please consult the appendix.]*)  
 In this respect, can we ask you some questions?

**F1. Are you or your relatives employed in one of the following sectors?**

1. Transport
2. Construction
3. Industrial production
4. Distribution
5. Financial sector
6. Energy
7. Media
8. Marketing / market research → **STOP**
9. Government
10. None of these

**F2. Did you participate in qualitative research (group discussions, in-depth interviews, ...) in the past 3 month?**

1. Yes → **STOP**
2. No

**F3. Did you participate in qualitative research (group discussions, in-depth interviews, ...) in the past 12 month regarding websites, apps or on-line platforms where you can buy, rent, share or hire goods, accommodation, transport or services to do odd jobs from other individuals?**

1. Yes → **STOP**
2. No



## Profile

### Q1. Gender?

1. Male
2. Female

**MIX OF GENDER → SEE QUOTA SHEET**

### Q2. What is your age?

1. Younger than 18 → **STOP**
2. 18 - 34 year
3. 35 - 54 year
4. Older than 55 year

**MIX OF AGES → SEE QUOTA SHEET**

### Q3. What is your highest educational degree (in education or completed)?

1. Primary education → **STOP**
2. Secondary education
3. Tertiary – vocational
4. Tertiary – higher education
5. Don't know → **STOP**

**MIX OF EDUCATIONAL LEVELS → SEE QUOTA SHEET**

### Q4. What is your current occupation? (only for Germany)

1. Self-employed → **STOP**
2. White collar
3. Blue collar
4. Student
5. House-person and other not in employment → **STOP**
6. Seeking a job / Unemployed → **STOP**
7. Retired → **STOP**

**MIX OF OCCUPATION → SEE QUOTA SHEET**

**Q5. In the past 12 months, have you used an on-line platform (website or app) for buying, renting, sharing or hiring between individuals (such as *[Please insert a couple of relevant examples of your country, mix of smaller and bigger on-line P2P platforms. For input on relevant examples please consult the appendix.]*)?**

1. Yes
2. No → **STOP**

### Q6. Do you have experience with such on-line platforms/apps/websites...

**Multiple responses possible**

1. ... as a supplier (=I sold/rented out/shared goods/transport/accommodation/services)?
2. ... as a consumer (=I bought/hired/rented goods/transport/jobs/accommodation/services)?

**MIX OF CONSUMERS AND SUPPLIERS → SEE QUOTA SHEET**

### Q7. Did you use a website, app or on-line platform where you can...

### Multiple responses possible

1. Sell or buy goods to/from other people? → **GO TO Q7**
2. Share and rent goods to/from other people? → **GO TO Q8**
3. Share or rent accommodation to/from other people? → **GO TO Q9**
4. Share or hire a ride to/from other people? **GO TO Q10**
5. Hire other people to do odd jobs for you? Or sell your services to do odd jobs for other people?  
(Examples of odd jobs: babysitting, cleaning, dog sitting, gardening, small repairs, ..) **GO TO Q11**

**IF Q6=1 → GO TO Q7**

**IF Q6=2 → GO TO Q8**

**IF Q6=3 → GO TO Q9**

**IF Q6=4 → GO TO Q10**

**IF Q6=5 → GO TO Q11**

### **MIX OF TYPE OF PLATFORM USED → SEE QUOTA SHEET**

**Q8. Which websites, apps or on-line platforms to sell or buy goods from other people have you used?**

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**Open-ended question**

**PLATFORMS TAKEN INTO ACCOUNT PER COUNTRY SEE APPENDIX**

**Q9. In the past 12 months, which websites, apps or on-line platforms to share and rent goods to/from other people have you used?**

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**Open-ended question**

**PLATFORMS TAKEN INTO ACCOUNT PER COUNTRY SEE APPENDIX**

**Q10. In the past 12 months, which websites, apps or on-line platforms to share or rent accommodation to/from other people have you used?**

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**Open-ended question**

**FOR PLATFORMS TAKEN INTO ACCOUNT PER COUNTRY SEE APPENDIX**

**Q11. In the past 12 months, which websites, apps or on-line platforms to share or hire a ride with/from other people have you used?**

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**Open-ended question**

**PLATFORMS TAKEN INTO ACCOUNT PER COUNTRY SEE APPENDIX**

**Q12. In the past 12 months, which websites, apps or on-line platforms to sell or buy services to do odd jobs to/from other people have you used?**

### Open-ended question

### PLATFORMS TAKEN INTO ACCOUNT PER COUNTRY SEE APPENDIX

NB Some more platforms have been added in red, particularly in the odd jobs area – many of them are not as strictly P2P, but in case there are difficulties recruiting they could be accepted as well.

## Selection

**S1. Are you willing to participate in a qualitative research regarding buying, renting, sharing or hiring between individuals through so-called platforms (websites or apps)?**

Yes

No → STOP

**S2. Can you explain in a couple of sentences why you want to participate in this research and why we have to select you for this specific research?**

**Recruiter: check for knowledge language + speaking skills**

**interviewer: explain what is expected of the respondent.**

**Location and Timing**

**Incentive**

## Appendix

### 1. The Netherlands

Activity	Netherlands
Selling or buying (second hand) goods <b>Q7</b>	Marktplaats Ebay Speurders Tweedehands Marktplaza Qoop Vinted Kooplein Nolensplein Prikbord Zeelandnet Delcampe
Sharing and renting goods <b>Q8</b>	Peerby Ruilen Krijg de Kleertjes Huren van Buren

	Spullendelen ParkU Park Your Car De Deelkelder Jipio
Sharing or renting accommodation (rooms/flats) from other people <b>Q9</b>	Airbnb HomeAway Wimdu Micazu Lovehomeswap Waytostay Huizenruil Couchsurfing
Sharing or hiring a ride from other people <b>Q10</b>	Snappcar Blablacar MyWheels Barqo Camptoo Goboony UberX Meerijden WeGo UberPop Together Deelauto Grenwheels
Hiring other people (non professionals) to do a job for you <b>Q11</b>	Oppassen ZorgVoorElkaar WeHelpen AirBSit PawShake Ruilen Jobado Croqger Fikers Student aan huis Pickthisup Viedit Klusup Mrfix Merkatus

## 2. UK

Activity	UK
Selling or buying (second hand) goods <b>Q7</b>	Ebay Gumtree PreLoved Craigslist iOffer Swapz



Exploratory study of consumer issues in online peer-to-peer platform markets –  
Task 3 Report

	Vinted Vestiairecollective Ilovetofreestyle Poshmark Shpock
Sharing and renting goods <b>Q8</b>	Freecycle Swapz OpenPlay Streetbank Rent My Items Big Wardrobe Locoso Locloc
Sharing or renting accommodation (rooms/flats) from other people <b>Q9</b>	Airbnb SpareRoom HomeAway Craigslist Villas Housetrip Vrumi Wimdu Lovehomeswap Homexchange
Sharing or hiring a ride from other people <b>Q10</b>	Craigslist Blablacar Gopili Liftshare GoCarShare UberX UberPool HiyaCar Drivy UberPop EasyCarclub Rentacar
Hiring other people (non professionals) to do a job for you <b>Q11</b>	Fiverr Craigslist Dogbuddy Taskrabbit Nimber Letslinkuk Echo Localoids Trustedhousesitters Bright Delivery Shutl Streetteam Swishd Pedals Jinn Deliveroo Henchmanapp Ihateironing Laundryrepublic

	Bizzby
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### 3. Denmark

Activity	Denmark
Selling or buying (second hand) goods <b>Q7</b>	Db Guloggratis Trendsales Craigslist Ebay Checktom Resecond Reshopper Tradono
Sharing and renting goods <b>Q8</b>	Lejdet Resecond Peerby Streetbank Swapamok
Sharing or renting accommodation (rooms/flats) from other people <b>Q9</b>	Airbnb Craigslist HomeAway Wimdu Byt bolig Camptavel Couchsurfing Flat-club  9flats Trampolinn
Sharing or hiring a ride from other people <b>Q10</b>	Craigslist Snappcar UberPop Gomore Ants Trunkbird Ridefinder Amovens Roadsharing
Hiring other people (non professionals) to do a job for you <b>Q11</b>	Nabohaelp Craigslist Fiverr Edukarma Sociotransit Nimber Upwork

### 4. Spain

Exploratory study of consumer issues in online peer-to-peer platform markets –  
Task 3 Report

Activity	Spain
Selling or buying (second hand) goods <b>Q7</b>	Mil anuncios Ebay Vibbo Wallapop Loquo Casi Nuevo Vinted Vestiairecollective
Sharing and renting goods <b>Q8</b>	Loquo Relendo Parquo Sharemos  Peerby  Streetbank Locloc
Sharing or renting accommodation (rooms/flats) from other people <b>Q9</b>	Mil anuncios Idealista Airbnb Ya encuentre Homeaway Wimdu Rentalia Loquo Villas Housetrip
Sharing or hiring a ride from other people <b>Q10</b>	Blablacar Amoveans Socialcar Snappcar Drivy Kelbillet Alquiler Autocaravana Click & Boat Bluemove Shareling
Hiring other people (non professionals) to do a job for you <b>Q11</b>	Top ayuda Dogbuddy Gudog Nidmi Upwork Fiverr Shipeer Glovo Nubelo

## 5. France

Activity	France
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<p>Selling or buying (second hand) goods <b>Q7</b></p>	<p>Leboncoin Ebay Vinted Vestiairecollective Craigslist Secondemain Myrecyclestuff Larmoiredespetits Mondébarras</p>
<p>Sharing and renting goods <b>Q8</b></p>	<p>Zenpark Mobypark Lescachotieres Peerby Streetbank Sharely</p>
<p>Sharing or renting accommodation (rooms/flats) from other people <b>Q9</b></p>	<p>Airbnb Homeaway Housetrip Wimdu Trocmaison Bedycasa Rentalia Villas Nightswapping Guesttologist</p>
<p>Sharing or hiring a ride from other people <b>Q10</b></p>	<p>Leboncoin Blablacar Kelbillet Drivy Click &amp; Boat Craigslist Idvroom Snapcar Heetch UberX Lecab</p>
<p>Hiring other people (non professionals) to do a job for you <b>Q11</b></p>	<p>Allovoisins Kang Craigslist Dogbuddy Good-spot Vayable Repaircafe Worldcraze Kidizen Fiverr Get ShiPLY Deliverree Hopwork Cleanio Frizbiz</p>

## 6. Germany

Activity	Germany
<p>Selling or buying (second hand) goods <b>Q7</b></p>	<p>Ebay Quoka Markt Rebuy Kleider Kreisel Kleider Korb Zweite Hand Kijiji Vestiairecollective Vinted</p>
<p>Sharing and renting goods <b>Q8</b></p>	<p>Leih dir was Mobypark Mietprofi Peerby Streetbank Locloc</p>
<p>Sharing or renting accommodation (rooms/flats) from other people <b>Q9</b></p>	<p>Airbnb Wimdu Couchsurfing Villas Housetrip 9flats Gloveler Spacebase HomeStay Rentalia</p>
<p>Sharing or hiring a ride from other people <b>Q10</b></p>	<p>Blablacar Mitfahrgelegenheit Craigslist Tamyca Flinkster Flinc Fahrtfinder Mitfahrangebot Wunder UberX</p>
<p>Hiring other people (non professionals) to do a job for you <b>Q11</b></p>	<p>Craigslist Bring was mit Fiverr Skillshare Nimber Upwork Doido Mila Helping</p>

## 7. Bulgaria

Activity	Bulgaria
Selling or buying (second hand) goods <b>Q7</b>	Olx Mobile Bazar Ardes Car24 555 Zemoda Obqvi Prodavalnik Ebay
Sharing and renting goods <b>Q8</b>	Olx Bazar Naemi Peerby Streetbank
Sharing or renting accommodation (rooms/flats) from other people <b>Q9</b>	Imoti Naemi Airbnb Couchsurfing Wimdu  9flats Trapolinn Lovehomeswap Roomorama
Sharing or hiring a ride from other people <b>Q10</b>	Vednaposoka Ahacar Spodeleno-patuvane Sednakola Bytheway Ka4i ComboRides UberX
Hiring other people (non professionals) to do a job for you <b>Q11</b>	Freelance Freelanceforum Naemi Fiverr Upwork

## 8. Slovenia

Activity	Slovenia
Selling or buying (second hand) goods <b>Q7</b>	Bolha Salomon Oglasi Kovanec Ebay

Exploratory study of consumer issues in online peer-to-peer platform markets –  
Task 3 Report

Sharing and renting goods <b>Q8</b>	Podarimo Peerby Streetbank Najel Swap-party
Sharing or renting accommodation (rooms/flats) from other people <b>Q9</b>	Cimri Mkvadrat Uni-info Airbnb Couchsurfing Wimdu 9flats Trapolinn Lovehomeswap Roomorama
Sharing or hiring a ride from other people <b>Q10</b>	Prevoz Najdiprevoz Peljime Adriatik Avto Transportways.eu Timskavoznja Blablacar
Hiring other people (non professionals) to do a job for you <b>Q11</b>	Slocally Upwork Freelancer Trustedhousesitters Greataupair Fiverr

## 9. Poland

Activity	Poland
Selling or buying (second hand) goods <b>Q7</b>	Allegro Ebay Vinted Szafa Za 10 Groszy Swistak Aukcysz Wymianki WebAukcje Olx
Sharing and renting goods <b>Q8</b>	Vinted Szafa Wymiennik Wymianki Peerby Streetbank
Sharing or renting accommodation (rooms/flats) from other people	Airbnb Wimdu

<p><b>Q9</b></p>	<p>E-domizil Atraveo Homeaway Vacando Couchsurfing</p> <p>9flats Trapolinn Lovehomeswap</p>
<p>Sharing or hiring a ride from other people <b>Q10</b></p>	<p>Blablacar Craigslist UberPop Jedziemyrazem Jazda za grosze Otodojazd Wspolne Dojazdy Bytheway Inonecar Autem PL</p>
<p>Hiring other people (non professionals) to do a job for you <b>Q11</b></p>	<p>Skills Trade Wulu Freelance Fiverr Nimber Upwork Jadezabiore Pobli Sirlocal</p>

## 10. Italy

Activity	Italy
<p>Selling or buying (second hand) goods <b>Q7</b></p>	<p>Ebay Subito Kijiji Bakeca Secondamano Vestiairecollective Seatwave Vinted</p>
<p>Sharing and renting goods <b>Q8</b></p>	<p>Locloc Shbang Reoose Gosharewood Useit Peerby Streetbank Fubles Sharely</p>
<p>Sharing or renting accommodation</p>	<p>Airbnb</p>



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<p>(rooms/flats) from other people <b>Q9</b></p>	<p>Homeaway Wimdu Flipkey Housetrip Rentalia  9flats Nightswapping Bedycasa Villas</p>
<p>Sharing or hiring a ride from other people <b>Q10</b></p>	<p>Blablacar Flipkey Craigslist Zego Jojob Roadsharing Autostradecarpooling UberPop Flootta UberX</p>
<p>Hiring other people (non professionals) to do a job for you <b>Q11</b></p>	<p>Craigslist Timerepublik Get Sfinz Dogbuddy Upwork Nimber Fiverr</p>

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