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TRUST IN PEER PLATFORM MARKETS

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Foreword

Trust is a key component in peer platform markets (PPMs). In 2016, the OECD's Committee on Consumer Policy (CCP) produced a report on *Protecting consumers in peer platform markets: Exploring the issues* (OECD, 2016a). The 2016 report examined a number of the mechanisms that peer platforms have themselves developed to help engender trust in and use of their services (e.g. initiatives such as ratings and reviews) and raised a set of questions for further research and reflection.

In order to understand better the role and drivers of consumer trust in PPMs the CCP conduct an online survey of 10 000 consumers across ten OECD member countries. This report discusses the findings of that survey. It has been prepared by Alan Terry of Vanilla Research, with the assistance of Richard Bates, both acting as consultants to the OECD. The questionnaire used in the survey is attached as Annex E, and was also prepared by the consultants.

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Executive summary

Consumer trust is often fundamental to ensuring that new ways of doing business are adopted by consumers, for the benefit of consumers and businesses alike. Consumers are increasingly using peer platform markets (PPMs) to purchase or rent goods and services, such as accommodation, transportation and assistance with personal tasks. While peer-to-peer transactions have always existed, PPMs – often referred to as the "sharing" or "collaborative" economy – open up new ways for consumers to access goods and services across a range of markets.

Although PPMs have grown exponentially in the last few years, their continued success may depend on how effectively they can establish and maintain consumer trust with a wide range of consumers in different types of consumer markets. Accordingly, to understand better the role and drivers of consumer trust in PPMs, the OECD commissioned a consumer survey that was carried out in early 2017 across ten OECD member countries: Australia, Canada, Chile, Germany, Italy, Japan, Mexico, Norway, Turkey and the United States.[1] The survey focused on consumers with experience in using PPMs, but included one question for consumers that had not yet engaged with PPMs. This report discusses the findings of that survey. For some of the findings, there are significant country-to-country differences. Nonetheless, there are some key findings common across the countries:

- **Consumer use of PPMs is now widespread**, and not just for small-value transactions. The value proposition – cost, convenience and choice – attracts consumers, especially young consumers, who are two to three times more likely than older consumers to have used PPMs.
- **Consumers generally trust PPMs**, often more so than conventional businesses in the same market. This trust is anchored in the platforms to a greater degree than in the peer sellers/providers.
- **There is no single key to trust:** secure payment, data security, and the ability to see pictures of goods or services are the top drivers. PPM consumers take a nuanced view of ratings and reviews, which are considered important, but not necessarily crucial. The more consumers use PPMs, the more they trust them.
- Around **half of PPM consumers have either "good" or "full" confidence** that they know their rights when something goes wrong, including whether they are entitled to refunds.[2]
- **Less than half of PPM consumers have read the platforms' terms and conditions or the privacy policies** in detail, despite claiming that the privacy and security of their data are important to them. This factor does not, however, appear to significantly undermine consumers' trust that PPMs are using their personal data responsibly, especially when they compare PPMs to other types of online businesses.

- It is **not uncommon for consumers to experience problems using PPMs**. Although some PPMs do offer dispute resolution mechanisms, they resolve less than half of these problems to the consumer's full satisfaction. However, consumers do not tend to disengage from the market as a result. The survey did not ask about the types of problems consumers experienced or the amount or type of detriment they suffered, which may have shed light on why consumers continue to use PPMs.

Peer platforms are an established part of the economy

The survey of PPM consumers in ten OECD countries shows that PPMs are **now firmly established in consumers' minds** in all but one country (Japan). A significant minority of consumers in each country have used these types of platforms. The majority of PPM users buy items on platforms such as eBay. Between 10% and 30% of PPM consumers have used PPMs for other types of transactions such as transport, accommodation, personal tasks, and sharing or borrowing items.

The survey results show that PPM consumers are happy to use such platforms for **more than just isolated purchases** – most have completed 2-10 transactions in the last 12 months, and spent significant amounts of money on these transactions. While the profile of these transactions varies by market – with transport featuring lower value transactions and accommodation higher value ones – around one in ten PPM consumers reported spending the local equivalent of USD 500 or more on a single transaction.

Price, convenience and choice attract consumers

Consumers' motivations for using PPMs are more practical than the terms "sharing" or "collaborative" economy might suggest. Across all types of PPM consumers, and all PPM markets**, value or price, convenience, and choice** emerge as the three most important reasons consumers use peer platforms rather than more conventional markets. A preference for buying from individuals (rather than companies) only really features in the personal tasks market, and even here it is still a weaker motivating factor than value and price.

Peer platform consumers generally trust peer platforms

The survey results suggest that **consumers who use PPMs generally trust them**, certainly in comparison to a range of other online and offline businesses. They view platforms as being on par with banks and supermarkets, and better than their national postal service or mobile phone network providers. On balance, consumers trust peer platforms more than conventional businesses in the same market, with 32% trusting them more and 10% trusting them less. While this balance varies significantly across countries – and is noticeably greater in Turkey, Mexico and Chile, and only marginal in Germany – in all countries PPMs are trusted more than conventional businesses in the same market.

This trust appears to be **anchored in the peer platform** more than in the sellers/providers who provide the items or services. Trust in the platform is marginally higher than in the seller/provider in general. When consumers go ahead with transactions even when they are not totally convinced they can trust the seller/provider, the most commonly cited reason is their trust in the platform itself.

The survey results also support the hypothesis that the importance of trust is to some extent **proportional to the value of the item**, and that sometimes consumers are willing to override potential concerns in order to take advantage of attractive prices, products or services, particularly when the item or service is inexpensive.

Consumer trust in peer platforms is derived from multiple factors

Consumer trust in PPMs derives from several factors, including: the availability of secure payment options, confidence in the security of personal data that the PPM collects, pictures of the items or services offered through the PPM, ratings or reviews from other PPM users, verification of individual sellers' identities, and the ability to contact sellers, if necessary. Many of these factors are likely to be important for any online business, not just peer platforms (OECD, 2014).

Importantly though, while consumers' reasons for using PPMs are relatively consistent across markets, the *drivers* of trust differ based on the type of peer platform. Personal safety is more important for consumers using transport platforms, while the ability to obtain descriptive information about the "product" – through pictures, reviews and ratings – is relatively more important for consumers using accommodation platforms. There is relative consistency in these trust priorities across countries.

Interestingly, consumer trust in PPMs is not related to whether consumers feel they **understand their rights, including whether they would obtain refunds** if they experienced a problem. Most of the consumers surveyed do not read the terms and conditions that govern platform transactions in detail or even at all. A slim majority feel they have "a good idea" of their rights if something goes wrong, but only around one in ten feel they fully understand their rights, and four in ten have a limited idea or none at all. A lack of confidence around their rights is highest for users of "classified ads" platforms.

Further, most consumers do not base their trust in PPMs on their knowledge of how these platforms use their personal data. Although consumers view the privacy and security of their personal data as important, the vast majority do not read, or only quickly scan, the "small print" of the terms and conditions and privacy policies. Despite this, consumers have **relatively high levels of trust in PPM's protection and use of personal data.** A majority trust the platform they were asked about to use their personal data responsibly. They view the platforms' treatment of their data as on par with health providers and e-commerce companies such as Amazon. Consumers also rate many PPMs ahead of Google and, especially, social media companies such as Facebook.

Reviews and ratings are important, but not always crucial

A majority of PPM consumers believe **ratings and reviews are important**, and many leave ratings and reviews after a transaction (although only a minority always leave them). Ratings and reviews appear to facilitate trust in sellers/providers, and to a large extent consumers appear to trust ratings and reviews.

It is apparent that **some forms of feedback are more valuable than others,** with consumers paying more attention to recent feedback, and a majority feeling that written reviews are more valuable than ratings alone (though not all platforms offer the option of providing written reviews). Many consumers also look for sellers/providers who have a critical mass of ratings/reviews. Further, consumers view bilateral feedback (i.e. when the

seller/provider can also provide feedback once the consumer completes the transaction) positively.

There are, however, pitfalls with ratings and reviews. Indeed, around half of surveyed PPM consumers have seen ratings or reviews that they considered to be dishonest; this figure is even higher for more experienced PPM consumers. Similarly, some consumers find it difficult to differentiate between sellers/providers because so many have high ratings. However, this does not appear to undermine consumers' confidence in ratings and reviews.

Things do go wrong – but consumers do not disengage as a result

Around **one in three PPM consumers report having experienced a problem with a PPM item or service**, though this should be put in the context of an average of around 20 transactions a year. Consumers predominantly felt that sellers/providers rather than the PPM were usually responsible for the problems. This finding possibly helps explain why consumers trust peer platforms more than sellers/providers.

PPMs resolve less than half of consumers' problems. However, consumers who have experienced problems trust PPMs just as much as those that have not. The survey did not collect data on the types of problems consumers experienced or the amount or type of detriment they suffered; accordingly, it is unclear how significant the problems were in relation to consumers' overall experiences. However, only a handful of those that have experienced a problem say they have stopped using the platform in question, or PPMs more generally, as a result.

Young consumers engage more with peer platform markets than older consumers

Young consumers (18-29 years old) use PPMs more than their older peers. Once online, they are two to three times more likely than older consumers (aged 65 years and older) to have used PPMs, are more likely to have been a seller/provider as well as a consumer, use PPMs more frequently, and are more likely to have used peer platforms in a variety of sectors. In Turkey, for example, 47% of 18-29 year olds have used PPMs while only 34% of all Turks have used them.

Younger PPM users are the least likely to feel informed about their rights if something goes wrong, and are the least likely to have read the "small print". Yet, despite this, they show **higher levels of trust in PPMs** compared to similar conventional businesses, and are more likely to have gone ahead with a transaction even when they were unsure if they could trust the seller/provider. Similarly, although they are more sensitive to the existence of dishonest or fake ratings or reviews, their overall levels of trust in ratings and reviews are on a par with that of older consumers.

With greater experience of peer platform markets, comes greater trust

The heaviest 10% of PPM users (30 or more transactions in the past 12 months) appear to **trust PPMs the most**. Although the drivers of trust are similar across users, heavy users trust peer platforms more.

Heavy users feel more confident about their rights if something were to go wrong. This may explain their greater willingness to go ahead with transactions even when they

are unsure of the seller/provider. Heave users nonetheless tend to either ignore terms and conditions or privacy statements or just scan them quickly.

Lastly, heavy users are the **most likely to leave ratings and reviews** despite only seeing them as marginally more important than lighter users do, and are also the most likely to trust them.

Lack of trust is not a major barrier to consumers trying peer platform markets

Although the survey focused on PPM consumers, it asked a limited number of questions of consumers who have engaged with PPMs but not completed a transaction and those who have not used or engaged with PPMs. The clear majority of consumers who have taken steps to use PPMs say they are **likely to go ahead and use them** in the near future.

Furthermore, most non-users primarily attribute their non-use to the fact that they have not actually heard of such platforms. Aside from this, **concerns around trust are evident**, and feature prominently on a list of reasons for non-engagement with the sector *among those who have heard of such platforms* (though these constitute a minority of non-users).

1. Introduction

As highlighted in the OECD's 2016 report *Protecting consumers in peer platform markets: Exploring the issues*, trust is often a key component in consumers' use of peer platform markets (OECD, 2016a).[3] This is because participants on both sides of the transaction may be individuals with little information about each other, except for the information available from the platform itself. As the report recognises (OECD, 2016a):

> *Peer consumers can encounter issues of trust in many different contexts: trust into the reliability and qualifications of the peer provider; trust in the asset or service; and trust in the guarantees and safeguards offered by the peer platform.*

Of course, the significance of trust is not limited to PPMs – it plays a fundamental role across all socio-economic relations. Were it absent, buyers and sellers would decline prospective transactions for fear of opportunistic behaviour by the counterparty, and markets would cease to function. The 2016 *OECD Recommendation on Consumer Protection in E-commerce* recognises this and sets forth key principles designed to enhance consumer trust in e-commerce generally and in new types of digital business models such as PPMs (OECD, 2016b). These include transparent and effective protection; fair business, marketing and advertising practices; clear information about an online business' identity, the goods or services on offer, and the terms and conditions of a transaction; a transparent confirmation process; secure payment; and fair, timely and affordable dispute resolution and redress, as well as privacy and data security protections.

There are many questions about how policy makers, businesses and other stakeholders should apply these principles to PPMs. The 2016 OECD report examined a number of the mechanisms that peer platforms have themselves developed to help engender trust in and use of their services (e.g. initiatives such as ratings and reviews) and raised a set of questions for further research and reflection (OECD, 2016a). In reiterating the need for evidence-based approaches to consumer protection, however, the 2016 report noted the current lack of evidence and data in relation to consumer detriment in PPMs (OECD, 2016a). The report posed questions around the effectiveness of trust mechanisms developed by PPMs and the extent to which these mechanisms interface with existing consumer protection frameworks, and concluded with a number of questions around consumer protection. The report concluded that meaningful answers to those questions would require further evidence gathering, analysis and research.

To this end, the Committee on Consumer Policy commissioned consumer research to answer two broad questions:

1. What are the key drivers of trust for peer consumers when transacting in a peer platform market?
2. To what extent do the kinds of trust-enhancing mechanisms and initiatives put in place by peer platforms respond to the key drivers articulated by peer consumers?

Building on these broad questions, the Committee and researchers developed a number of hypotheses, which in turn informed the design of the final questionnaire:

- Trust in the peer provider may be secondary to considerations of value and convenience (trust in the platform may enable this attitude in relation to the provider – see below).

However,

- the importance of trust for peer consumers is proportional to the value of the transaction and the potential for high-cost detriment if things go wrong
- some peer consumers and providers try to satisfy a trust checklist
- trust in peer platform brands is what really matters
- consumers do not deem the data dimension to be that important to trust PPMs.[4]

This report presents the findings of that research, carried out across ten OECD member countries in the second quarter of 2017.

Finally, it should be noted and acknowledged that the definition of PPMs used in this research was wider than simply "sharing" or "collaborative" markets. The survey definition of a PPM user for the purpose of this report included consumers who had bought items from other people (e.g. via eBay) and those who had hired people to do household tasks for them (e.g. TaskRabbit), as well as users of more collaborative markets such as ride shares and accommodation.

2. Methodology

A survey company called Research Now conducted an online survey in the second quarter of 2017 of consumers from the following ten OECD countries: Australia, Canada, Chile, Germany, Italy, Japan, Mexico, Norway, Turkey and the United States. The selected countries are geographically diverse, with a mix of advanced and emerging economies. Research Now used its established panels in each country.[5]

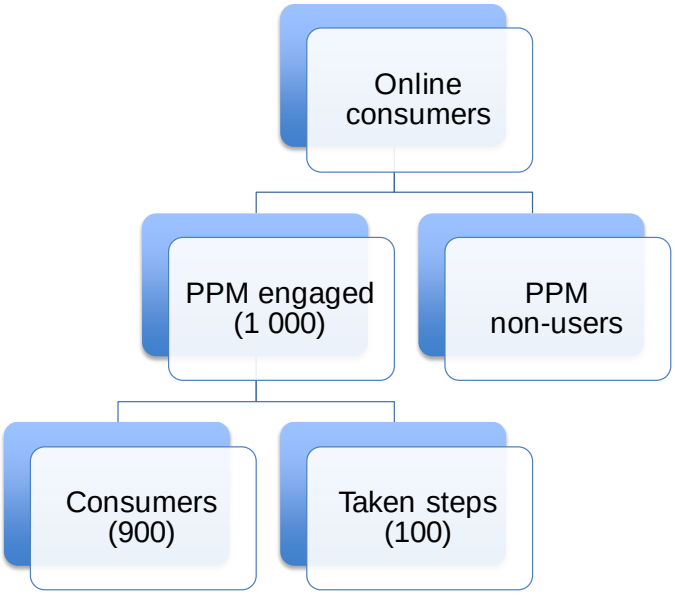
Although the focus of the research was on PPM consumers, the survey also included some questions for non-users and those consumers who had taken steps to, but were yet to complete a purchase, using a PPM (e.g. browsed a PPM website or downloaded an app).

The target for each country was 900 PPM consumers who had completed at least one transaction using a PPM in the last 12 months, and 100 online consumers who had taken steps to, but not actually completed, a transaction using a PPM (see Figure 2.1). The first stage in each country was to field the survey among a representative sample of online consumers and screen them to find out who had engaged with PPMs, and was therefore eligible for the main survey. Thus everyone answered this initial "screening" question (Q1). After this initial question, the survey asked non-users to answer a question about why they had not used a PPM (Q53), give basic demographic information (namely age and gender) and then exit the survey. Those who had engaged with PPMs were either classed as "consumers", in which case they answered the bulk of the survey questions (Qs 2-44 and demographic questions), or "taken steps", in which case they answered a shorter set of questions (Qs 45-52 and demographic questions).

However, given the fixed target of PPM consumers per country (900), and the varying penetration of PPM usage in each country, varying numbers of online consumers had to be surveyed in each country to meet that target, i.e. where PPM usage was high, only around 2 000 online consumers had to be surveyed to achieve 900 PPM consumers, but where it was low, as many as 15 000 online consumers had to be surveyed to reach the target of 900 PPM consumers.

Once the research firm identified 900 PPM consumers or 100 consumers who had "taken steps" in each country had completed the survey, they closed that quota and no further surveys were accepted in that category.

Figure 2.1. Filtering process for the online survey



At the end of the fieldwork, the research firm weighted the unweighted samples from each country to reflect the approximate profile of the online population of each country in terms of age and gender. This ensured that the sample going in to Q1 was representative of the respective online population in terms of these two dimensions, and therefore the profile of PPM consumers coming out of Q1 was representative of PPM consumers in that country. The details of the weighting by country are included in Annex C.

Fieldwork started on 23 March 2017 and finished on 8 May 2017. The extended period for fieldwork was due to a number of factors:

- Research Now initially "soft-launched" the survey in the United States with a limited sample of around 100 PPM consumers to ensure the questionnaire was working.
- The fieldwork commenced in the English language markets first, with markets requiring translation following on as and when tested and ready.
- Fieldwork was extended for a few days in Japan in order to ensure there was an appropriate representation of 18-24 year olds, who were initially under-represented in the main Japanese sample.

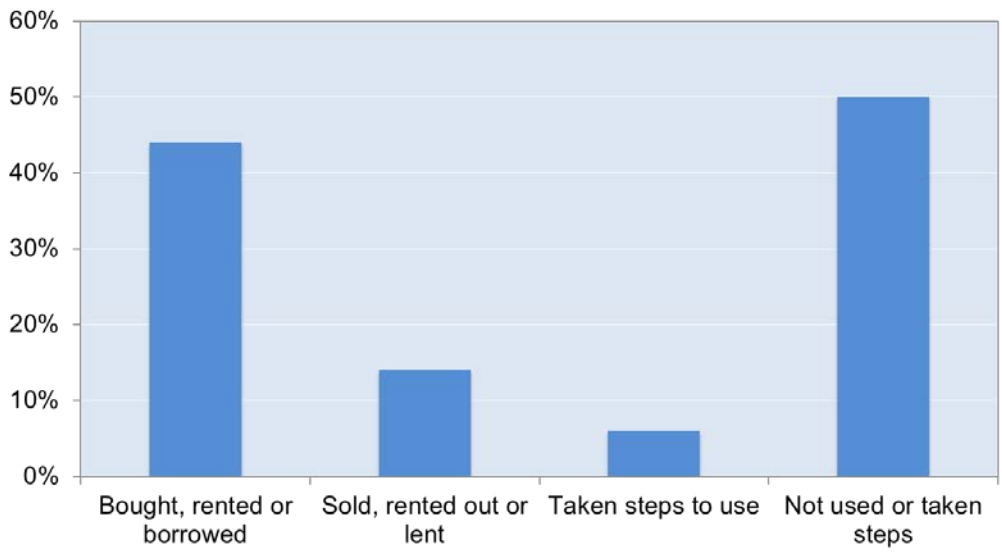
3. Use of peer platform markets

3.1. Overall use of peer platform markets

Around 44% of online consumers surveyed had used a PPM in a consumer capacity (i.e. bought, rented or borrowed an item) in the past 12 months (see Figure 3.1). A smaller proportion of survey respondents (14%) had been a seller or provider in such markets over the same period. And around 6% of online consumers in the survey had "taken steps" to use such markets but had not actually completed any transactions in the last 12 months. Almost half of survey respondents had not engaged in any way with PPMs (though the survey responses suggest that many of these non-users had at least heard of some of the major platforms in PPMs, see Section 10).

The "total" figures reported are based on a simple average of results across the ten countries included in the survey. They are NOT weighted by relative population size. Total figures are thus totals for the survey sample and cannot be extrapolated to the OECD population, or that of the ten selected countries, as a whole.

Figure 3.1. Use of peer platform markets (Q1)

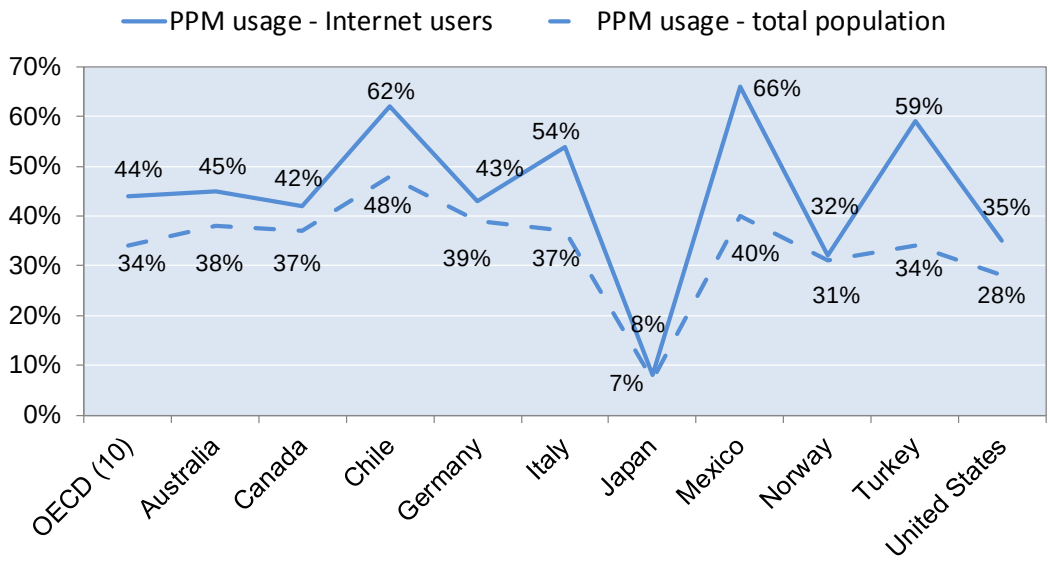


Note: based on the general online population surveyed (34 509).

The first two categories in Figure 3.1 overlapped – respondents could be both consumers of PPMs and/or sellers/providers. To continue the survey they had to be PPM consumers (i.e. they had to have bought, rented or borrowed an item or service via a PPM in the last 12 months). In reality this represented 89% of those identified as sellers/providers – only 11% of seller/providers were not also consumers of PPMs.

These figures are based on the respective online populations in each country because the surveys were carried out using an online panel. When extrapolated to the whole population – online and offline – the levels of usage naturally fall, as Figure 3.2 shows.

Figure 3.2. Use of peer platforms: online populations vs. total populations (Q1)



Note: based on the general online population surveyed (34 509). PPM: peer platform market.

The different degree to which **younger online consumers** have embraced such markets runs through the survey, with the younger group (i.e. 18-29 year olds) more likely than older ones to have experience being a seller/provider, more likely to have used a variety of PPMs, and to use them more frequently (see below). This effect is amplified further by the fact that younger consumers are more likely to be online in the first place.

In the countries where Internet penetration is the lowest – Turkey, Mexico and Chile – PPM usage is the highest. These are also countries where the online population is notably younger than elsewhere, and so younger Internet users, who are more likely to be PPM consumers, make up a larger proportion of the online population.

Online consumers' use of PPMs also **differed by income**, with those in the bottom 20% of online household incomes being less likely to use PPMs than those in the middle 60% and top 20% of incomes.

Notably, there were no differences in the survey responses by gender – once online, women and men use PPMs to the same extent.

This report notes differences across sub-groups of consumers (such as age, usage, market or country) where these are significant and relevant. If differences between sub-groups are not mentioned, no relevant significant differences were evident.

3.2. The mix of peer platform markets used

The survey questions focused on five types of PPMs:

1. **Buying items** from other people, through an app or website. An example of a platform that offers this is eBay.
2. **Borrowing or renting items** from other people, such as children's toys, tools and leisure equipment, through a platform's app or website. An example of a platform that offers this is Bumerangla in Turkey.
3. Sharing, swapping or renting **accommodation** on a short-term basis with/from other people, typically for use while on vacation, through an app or website. An example of a platform that offers this is Airbnb.
4. **Sharing or hiring a ride** with or from other people, through an app or website. Examples of platforms that offer this service are Uber and BlaBlaCar.
5. **Hiring people to do household tasks or run errands**, such as cleaning, babysitting or dog walking, through a platform's app or website. Examples of platforms that offer this are TaskRabbit and Yoopies.

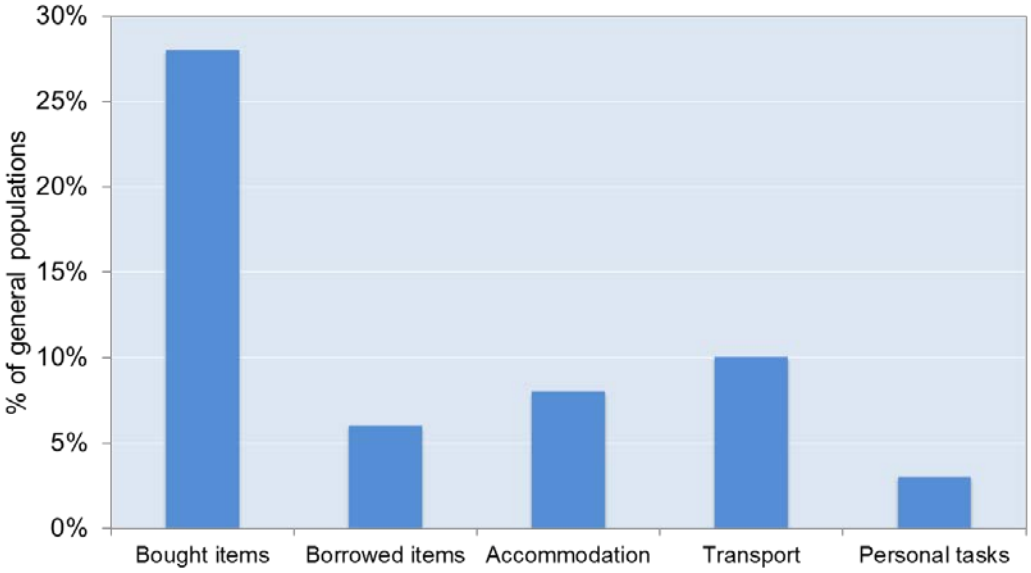
The survey also asked consumers about their experience in using financial services PPMs, for example:

- Raising or **borrowing money or transferring currency** – using crowdfunding, crowd or peer-to-peer lending, or peer-to-peer money transfer services, through an app or website.

However, the survey did not contain follow-on questions about financial services PPMs, and excluded consumers who had only used financial PPMs (as opposed to other peer platforms).

As Figure 3.3 shows, PPMs (such as eBay) that enable consumers to buy items from other individuals are the most commonly used type of PPM.

Figure 3.3. Use of peer platforms by market, based on general populations (Q3)



Note: based on all peer platform consumers and extrapolated to general populations (9 075).

Within these figures **younger consumers** are, again, the trailblazers. They are the most likely to have used each type of peer platform, except for peer platforms for buying items. For example, 21% of younger PPM users have used a borrowing/sharing peer platform

compared to 9% of those aged 65 years and older, while 79% of younger PPM users have used a peer platform to buy items compared to 84% of those aged 65 years and older.

"Heavy users" (30+ PPM transactions in the past year) are also more likely to have used each type of PPM market, again with the exception of buying goods, use of which is fairly universal across all user groups.

The detailed results also show a **clear income effect**, with those in the bottom 20% of household income[6] being the least likely to have used each type of peer platform, and those in the top 20% of household income being the most likely to use multiple types of PPMs (with the exception of "buying items", which has high usage across all income groups).

However, while these overall figures show the relative importance of the "buying items" market, they do mask **real variations by country**. For example, the use of transport PPMs is more widespread in Chile and Mexico than in Japan; the use of platforms for sharing/borrowing items is more common in Turkey; and the use of personal tasks platforms is yet to really take off anywhere. Though not included in Table 3.1, use of financial peer platform markets peaks in Mexico, at 5% (compared to 3% for the average of the ten countries surveyed). Japan has the lowest usage of PPMs (only around 7% of the population have used one). Further, the profile of consumer use of PPMs in Japan also differs, with transport PPM use being more limited, and sharing or borrowing items being relatively more popular among PPM users than in other countries.

Table 3.1. Peer platform use, by country, based on % of total population (Q3)

Country	Buying items	Transport	Accommodation	Sharing items	Personal tasks
Ten country average	28	10	8	6	3
Australia	33	13	11	5	5
Canada	31	9	9	5	3
Chile	37	18	7	5	3
Germany	34	7	7	5	4
Italy	33	10	10	7	5
Japan	6	1	1	2	0*
Mexico	32	18	9	8	4
Norway	24	4	7	6	3
Turkey	26	7	7	11	4
United States	22	10	6	3	3

Note: based on all consumers, using survey responses and extrapolating these to general populations (9 075).
* Use is minimal, rounded down to 0%.

3.3. Frequency of use

Many consumers regularly use PPMs. As much as 28% of PPM consumers had carried out a transaction within the week prior to the survey, and a further 39% had carried out a transaction two to four weeks prior to the survey. As noted above, the younger PPM consumers use these markets more frequently – 68% of 18-29 year olds had used them within the past month compared to 55% of those aged 65 years and older. Frequency of use is most pronounced in Mexico, where 41% of PPM consumers had used peer platforms within the past week. This figure largely reflects the higher use of transport peer platforms in Mexico.

The extent of **use varies across the five types of peer platforms**. The survey asked participants how often they had used one specific market – chosen at random from the markets they had used in the past 12 months. Table 3.2 shows that frequency of use is unsurprisingly the highest for those using transport peer platforms – where 16% of users had used the PPM markets at least 20 times in the last year – and lowest for those using accommodation peer platforms – where only 4% of users had engaged in at least 20 transactions in the previous 12 months.

Table 3.2. Frequency of use (%), by market (Q5)

Number of transactions in past 12 months	Buying items	Transport	Accommodation	Sharing items	Personal services
1	13	10	30	16	19
2-5	40	41	43	43	43
6-9	10	13	8	8	8
10-19	13	14	6	9	13
20+	9	16	4	9	9

Note: based on all peer platform market consumers (9 075).

As can be seen in Table 3.3, PPM consumers tend to use peer platforms across multiple markets. On average, PPM consumers had completed 20 transactions across all peer platform markets in the 12 months preceding the survey, compared to an average of 11 transactions in a specific peer platform market.

Table 3.3. Number of transactions in the past 12 months (Qs 4 and 5)

Number of transactions in the past 12 months	1	2-5	6-9	10-19	20-49	50+	Mean
In a specific market	16 %	41 %	9 %	12 %	7 %	3 %	11
Across all markets	7 %	36 %	12 %	16 %	12 %	6 %	20

Note: based on all peer platform market consumers (9 075).

3.4. Transactions by "heavy users"

It appears that a minority of PPM users account for the vast majority of PPM transactions; with the top 10% most frequent users accounting for approximately 69% of PPM transactions (see Table 3.4). However, the arithmetic mean for "heavy users" is skewed by a handful of users that claimed they had undertaken 500 PPM transactions in the 12 months leading up to the survey).

Table 3.4. Transactions in the past 12 months, by type of user (Q7)

Peer platform market (PPM) transactions in the past 12 months	Proportion of PPM users (%)	Mean number of transactions across all PPM markets in the past 12 months	Approximate share of total PPM transactions in the survey (%)
Light users (1-5)	42	3	7
Medium users (6-29)	35	12	24
Heavy users (30+)	10	121	69
Total/Average	100	20	100

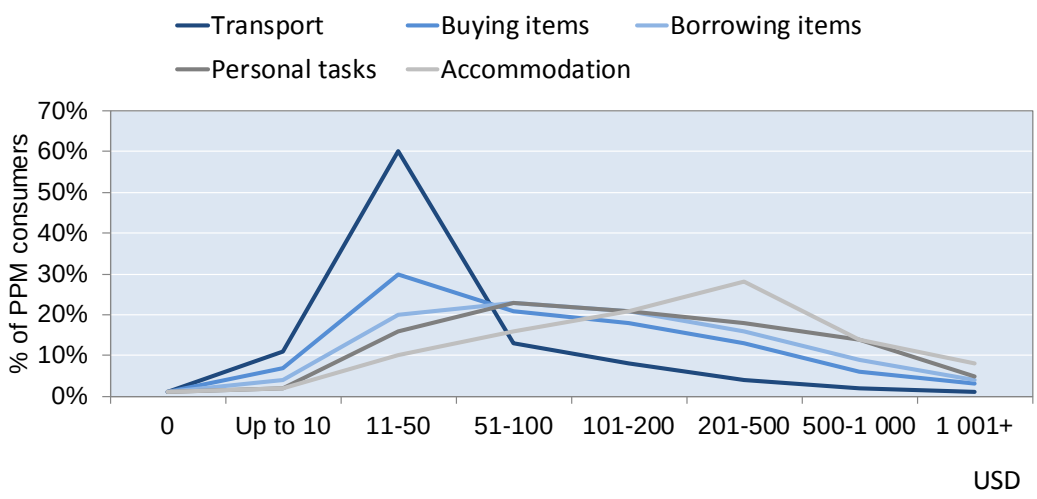
Note: based on all peer platform consumers (9 075). User types do not add to 100% because 13% of respondents answered "don't know/can't remember".

3.5. Expenditure on peer platforms

When looking at consumer expenditure on peer platforms (Figure 3.4 and Table 3.5Table 3.1), three key findings emerge:

1. There are **natural differences by market**, with transport featuring a high volume of lower value transactions; the opposite is true for accommodation.
2. There are **a number of higher value transactions** occurring in most markets. Over one in ten peer platform consumers have spent more than USD 500 (or its approximate local equivalent, adjusted for relative price levels) on a single transaction, and approaching half (44%) have spent more than USD 100 (or its local equivalent).[7]
3. Although "heavy users" are most likely to have made higher value transactions (given that they have made more transactions in total), they do not dominate higher value PPM consumers. Heavy users – defined as the top 10% in terms of the number of PPM transactions – only account for 21% of those who have spent upwards of USD 500 or its local equivalent.

Figure 3.4. Most expensive single transaction, by market (Q6)



Note: based on all peer platform consumers (9 075). PPM: peer platform market.

Table 3.5. Most expensive single transaction, by market (%) (Q6)

Most spent on a single transaction (USD)	Buying items	Transport	Accommodation	Sharing items	Personal tasks
0	1*	1	1	1	1
1-10	7	11	2	4	2
11-50	30	60	10	20	16
51-100	21	13	16	23	23
101-200	18	8	21	21	21
201-500	13	4	28	16	18
501-1 000	6	2	14	9	14
1 001+	3	1	8	4	5
Can't remember	1	0	0	2	0
Mean	180	81	344	235	281
Median	51-100	11-50	100-200	100-200	100-200

Note: based on all peer platform market consumers (9 075). * Since items are sometimes given away "free if collected" on such platforms, some transactions will have a value of USD 0.

Younger PPM consumers are marginally less likely to have made higher value transactions (especially on accommodation). However, this may be a function of income rather than age. There are noticeable differences across income groups: 57% of consumers in the top 20% of online household income have spent the equivalent of over USD 100 compared to only 29% of consumers in the bottom 20% of household income.

In terms of relative expenditure by country, there appears to be more consistency than difference. Table 3.6 lists the ten countries and the calculated mean for the most spent on a single peer platform transaction (in USD and adjusted for local price levels).

Table 3.6. Most spent on a single transaction (Q6)

Country	Mean "maximum" expenditure adjusted for local price levels and converted to USD
Australia	185
Canada	198
Chile	185
Germany	153
Italy	205
Japan	163
Mexico	266
Norway	242
Turkey	242
United States	198
Ten country average	207

Note: based on all peer platform market consumers (9 075).

These figures are estimates, as survey participants selected from a price range rather providing a precise amount and averages are arithmetic means (and hence, they are affected by extreme values). As can be seen though, most figures are relatively similar, at the equivalent of USD 160-200. However, there are significantly higher average expenditures in three countries. The first is Norway, the richest country in terms of GDP per capita in the survey, which has average maximum expenditures of USD242. The second and third are Mexico and Turkey, where higher average expenditures may reflect

the fact that PPM consumers in these countries have disproportionately higher incomes than the population as a whole.

This suggests that once consumers have accepted the idea of using PPMs, many are willing to engage with them on an open-minded basis, rather than restricting their use to a limited niche of smaller value transactions.

The survey also asked participants to estimate how much they had spent in total on peer platform market transactions, across all markets in the last 12 months (see Table 3.7). These figures should be treated with caution, as it is not realistic to expect individuals to be able to accurately recall expenditure over a 12-month period. However, they can serve as an estimate of the scale of expenditure on PPMs in these countries.

Table 3.7. Spending in peer platform markets in past 12 months (Q7)

Country	Spending over USD 500 in the past 12 months (USD adjusted for local price levels)	Mean total expenditure in the past 12 months (USD adjusted for local price levels) USD
Australia	34	563
Canada	25	459
Chile	31	517
Germany	25	418
Italy	36	570
Japan	22	390
Mexico	49	761
Norway	34	535
Turkey	40	607
United States	32	544
Ten country average	32	541

Note: based on all peer platform market consumers (9 075).

The figures show that in each country there is a substantial minority of PPM consumers who spend a significant amount of money across the year in these markets.

Further analysis shows that "heavy users" account for a greater proportion of this total expenditure. Making an approximate calculation on the basis of the proportion of light (1-5 transactions in the past 12 months), medium (6-29 transactions) and heavy users (30+ transactions), and the mean total expenditure for each group, shows that they account for, respectively, 31%, 49% and 20% of expenditure on PPMs presented in the survey (Table 3.8), despite "heavy users" only representing 10% of customers.

Table 3.8. Spending in peer platform markets in the past 12 months, by type of user (Q7)

Peer platform market (PPM) transactions in the past 12 months	Proportion of PPM users (%)	Mean total expenditure in the past 12 months (converted to USD and adjusted for local price levels)	Proportion of PPM users (%)
Light users (1-5)	42	351	31
Medium users (6-29)	35	670	49
Heavy users (30+)	10	973	20
Average	100	541	100

Note: based on all peer platform consumers (9 075). User types do not add to 100% because 13% of respondents answered "don't know/can't remember".

Coupled with the earlier findings that heavy users account for approximately 69% of transactions, this would suggest that they are carrying out a large number of lower value transactions.

3.6. Use of individual peer platforms

To help anchor participants' views on trust in specific situations, most of the survey framed questions in relation to the use of a specific market or platform:

- participants were asked which peer platform markets they had used
- one of these was then chosen at random
- they were then asked which platforms (website or apps) they had used within that platform market
- then which of those platforms (if more than one) they used the most often
- many of the subsequent questions were then posed in relation to using that platform – to help participants focus on specific examples (and avoid the tendency to answer "it depends on the platform").

The specific platforms used, by market and by country, are presented in Annex B.

Consumers answered many of the questions in the following sections with this specific platform in mind. As a result, many consumers' responses were made in relation to the larger PPMs such as eBay, Uber and Airbnb, reflecting the relative size of these players in the PPM sector as a whole. However, survey responses also included those made in relation to numerous other smaller players (in terms of global user base), which cumulatively reflects their presence in the PPM sector.

4. Consumers' reasons for using peer platforms

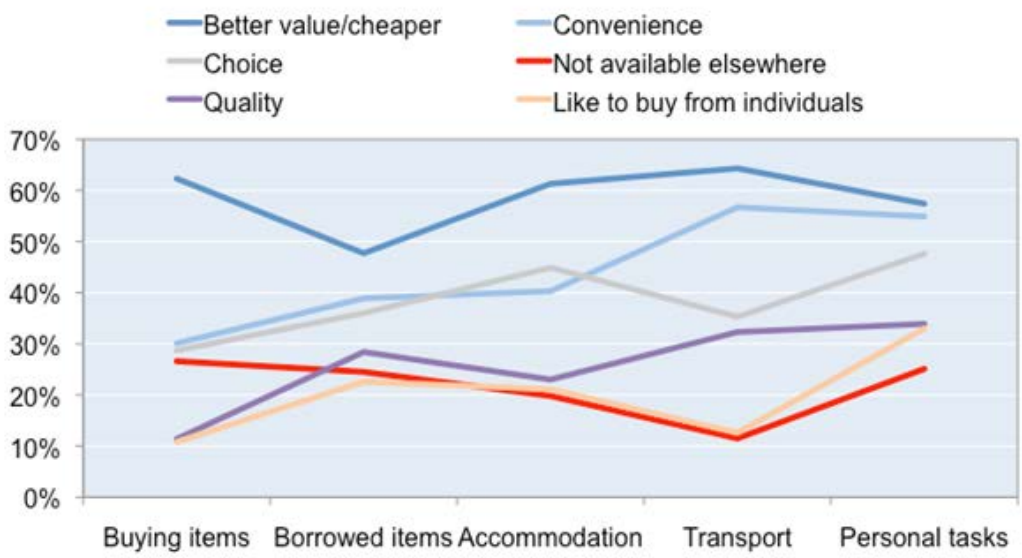
4.1. Price, convenience and choice attract consumers

Discussions around consumer use of PPMs have, at least in the early years, used terms such as the "sharing economy" or "collaborative consumption" that emphasise the more social aspects of these new business models. However, the survey results suggest that PPM consumers' reasons for using PPMs are more commercial. The most common reason consumers gave for choosing a peer platform market rather than a conventional business was "better value/cheaper". This was followed by "convenience", and closely behind that was "choice".

As Figure 4.1 shows, overall, other reasons trailed these three, although the emphasis (and sometimes order) did differ across some markets.

- When buying items, the fact that the item was not available elsewhere featured marginally more strongly.
- When sharing or borrowing items, consumers place relatively more emphasis on dealing with individuals, and ethical and environmental issues (figures for the latter are not included in the graph).
- For accommodation, choice is the second key motivation, ahead of convenience.
- For transport, convenience features more strongly than for any other market.
- For personal tasks, consumers gave a much greater mix of reasons including the quality available, a preference for buying from individuals, and a view that using PPMs is more ethical and matches their values more closely.

Figure 4.1. Reasons for using peer platforms, by market (Q8)



Note: based on all peer platform consumers (9 075).

From a demographic point of view, there were **surprisingly few differences among different types of consumers** – the common motivations for using such platforms appear to outweigh any age, gender or income differences. All age groups, income groups and men and women prioritised value, followed by convenience and then choice. The only really noticeable difference was that the younger age group was relatively more likely to cite quality as a motivating factor, but it still comes behind price/value, convenience and choice.

When comparisons are made among countries, there is remarkable consistency in the relative importance of consumers' motivations. Only a handful of exceptions are evident, and only in one case does it change the make-up of the top three factors:

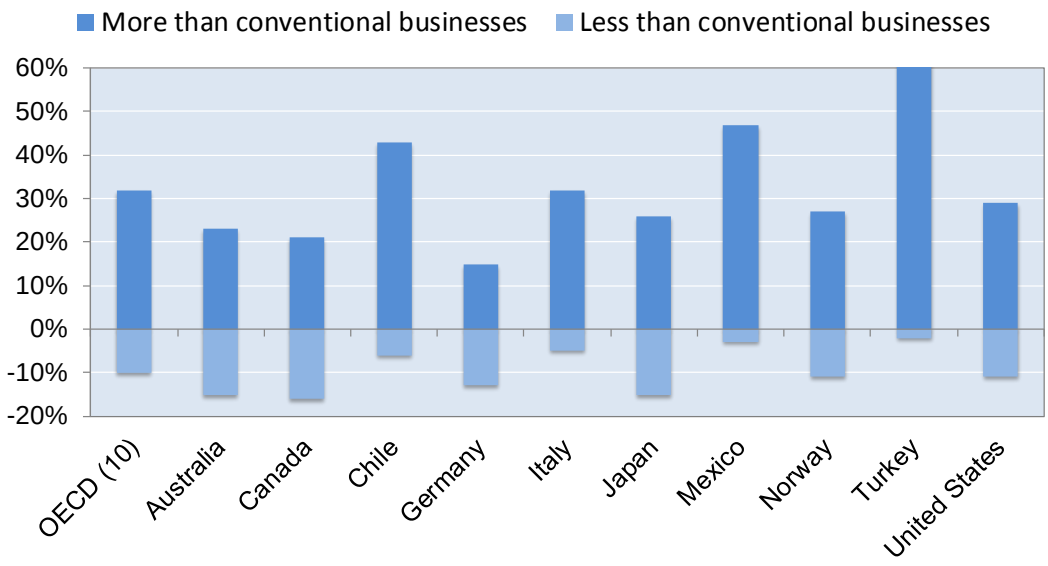
- Greater choice is a marginally greater motivation in the emerging economies of Chile, Mexico and Turkey.
- Quality is marginally more important in Mexico.
- Norwegians are marginally more likely to cite that the item was not available elsewhere (which makes it the second most commonly cited reason).
- Germans place marginally more importance on sustainability and environmental issues.
- The Japanese place marginally more emphasis on buying from individuals, being more ethical and matching their values more closely.

5. The role of trust

5.1. Consumers generally trust peer platforms more than conventional businesses

Nearly one in three consumers trusts the specific peer platform they were commenting on ***more than*** **conventional businesses in the same market**. And while the degree to which this trust is evident varies significantly across countries and markets, in all cases the balance is positive (see Figure 5.1). Only a small minority of users (an average of 10% of users across the ten OECD countries surveyed) trust their peer platform less than conventional businesses in the same market.

Figure 5.1. Trust in peer platforms vs. conventional businesses in the same market (Q17)



Note: based on all peer platform consumers (9 075).

Younger consumers (who, as the report shows, have embraced PPMs more than older age groups) show the **highest levels of trust** in peer platforms – 37% trust the peer platform in question more than conventional businesses, compared to 21% of those aged 65 years and older. Heavy users also show higher levels of trust compared to light users (37% trust it more compared to 30%). Trust is even net positive among those who have had problems with previous transactions, where 35% trust the peer platform in question more than conventional businesses, and only 11% trust it less.

Differences are also apparent by peer platform market (Table 5.1). Half of the consumers who answered questions about a transport peer platform trusted it more than similar conventional transport businesses. Consumers also show strong trust in the sharing/borrowing market.

Table 5.1. Trust in peer platforms, by market (%) (Q17)

Trust in peer platform	Buying items	Sharing/renting items	Accommodation	Transport	Personal tasks
More than conventional businesses in the same market	27	36	26	50	34
About the same	57	54	60	45	53
Less than conventional businesses in the same market	12	8	11	4	11
Net figure (more – less)	+15	+28	+15	+46	+23

Note: based on all peer platform consumers (9 075).

While the survey was not intended to focus on individual platforms, the results suggest that consumers' levels of trust vary by platform. However, there are no discernible systematic differences by the size/scale of the platform, aside from those already described in terms of the country and peer platform market they operate in.

When asked how they would describe the platform in question to a family or friend who had never used it, 23% of consumers responded they would say they could "completely trust it", and another 53% responded they would say you could "mostly trust it". Of those remaining, as many felt it would "depend on the seller/provider" (11%) as cautioned against the platform itself (12% saying you could only partly trust it or not at all). As was outlined above, this level of trust peaks with regards to transport platforms, where 30% of consumers say you can "completely trust it" compared to 23% across platforms as a whole.

5.2. Trust levels stand up against the wider economy also

In addition, peer platforms appear to be **trusted to a similar extent as other major services** – at least in terms of transactions being successful.[8] The survey asked peer platform consumers about the degree to which they trusted that transactions with a number of different organisations would be a success. As Table 5.2 shows, peer platform consumers trust that their peer platform transactions will be successful to the same extent that they trust that transactions with major service providers, such as their supermarket and bank, will be successful. Further, PPM consumers have greater trust that their PPM transactions will be successful than they do for transactions with their (named) national postal service or mobile phone network.

Table 5.2. Trust that transactions will be a success (Qs 39-41)

To what extent do you trust that the transaction will be a success	Peer platform	Peer platform seller/ provider	Your bank	Your supermarket	National postal service (named)	Mobile phone network
Mean score (out of 10)	8.0	7.8	8.0	7.9	7.5	7.4

Note: based on all peer platform consumers (9 075).

Trust levels (in the survey) generally increase with age. Those aged 65 years and older show noticeably higher levels of trust for all the organisations in question compared to the 18-29 year olds (e.g. mean score of 8.4 compared to 7.8).

Heavy users have greater levels of trust in both the seller/provider and the platform compared to light users (respectively 8.0 vs. 7.7, and 8.3 vs. 7.9).

There are slight variations in the figures when broken down by country (see Table 5.3), although the overall narrative (of trust in platforms holding its own against, or outperforming, most of the organisations asked about) is consistently true in nine of the ten countries surveyed, the exception being Japan:

- In the United States, users have marginally greater trust in their banks (8.5 mean score) than the platforms they were asked about (8.3).
- In Norway, users have marginally greater trust in their usual supermarket (7.8 vs. 7.6 for the platform).
- Japan is the exception, where trust in PPMs (both platforms and sellers/providers) is the lowest (7.1 mean score) – on par with mobile phone networks and supermarkets, and behind users' banks (7.6) and Japan Post (7.6).

Table 5.3. Trust that transactions will be a success, by country (Qs 39-41)

To what extent do you trust that the transaction will be a success	Peer platform	Peer platform seller/ provider	Your bank	Your supermarket	National postal service (named)	Mobile phone network
Australia	8.2	8.0	8.2	8.1	7.5	7.5
Canada	8.1	7.9	8.2	8.1	7.7	7.4
Chile	7.9	7.6	7.9	7.7	7.3	7.1
Germany	8.2	8.1	8.0	8.1	7.5	7.5
Italy	8.0	7.7	7.6	8.0	7.2	7.4
Japan	7.1	7.1	7.6	7.2	7.6	7.1
Mexico	8.7	8.4	8.5	8.3	7.3	8.0
Norway	7.6	7.3	7.7	7.8	7.4	7.1
Turkey	7.8	7.5	7.7	7.6	7.8	7.1
United States	8.3	8.1	8.5	8.3	7.8	7.8
Ten country average	8.0	7.8	8.0	7.9	7.5	7.4

Note: based on all peer platform consumers (9 075).

5.3. Consumer trust is anchored in the platform

Consumer trust in the **peer platform is marginally higher** than trust in the seller/provider actually offering the item or service – 21% trust the platform completely (10/10) compared to 16% that trust the seller/provider completely. Although the differences are not great, they are consistent across a number of questions.

It is also apparent that sharing/borrowing PPMs are **yet to instil the same levels of consumer trust as other PPM markets** (despite being trusted more than conventional businesses in the same market). Overall levels of trust are still relatively high, but the proportion of consumers of sharing platforms who trust the seller/provider to make the transaction a success is notably lower – 27% gave a rating of 9/10 or 10/10 – in comparison to transport (42%). Trust in the platform itself is also similarly lower.

This pattern is also visible – though to a lesser extent – for the personal tasks market. There may be many explanations, but one possibility is that large, well-established transnational brands such as eBay, Airbnb and Uber instil greater trust than the plethora

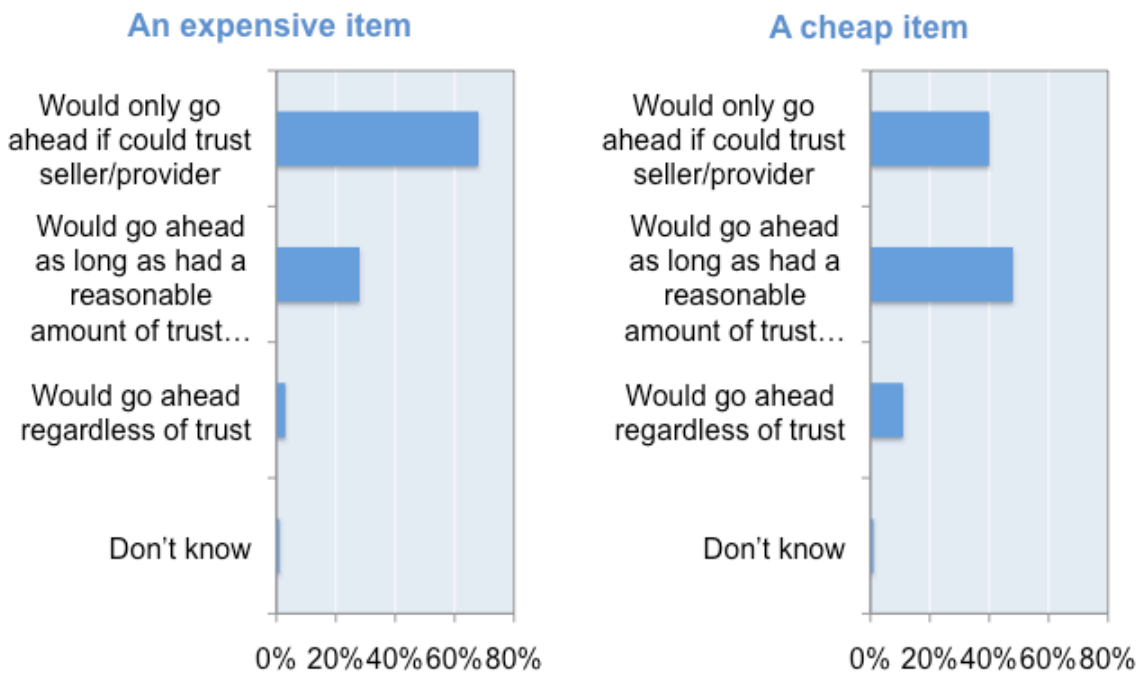
of smaller, less well-known (and often local) platforms that serve the sharing and personal tasks markets. The survey did not investigate whether this is because of the strong "brand" and reputation of the larger peer platforms or because of the specific trust mechanisms that these peer platforms use.

5.4. Trust in the seller/provider is important, but not crucial

The survey responses suggest that when using PPMs, trust in the seller/provider offering the item or service is ***important***, **but not *essential*** for a consumer to go ahead with a transaction.

The survey asked consumers whether they would go ahead with a transaction even if they couldn't be sure they could trust the seller/provider in two scenarios: first, with an expensive item or service, and second, with a cheap item or service.

Figure 5.2. Willingness to complete transactions (Q11)



Note: based on all paying peer platform consumers (8 807).

As can be seen in Figure 5.2,[9] consumers' trust calculus depends on the cost of the transaction. When considering an expensive item, one that would "represent a significant purchase", the clear majority of consumers (68%) would need to be sure they could trust the seller/provider, and just 3% would go ahead regardless.

However, when the transaction in question is for a cheap item, one that would not be a significant purchase, the balance shifts, and a majority of consumers would go ahead on the basis of "reasonable" trust (48%) or regardless of trust in the seller/provider (11%).

These attitudes do not vary by gender, differ minimally by age, but do differ by experience. Heavy users are more relaxed about the need for certainty, marginally so for

expensive items but more significantly for cheap items, where as many as 17% would go ahead regardless of whether they could trust the seller/provider.

In terms of market, there are differences, but possibly fewer than might be expected given the varying nature of the goods or services sought. When considering an expensive purchase, those using sharing/borrowing or personal tasks markets are relatively less concerned about trusting the seller/provider – 60% in each case compared to 73% for buying items – but the differences more or less disappear for a cheap item.

5.5. Platforms (or lower prices) help counteract doubts in sellers/providers

Examined at from a different angle, it is again clear that trust in the seller/provider is **desirable, but far from essential**. As many as 43% of PPM consumers have gone ahead with a purchase through the platform in question even when they weren't sure they could trust the seller/provider. This figure peaks in Mexico (53%) and Turkey (53%), and is the lowest in Germany (34%), where consumers appear to be more cautious. Caution also appears to increase with a consumer's age, with 48% of 18-29 year olds going ahead with a transaction while only 43% of 30-64 year olds and 29% of consumers aged 65 years and older doing so.

The importance of a sense of personal safety (described in more detail in Section 7) emerges when the figures are looked at by market, with transport consumers being the most cautious of all. However, it seems that transport platforms are faring well on this measure (when compared to conventional transport businesses) as transport platform consumers are the most likely to trust the platform more than similar conventional businesses (see Table 5.1).

Table 5.4. Willingness to transact (%), by market (Q12)

Made a purchase when unsure the seller/provider could be trusted	Buying items	Transport	Accomm-odation	Sharing items	Personal tasks
Yes	45	57	34	27	53

Note: based on all paying peer platform consumers (8 807)

Consumers who tend to go ahead with a transaction despite having doubts in the seller/provider cite **trust in the platform** itself (with the platform's support and/or guarantees also featuring strongly), and the **attractiveness of the price** as being key reasons for moving forward.

Table 5.5. Reasons for overcoming doubts in seller/provider (Q13)

Reason for going ahead anyway	%
I trusted the platform	41
It was a low- value purchase and I was willing to take a risk*	34
The platform offers support or guarantees if the item or service is unsatisfactory	34
The seller/provider was offering a low price for that item or service*	30
There was at least some information about the seller/provider	28
I had the opportunity to review the seller/provider after the transaction	26
The item or service was only available from this seller/provider	21
I had the opportunity to review the product before the purchase	20
It would have taken too much time to find a different seller/provider	16

Note: based on all those going ahead with a transaction despite doubts (3 772). * The relevant difference between the two reasons is articulated by "low value" representing a limited downside in terms of risk, and "low price for that item" representing a substantial upside, in terms of a saving.

Perhaps one remaining finding lies in the figures overall: the data shows that 20% or more users gave eight reasons for going ahead with a transaction despite doubts, while on average each user gave 2.5 reasons for doing so. This suggests that consumer trust is multifaceted and motivated from a number of factors, rather than just one single over-riding one.

6. Drivers of consumer trust in peer platforms

6.1. Consumer trust is generated in many ways

A key insight from the survey is that consumers derive their trust in peer platforms from a **number of different factors**. The factors that drive consumer trust vary markedly depending on the type of PPM but vary little by consumer gender, age, income or even country.

As can be seen in Table 6.1, **payment security and personal data protection** are crucial or important to a high proportion of peer platform consumers, with 81% of PPM consumers prioritizing a secure payment method and 78% interested in the security and confidentiality of their personal data. The next two factors are the consumers'' ability to see pictures of the item or service (78%) and the ability to see ratings and reviews (73%).

Table 6.1. Importance of various trust mechanisms (Q18)

	"Crucial"	"Crucial" or "very important"
I can use a secure payment method I'm comfortable with	50	81
I believe that my personal data is are held securely and kept confidential	47	78
I can see pictures of the item or service	45	78
The platform allows me to see other people's reviews and ratings for that seller/provider	37	73
The platform offers a guarantee and/or a refund if the item or service is unsatisfactory	37	72
The platform has verified the identity of the seller/provider, so that I have a better idea of who I'm dealing with	36	72
I am able to contact the seller/provider, ask them questions, and get timely responses before making the purchase	35	74
The seller/provider has provided a good description of the item or service	32	76
The seller/provider has been vetted by the platform, for instance through a background check	32	67
The platform offers easy-to-use procedures to help me sort out any problems I might have, e.g. a dispute resolution service	31	71
I am familiar with the platform	22	64
The platform is based in my country	20	49
There is a profile of the seller/provider, including a picture of them	18	49
The seller/provider has linked their Facebook or other account to their profile	10	32

Note: based on all peer platform consumers (9 075).

Other trust mechanisms in the top half of the list include offering guarantees or refunds in the event of problems, verifying the identity of sellers/providers, and enabling consumers to contact the seller/provider. The importance of the offer of guarantees or refunds is seen to be marginally, but significantly, more important to those who have had problems with PPM transactions in the past – 40% rated it as "crucial" compared to 35% for those who had not experienced any problems – a finding also mirrored with regard to "offering easy-to-use procedures to help sort out problems".

Consumers consider other potential trust indicia to be relatively unimportant. Indeed, fewer than 50% of PPM consumers think factors such as the platform being based in the user's country, having online profiles of the seller/provider and links to Facebook accounts are "crucial" or "very important".

When looking at the data by market, three themes emerge:

1. There is a greater emphasis on personal safety when using transport platforms such as Uber and BlaBlaCar – data security is again crucial, but consumers also place relatively more importance on platforms vetting and verifying sellers/providers (as can be seen in Table 6.2).
2. For accommodation, consumers appear to put more emphasis on elements that could be interpreted as helping to address potential concerns about the quality of the "product" – the ability to see pictures, reviews and ratings, and contact the provider.
3. Consumers using "sharing or borrowing" platforms generally view these trust mechanisms as less "crucial", possibly suggesting they are either more trusting of the platform generally, or believe there is less at stake as they are borrowing rather than buying a good or service.

The data behind these themes are outlined below.

Table 6.2. Importance of trust mechanisms, by market (Q18)

% of respondents saying "'crucial'":	Total	Accommodation	Transport	Sharing/ borrowing
I can use a secure payment method I'm comfortable with	50	51	54	34
I believe that my personal data is are held securely and kept confidential	47	46	56	37
I can see pictures of the item or service	45	52	29	34
The platform allows me to see other people's reviews and ratings for that seller/provider	37	46	36	27
The platform offers a guarantee and/or refund if the item or service is unsatisfactory	37	36	38	30
The platform has verified the identity of the seller/provider, so that I have a better idea of who I'm dealing with	36	40	50	28
I am able to contact the seller/provider, ask them questions, and get timely responses before making the purchase	35	41	30	25
The seller/provider has been vetted by the platform, for instance through a background check	32	36	47	25

Note: based on all peer platform consumers (9 075).

6.2. Consumers across the ten countries seek similar reassurances

While it is apparent that there are significant differences in the importance of trust mechanisms among markets, this is much less the case across consumers. The ranked order **hardly varies by type of consumer**. The only noticeable difference of any importance is that the oldest group (those aged 65 years and older) place relatively less emphasis on being able to see reviews or ratings than younger consumers, and even this difference is marginal.

The pattern is similar across countries. Once the effect of markets is taken into account (for instance, there are a relatively higher number of consumers rating "transport" in Mexico, so in turn the figures for Mexico are higher for personal security concerns), the ranking of mean scores is very consistent. There are few notable differences in the ordering of trust mechanisms across countries, and the differences generally concern the lower-ranked potential trust factors. For example, Japanese consumers place more importance on a platform being based in Japan (but this is still ranked 12th out of the 14

factors), and the importance of a link to Facebook varies dramatically (it is the highest in Italy and Mexico, and the lowest in Germany and Norway), but it is always at the bottom of the list.

6.3. First-time peer platform users are advised to check ratings and reviews

The importance of reviews and ratings, as well as the role of the platform, in generating trust, is also apparent when consumers are asked about **what advice they would give someone else** looking to use the relevant platform for the first time. While consumers give wide-ranging advice, the most commonly cited themes revolve around the platforms themselves, and the reviews and ratings options they offer (an issue that features significantly more prominently with regards to platforms for buying goods from other peers).

Table 6.3. What advice would you give a first-time user? (Q16)

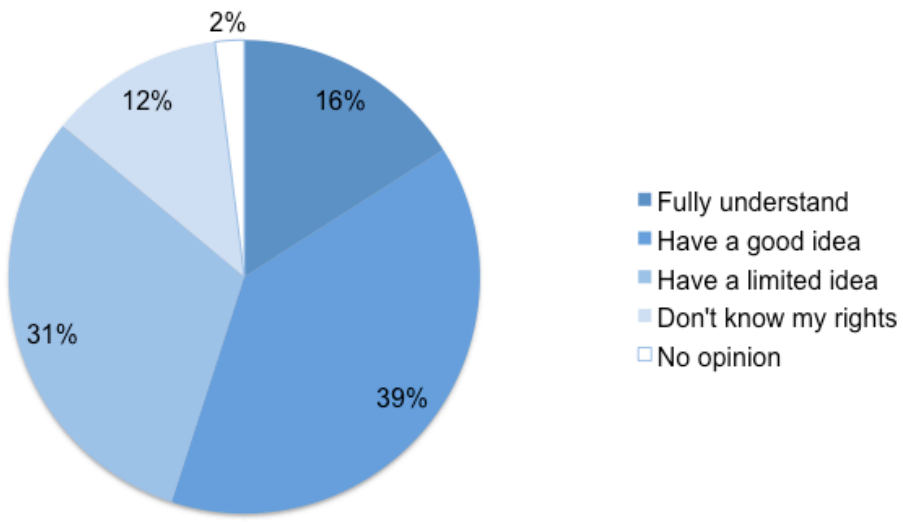
What would you say to a friend or family member to make it more likely their experience would be successful?	Percent of respondents
Check the feedback/ratings of the seller/provider	26
It's OK, the platform is trustworthy/reliable	16
Check that the platform offers good customers service	11
Check that the platform offers good/cheap prices	6
Be aware of contract/agreement issues	6
Only use secure payment options	5

Note: a sample of 2 000 peer platform market consumers. This question was asked in an open-ended format and responses were subsequently coded.

6.4. Consumers are not always confident they know their rights

PPM consumers trust peer platforms enough to engage in transactions even if they are not confident that they know their rights if something goes wrong in a transaction. Figure 6.1 shows responses to a question asking consumers whether they felt confident about their rights, including their ability to obtain refunds, if something went wrong when using their specified platform.

Figure 6.1. Confidence of rights (Q19)



Note: based on all peer platform consumers (9 075).

While a majority of PPM consumers feel they have a good idea of their rights, or are indeed confident they fully understand them, a **sizeable minority of 43%** have only a limited or no idea where they stand.

The proportion that feels under-informed ranges from 36% in Italy, Mexico and the United States up to 50% in Norway and 51% in Chile. It is also noticeably higher among younger consumers (18-39 year olds: 49%) compared to those aged 65 years and older (33%), and light PPM users compared to heavy PPM users. Lastly, the transport and sharing/borrowing markets stand out as having a majority (albeit a slim one – 53% and 51% respectively) who don't know or only have a limited idea of their rights. The analysis also shows that confidence around their rights is lower for some of the "classified ads" platforms.

6.5. The importance of personal data protection

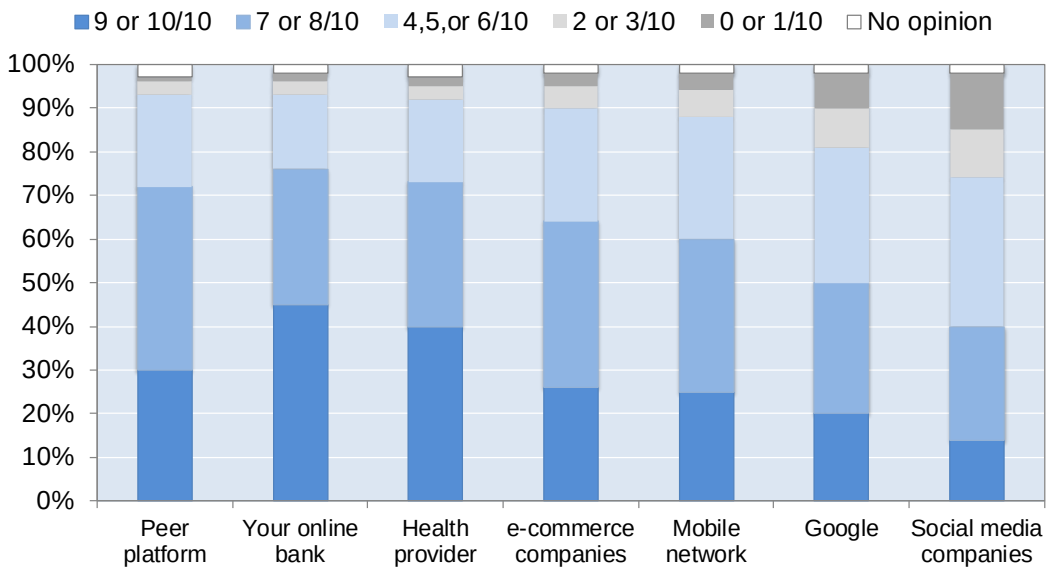
A clear majority (58%) of PPM consumers **do not read peer platforms' terms and conditions and privacy policies around personal data**. They either just "scan them quickly" (37%) or "don't read them and just scroll through to tick the "I agree box" (21%). This majority holds true across all levels of user – light, medium and heavy. Only 17% carefully read the terms and conditions and privacy policies before ticking "I agree" – though this is of course no guarantee that they understand them. The exception is Mexico, where a slim majority of 52% claim to read the terms and conditions first (Australia being at the other end of the scale, with 68% saying they skip them or just scan them).

There is also an evident overlap between consumers' approaches to reading terms and conditions and confidence in their rights if something goes wrong. Consumers who take the effort to read the terms and conditions are the most confident about their rights if something goes wrong with a PPM transaction – though one cannot infer that the former causes the latter, especially as the question around terms and conditions was rooted in the context of privacy policies.

Younger PPM consumers **are less likely to read privacy policies**: 62% of those aged 18-29 years old either don't read them or just scan them quickly, compared to 50% of those aged 65 years and older. Ironically, given the importance that transport consumers put on the use of personal data, they are, if anything, less likely to read the small print than consumers as a whole (though this may reflect the higher proportion of younger users who use transport platforms).

Despite few PPM consumers reading privacy policies in full, peer platform consumers do, on the whole, **trust peer platforms with their data**, at least as compared to other companies that process significant amounts of personal data.[10]

Figure 6.2. Trust in organisations to use personal data responsibly (Qs 43 and 44)



Note: based on all peer platform consumers (9 075).

A majority (73%) of PPM consumers believe that the platform they had in mind will treat their data responsibly, with most giving peer platforms 7 or more out of 10 for this, though 30% of PPM consumers did not agree. Survey respondents generally believe that peer platforms are more likely to treat their data responsibly than other online companies such as Amazon,[11] Google or, especially, social media companies such as Facebook.

Importantly, while it was noted earlier that younger PPM consumers are relatively less trusting of all the organisations asked about in terms of ensuring transactions are successful (compared to older consumers), they are more trusting (than older consumers) of how Google and social media companies treat their personal data use. For example, while 42% of 18-29 year olds gave social media companies such as Facebook 7 or more out of 10 on the responsible use of personal data use, this falls to just 26% of those aged 65 years and older.

In line with other survey findings, it is apparent that heavy users place higher levels of trust in the platforms than light users in relation to responsible use of personal data, but the differences are not pronounced – the mean score only varies from 7.4 among light users to 7.6 among heavy users.

Trust levels in the platforms are the most pronounced in Mexico, Italy and Chile, where no other organisation achieves a higher mean score. In contrast, differences in trust levels are more muted in Japan, with platforms only seen as more trusted than Google and social media companies such as Facebook.

When looked at by market, there is remarkable consistency – mean scores (out of 10) only vary from 7.29 for sharing/borrowing platforms to 7.47 for accommodation ones.

Table 6.4. Trust in organisations to use personal data responsibly, (Qs 43-44)

Mean score (0-10)

To what extent do you trust the peer platform to handle your personal data securely	Peer platform	Your primary online banking service	Your main provider of health services	E-commerce sellers such as Amazon	Your mobile phone network	Google	Social media companies such as Facebook
Australia	7.3	8.1	8.0	6.5	6.9	5.8	5.1
Canada	7.4	8.1	8.2	7.2	7.0	6.2	5.3
Chile	7.3	7.2	6.6	6.1	5.9	5.5	4.7
Germany	7.4	7.9	7.7	7.0	6.6	5.0	4.4
Italy	7.5	7.4	7.4	7.2	6.4	6.2	5.7
Japan	7.0	7.2	7.2	7.0	6.9	6.7	6.0
Mexico	8.1	8.0	7.9	7.8	7.2	7.3	6.5
Norway	7.4	8.0	7.8	6.3	6.9	5.5	5.1
Turkey	7.7	7.9	7.4	7.0	6.8	6.9	6.1
United States	7.5	8.1	7.9	7.4	7.0	6.2	5.5
Ten country average	7.4	7.8	7.6	7.0	6.7	6.1	5.4

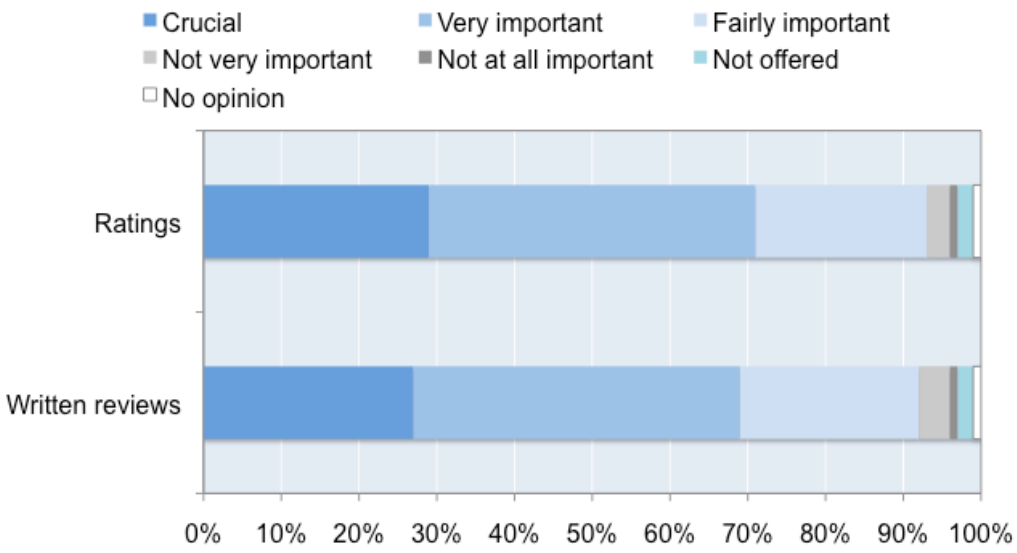
Note: based on all peer platform consumer (9 075).

7. The role of ratings and reviews

7.1. Ratings and reviews are important to consumers

As was discussed in Section 6, the level of trust in the seller/provider is important, but not always essential to a transaction. In a similar vein, the survey results suggest that reviews and ratings are **important, but not always *crucial*** to the decision of whether to go ahead with a transaction. While a minority of consumers view ratings and reviews as "crucial", most consumers use them, usually believe them, and view them as at least very important.

Figure 7.1. Importance of ratings and reviews (Qs 25 and 26)



Note: based on all peer platform consumers (9 075).

The overall trend in these findings is fairly consistent across users, although the proportion of users seeing them as "crucial" drops off among those aged 65 years and older, and is marginally higher among those using accommodation platforms (33% for ratings, 34% for reviews) than other types of PPMs.

The "crucial" scores are also marginally higher among heavy users and those who have spent the most on a single item, suggesting that those who have more invested in using peer platforms place slightly more emphasis on the value of reviews and ratings. Within this more concentrated user group, ratings are seen as more important than reviews (the percentage seeing ratings as "crucial" is around 4% higher than the corresponding scores for reviews).

There are only a handful of differences apparent by country, with Norwegian consumers placing less importance on both ratings and reviews and Italian consumers placing more importance.

By market, the differences that emerge are that feedback is marginally more likely to be seen as crucial when searching for accommodation, and marginally less so for sharing/borrowing platforms.

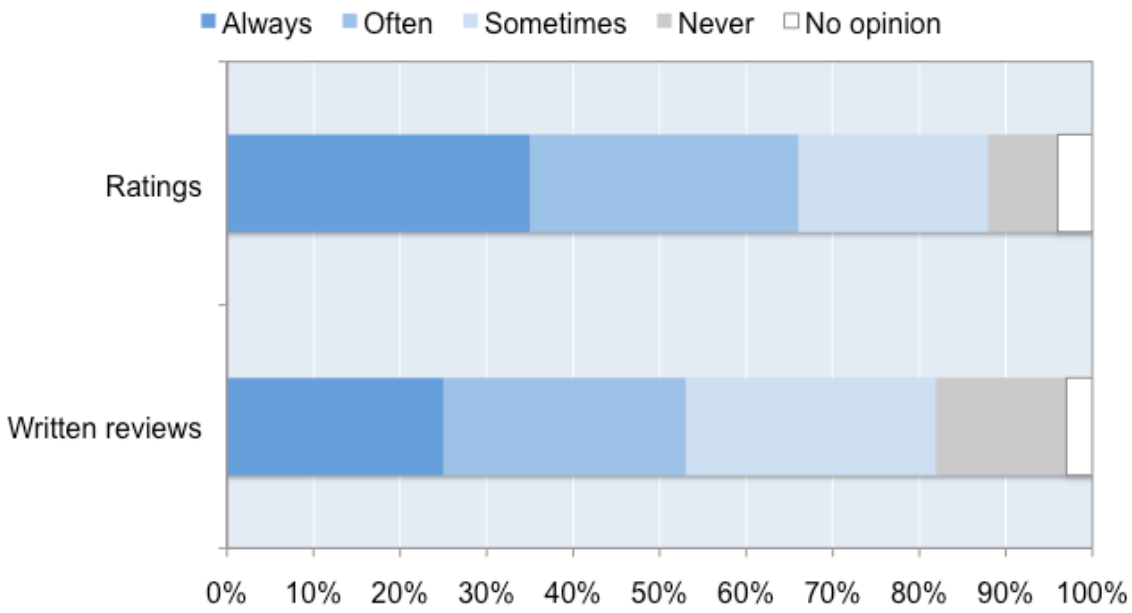
Table 7.1. Importance of feedback, by market (%) (Qs 25 and 26)

Percent of consumers that view this as "crucial"	Buying items	Sharing items	Accommodation	Transport	Personal tasks
Ratings	30	22	33	29	29
Reviews	27	21	34	24	27

7.2. Ratings are provided more frequently than reviews

Figure 7.2 shows how often consumers leave ratings and reviews. As might be expected, given the time required, consumers leave ratings (35% "always") **more often than they do reviews** (25% "always"). However, this varies much more by type of user than does the importance of ratings and reviews, as described below.

Figure 7.2. Proportion of consumers leaving ratings and reviews (Qs 27 and 28)



Note: based on all consumers using platforms with ratings (8 888) and reviews (8 842).

There are marked differences across markets. Those using accommodation platforms **leave the most feedback** – especially written reviews – consistent with the earlier finding that these consumers place more importance on reviews when searching. In contrast, those using transport platforms tend to leave ratings, but rarely leave reviews (an understandable finding given that until recently the main player Uber only offers reviews as feedback if a consumer has something to report).

In the cases of sharing/borrowing and personal tasks markets, consumers leave feedback more inconsistently – consumers are less likely to "always" leave it, but more likely to "often" leave it. This perhaps reflects the ongoing nature of many of the transactions, such as dog walking or domestic cleaning.

Table 7.2. Frequency of leaving feedback "always", by market (%) (Qs 27 and 28)

Percent of consumers that leave …	Buying items	Sharing items	Accommodation	Transport	Personal tasks
Ratings	37	24	38	39	29
Reviews	26	21	32	16	24

In the case of both ratings and written reviews, consumers in Germany and Mexico are more likely to leave feedback (74% of German PPM consumers leave ratings "always" or "often", and 62% leave reviews "always" or "often"; these proportions are 77% and 33% in Mexico). Norwegian consumers are less likely to leave feedback with only 54% leaving ratings "always" or "often" and 44% leaving written reviews "always" or "often".

Once again, there is a sense that PPM consumers that are more "invested" in these platforms are **more likely to see the value in providing feedback**, as evidenced by their greater tendency to do so. For example, the proportion that "always" leaves ratings rises from 31% of light users to 45% of heavy users. Similarly, the proportion that "always" leaves reviews rises from 20% among those who only use lower value items/services to 32% of those who have spent the highest amounts on single transactions.

The reasons for not giving feedback are relatively simple – the vast majority say they forget or don't have time.

By contrast, the motivations for leaving feedback are more varied, although similar in the case of both ratings and reviews.

Table 7.3. Reasons for leaving ratings and reviews (%) (Qs 31 and 32)

	Ratings	Reviews
It will be helpful to other people	59	58
To reward a positive experience	54	51
The platform encourages you to leave one	35	32
To highlight a negative experience	21	23
Because the seller/provider can leave one for you	21	22

Note: based on all respondents that left ratings (7 843)

More consumers have left reviews for positive rather than negative experiences. Younger consumers appear more likely to leave negative reviews or ratings than older consumers (25% of 18-30 year olds left a negative review compared to 18% of those aged 65 years and above), but this may simply reflect the fact that they are more likely to have experienced problems with PPM transactions in the first place, as is described below in Section 9.

Heavy users are more likely to say they have left feedback to highlight a negative experience (25% for ratings vs. 19% for light users). However, heavy users tended to select many reasons for leaving feedback, suggesting perhaps the greater value they see in leaving feedback no matter the reason for it.

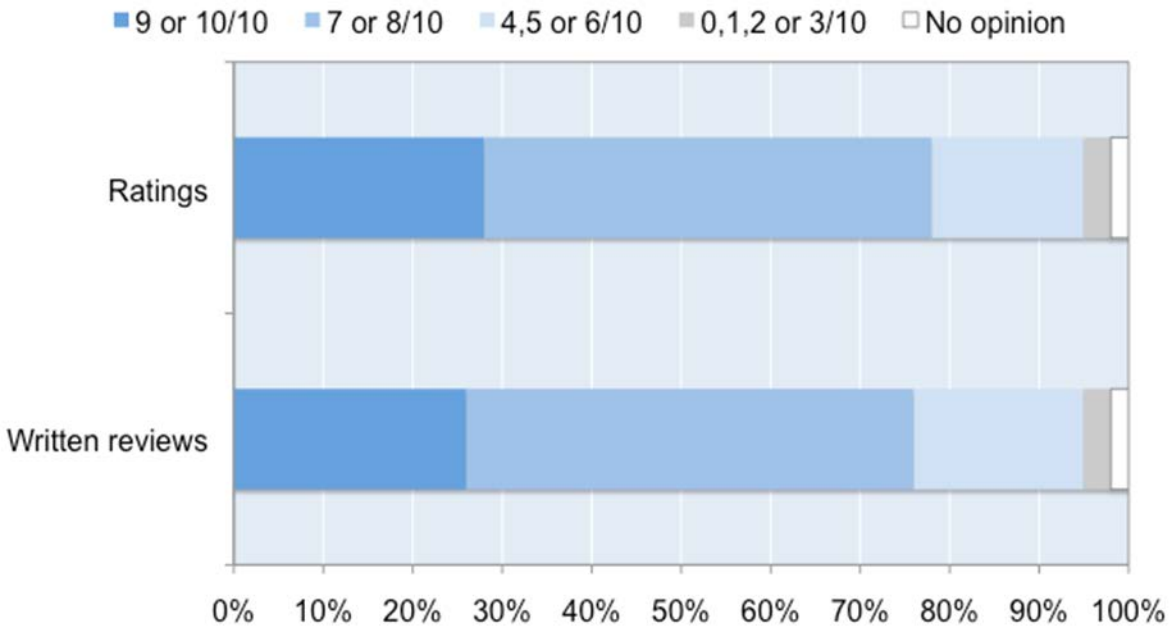
Those who have experienced problems with PPM transactions are more likely to say they have left feedback for negative reasons (26%). However, since more than 26% of consumers have experienced problems (see Section 9), it is clear that consumers do not always provide negative feedback when they have experienced a problem (though the same may be true for positive experiences). Again, the survey did not inquire about the

nature of the problems that PPM consumers experienced, which might have shed light no why consumers do not always leave feedback when they experience certain problems.

7.3. Reviews and ratings are somewhat trusted

Although the majority of consumers value reviews and ratings when considering whether to use a seller/provider, and many provide feedback, consumers recognise that reviews and ratings cannot always be trusted. The majority of consumers trust reviews and ratings, but not totally.

Figure 7.3. Extent to which ratings and reviews are trusted (Qs 33 and 34*)



Note: based on all respondents using platforms with ratings (8 888) and reviews (8 842).
*. The exact wording used was: "On a scale from zero to ten, where zero is not at all and ten is completely, in general how much do you trust the ratings/reviews on (primary platform selected for respondent)".

Mexico and Turkey appear to have the most trusting PPM consumers in terms of ratings and reviews (e.g. the proportion trusting reviews 9 or 10/10 is 37% in Turkey and 49% in Mexico). In contrast, PPM consumers in Japan place significantly less trust in both ratings and reviews. Peer platforms are only just starting to gain traction in Japan (usage is only around 8% of online consumers), and this hesitancy to embrace PPMs is reflected in the trust figures for a number of factors. Just 13% of Japanese PPM consumers trust ratings 9 or more out of 10 compared to an average of 28% across the ten countries as a whole, with similar figures for written reviews.

Table 7.4. Trust in reviews and ratings, by country (%) (Qs33 and 34)

Trust 9 or 10/10	Ten country average	AUS	CAN	CHL	DEU	ITA	JPN	MEX	NOR	TUR	USA
Ratings	28	20	20	38	24	24	13	55	18	39	30
Reviews	26	21	21	35	22	24	12	49	18	37	28

Although it is apparent that users of transport platforms are no more or less likely on average to place importance on reviews and ratings, they are the most likely to trust the ratings and reviews on the platform they were asked about.

Table 7.5. Trust in reviews and ratings, by market (%) (Qs 33 and 34)

Trust 9 or 10/10	Buying items	Sharing items	Accommodation	Transport	Personal tasks
Ratings	26	29	26	32	29
Reviews	24	27	27	30	29

Heavy users appear to trust ratings and reviews more than light users (e.g. 67% trust ratings 8+/10 compared to 52%).

The survey asked consumers to answer a series of agree/disagree statements to better understand consumers' attitudes towards ratings and reviews. The answers to these questions revealed that:

- Most PPM consumers (70%) will only consider sellers/providers with a good overall rating (75% among consumers of transport platforms), so **ratings are important**.
- PPM consumers consider some forms of feedback to be **more credible than others**. A majority pay more attention to recent feedback compared to older ratings or reviews (most obviously transport users). Similarly, around half of PPM consumers put more emphasis on sellers/providers who have a critical mass of ratings/reviews (though this rises among personal task users). Further, 72% of PPM consumers feel that written reviews are more valuable than ratings on their own (a feeling marginally more pronounced among consumers of accommodation platforms).
- As noted earlier, **good ratings or reviews are not always essential** – as many as 42% say they sometimes ignore feedback if they really want the item or service, especially younger PPM consumers.
- **Dishonest or fake feedback can be a problem** – around half of consumers believe that dishonest or fake reviews are a problem, with this belief being stronger for younger consumers (56% of younger PPM consumers compared to 40% among those aged 65 years and above). Consumers' scepticism about reviews does not, however, seem to have an impact on trust in peer platforms as a whole. Indeed, consumers who have seen dishonest reviews show similar overall levels of trust in PPMs as the sample as a whole (in terms of Q17, compared to similar conventional businesses).
- Difficulties in differentiating between sellers/providers with high ratings can be a problem on some platforms, but it does **not seem to be an overriding concern** (only 14% strongly agree, and it attracts the highest level of "neither agree nor disagree" of any statement, 33%).
- Attitudes are **remarkably consistent when comparing light and heavy PPM users** – the only significant difference is that heavy users are more opinionated

about whether dishonest or fake reviews are a problem – 6% more agree and 5% more disagree.

Table 7.6. Attitudes towards ratings and reviews (%) (Q35)

	Strongly/tend to agree	Strongly/tend to disagree
I will only ever consider using a seller/provider who has a good overall rating, e.g. 4 or 5 stars out of 5	70	8
Ratings and reviews of sellers/providers are more useful to me if they are recent – I pay less attention to older ones	64	12
I will only ever consider using a seller/provider who has a track record based on a minimum number of sales	54	14
Written reviews from other people are more useful to me than ratings alone are	72	7
While ratings and reviews of sellers/providers can be useful, I will sometimes ignore them if I really want the item or service	42	31
I have seen ratings and reviews that I considered to be dishonest or fake – either in the way they praised a seller/provider, or in the way they criticised them	51	16
Many sellers/providers have high ratings, which can make it difficult to differentiate between them	52	13

Note: based on all peer platform consumers (9 075).

7.4. Bilateral feedback

A majority of the sample (62% overall and 80% of heavy users) have experience using platforms where the seller/provider can rate a buyer/renter/hirer once the transaction is completed – termed bilateral feedback. This figure is highest in Germany and Turkey, but noticeably lower in Chile (49%).

A number of findings emerge around bilateral ratings:

- On the whole, they are seen by those with experience of them to be a good thing – 75% see them as a positive feature, a figure consistently high across all types of consumers and peer platform markets.
- Only a minority (39%) prefer one-way rating systems, although this varies by type of user, with more younger consumers preferring them (46%), than heavy users (33 %) or older consumers (19%).
- Bilateral systems can influence the ratings given – a significant minority of users admit to sometimes exaggerating their ratings of sellers/providers knowing they can be rated themselves (45% positively, 33% negatively), but in both cases this phenomena is more common among 18-30 year olds (52% and 40% respectively, compared to 22% and 12% among older users), and light users.
- The self-regulating benefit of bilateral reviews is also clear – a significant majority of consumers actively take steps to ensure the ratings they receive are as high as possible.

Table 7.7. Attitudes on bilateral ratings and reviews (%) (Q38)

	Strongly/tend to agree	Strongly/tend to disagree
The ability of sellers/providers to rate and review me is a positive feature of peer-to-peer platforms	75	6
I prefer one-way rating and review systems – where I can rate the seller/provider but the seller/provider cannot rate me	39	34
I care about the ratings and reviews that are given to me by sellers/providers. I take steps to ensure these remain as high as possible	69	9
Knowing that the seller/provider can rate or review me has sometimes led me to rate or review a seller/provider more positively than I would have done otherwise	45	28
Knowing that the seller/provider can rate or review me has sometimes led me to rate or review a seller/provider more negatively than I would have done otherwise	33	42
Peer-to-peer platforms should follow the practice of Airbnb and BlaBlaCar, which do not let either side see the other person's rating or review until they have posted their own rating or review	56	16

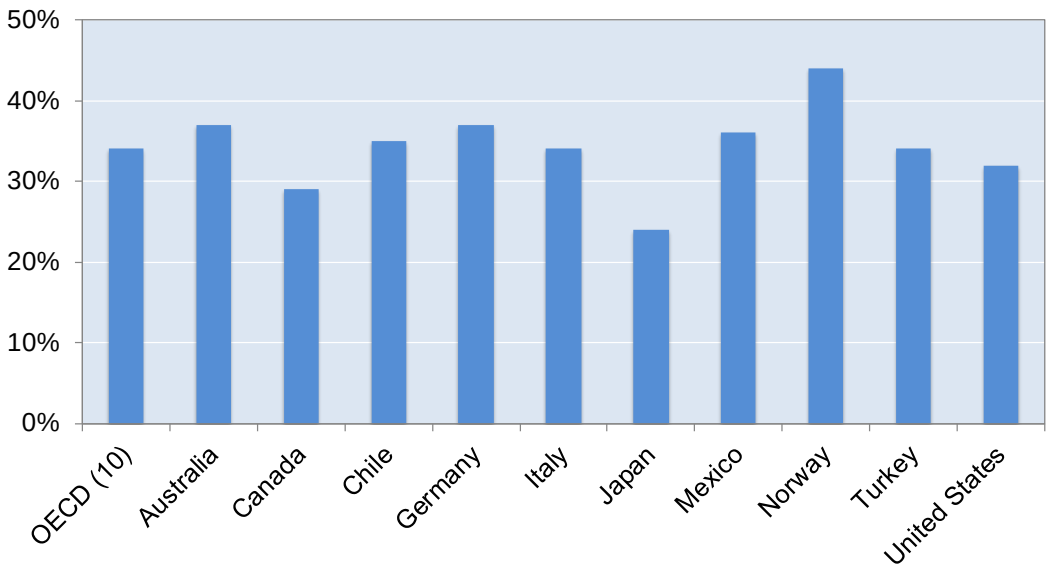
Note: based on all respondents with experience of bilateral ratings (5 588).

8. The extent of problems with peer platform markets

8.1. Consumers do experience problems

Approximately a third of PPM consumers have experienced a problem with an item or service at some point, although this should be seen in the context of their completing an average of around 20 transactions per year. This raises questions about consumer trust in PPMs, particularly the relationship between peer platforms' dispute resolution efforts and trust in PPMs.

Figure 8.1. Proportion of consumers having ever experienced a problem (Q20)



Note: based on all peer platform consumers (9 075).

There is a link between encountering problems and PPM usage – among light users, 26% have experienced a problem, but this rises to 54% of for heavy peer platform users

More consumers from Norway (where the frequency of transactions among PPM consumers was the highest) reported problems than consumers in Japan (where usage levels were the lowest), suggesting these national differences may have more to do with usage levels than any inherent in-market problems.

The majority of PPM consumers who have experienced a problem felt **the individual seller/provider** was responsible (rather than the platform). The survey did not seek information on the nature of the problem or the amount of consumer detriment (or indeed, the views of peer platforms and sellers/providers) so there is no objective way to ascertain whether problems were the fault of the seller/provider or the platform (or both).

As can be seen in Table 8.3, 66% of users felt the problem was due primarily to the seller/provider, with only 18% primarily blaming the platform – though 13% felt "both" shared responsibility. Problems with the platforms are seen to be most pronounced in Japan (38%) and, to a lesser extent, Mexico and Turkey.

Table 8.1. Where responsibility for problems was felt to lie (%) (Q21)

Country	Seller/provider	Peer-to-peer platform	Both
Average of ten countries	66	18	13
Australia	73	12	13
Canada	74	13	19
Chile	60	15	19
Germany	81	10	9
Italy	70	15	12
Japan	53	38	6
Mexico	60	26	13
Norway	62	14	21
Turkey	59	28	12
United States	69	17	11

Note: based on all peer platform consumers having experienced a problem (3 090).

The overall pattern of blame is **similar across all levels of peer platform usage**, suggesting that "beginners" are no more or less likely to blame different parties, but there is a clear pattern across age groups, with 18-29 year olds more likely to feel the platform was responsible (24%) than those aged 65 years and above (8%).

Analysis by market is not possible since participants were asked about any problems they had experienced in general, rather than with regards to individual markets.

Further, the survey does not measure the total number of PPM transactions undertaken by consumers. Hence, the proportion of problematic transactions cannot be calculated. This means comparisons cannot readily be made between problems encountered in PPMs, in e-commerce or in consumer markets more generally.

8.2. Less than half of problems are fully resolved

As Table 8.2 shows, although resolution was reached in the majority of cases, for many consumers it was only resolved to their **partial (27%) rather than full (46%) satisfaction**. Resolution attempts are most successful in the United States (80% full or partial) and notably less successful in Norway (where 29% tried but failed to get resolution), and among heavy users (23%, possibly reflecting higher expectations in this latter group).

There is also a significant, but still minimal, difference by the (perceived) source of the problem – it is more likely that a problem will be resolved if responsibility is felt to lie with the platform rather than with the seller/provider (see below).

Table 8.2. Extent to which problems are resolved (%) (Q22)

Degree of resolution	Total	Responsible for the problem		
		Platform	Seller/provider	Both
Resolved to my full satisfaction	46	52	46	40
Resolved to my partial satisfaction	27	28	27	25
Not resolved despite attempts to resolve it	18	14	17	25
Not resolved because I did not try to resolve it	7	3	7	7
I am still waiting for a resolution	2	1	2	3

Note: based on all peer platform consumers experiencing a problem (3 090).

Those who have experienced problems use two main routes to recourse, almost equally – 44% tried to resolve the issue directly with the seller/provider and 42% through the platform's resolution centre. Notably though in Chile and Mexico there was a slight balance (approximately +10%) in favour of using the resolution centre.

Two other interesting findings emerge:

1. There is a **relationship between income groups and resolution routes**, with those in the lowest 20% of incomes more likely to have used direct contact with the seller/provider (52%), while those on the highest 20% of incomes used the platform's resolution centre more (49%).
2. Consumers with the **most experience of using peer platforms** are significantly more likely to seek and get a refund via their payment provider (21% compared to 10% for light and medium users), possibly a result of their greater confidence with their rights as peer platform consumers.

8.3. Problems do not result in consumers disengaging

This research suggests that when consumers of peer platform markets experience problems, while some users may exercise more caution in the future, very few will **stop using that platform, or peer platforms more generally**. Whether it is their underlying level of trust in PPMs, the draw of the benefits of price and convenience, or the platforms' effectiveness at resolving problems to the consumer's satisfaction, the positive reasons of continuing to use PPMs outweigh the negative ones of individual problems experienced.

Table 8.3. Impact of problems on future use of peer platform markets (%) (Q24)

Impact of problem on use of …	The platform in question	Other platforms offering similar products/services	Peer platform markets in general
Willingness to use is unchanged	50	48	54
Still willing to use, but more cautious	43	44	42
No longer willing to use	6	5	3

Note: based on all peer platform consumers having experienced a problem (3 090).

This pattern – of limited "exit" from either platforms or markets in general – is consistent across all types of user, with just a couple of exceptions:

- Norwegians are more likely to be unwilling to use the platform in question (15%), similar platforms (12%) and peer platforms in general (8%).
- Light users are more likely to act more cautiously, but this again usually falls short of an unwillingness to use at all.

The **limited impact of problems** on overall levels of trust in PPMs is also apparent when looking at the earlier question on trust in platforms compared to similar conventional businesses. Overall, as noted in Section 5.1, there is a net positive balance of +22% (those that trust PPMs more minus those that trust PPMs less), and this figure holds up among those who have experienced problems (+24%).

9. Barriers to using peer platform markets

9.1. Some consumers have taken steps but not yet transacted on peer platforms

Approximately 6% of the online population identified in the survey had taken steps to but not actually completed a transaction using a peer platform.

There are various degrees of intention apparent among this 6%, as Table 9.1 shows.

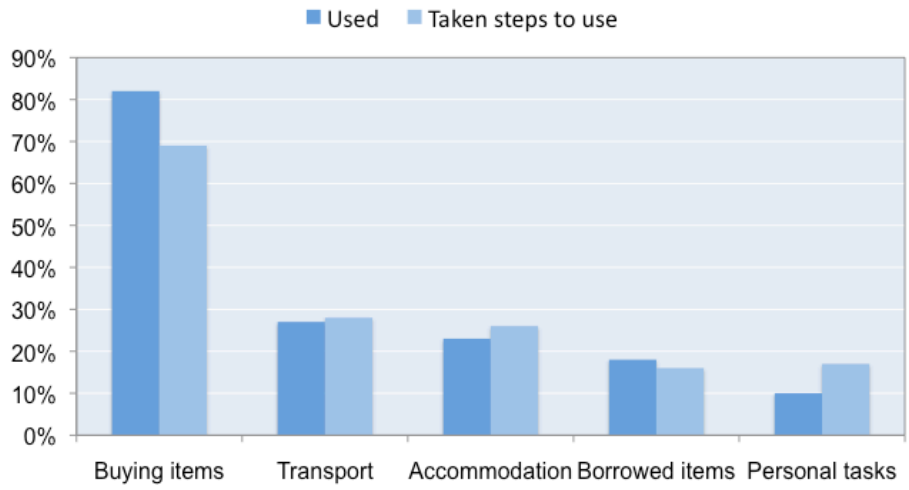
Table 9.1. Steps taken to explore peer platform markets (%) (Q45)

	Total
Browsed the website or app of a peer-to-peer platform just out of curiosity	72
Browsed the website or app of a peer-to-peer platform looking for a specific item or service	51
Downloaded the app of a peer-to-peer platform with a view to using it in the future	33
Opened the app of a peer-to-peer platform on my mobile device and looked at what it offers	33
Registered as a user with a peer-to-peer platform	30
Taken steps to obtain a particular item or service from a peer-to-peer platform, but did not complete the transaction	23

Note: based on all those who had taken steps to use peer platform markets, but not actually completed a transaction (1 032).

As can be seen in Figure 9.1, the bulk of potential use is again in the area of buying items (e.g. via eBay, MercadoLibre or Kijiji), with all other markets intriguing a far smaller proportion of consumers.

Figure 9.1. Markets explored by those "taken steps to use" (Q46)



Note: based on respondents that had completed a transaction using peer platform markets (9 075), and; those that had taken steps to use peer platform markets, but not actually completed a transaction (1 032).

Non-users who were considering using PPMs had similar motivations as PPM consumers. **Price, choice and convenience** are the top three reasons for considering PPMs, with the more "social" aspects of the "sharing or collaborative economy" being less of a priority.

Table 9.2. Motivations for considering using peer platform markets (Q47)

	Percent
Better value/cheaper	59
Better/wider choice	41
More convenient	39
Am just curious	38
Item/service not available elsewhere	21
Better quality	21
Better environmentally/sustainability-wise	18
Like to buy from individuals	17
Better ethically	15

Note: based on all those who had taken steps to use peer platform markets, but not actually completed a transaction (1 032).

Although the sample sizes involved are smaller, a few differences emerge by the market being considered. In large part they again reflect motivations of those actually using PPMs in those markets. Respondents who were considering using sharing/borrowing and personal task platforms put relatively more emphasis on a wider range of motivations, including quality and the ethics of using peer platforms.

9.2. No single reason seems to be holding potential consumers back

The figures suggest there is a combination of reasons why these consumers have not actually taken the leap and completed a transaction via a peer platform. A large number **just haven't got round to it** (33%), others haven't been able to find the right thing (27%), while still others aren't confident enough yet to use the platforms (22%) – arguably all reasons that might be overcome with time. Reasonably large minorities, however, voiced concerns over quality and trust.

Table 9.3. Reasons preventing those who have "taken steps" from using peer platforms (Q49)

	Percent
I am planning to, I just haven't got round to it yet	33
I've not been able to find a suitable item or service	27
I'm concerned about the quality of goods and services	26
I don't feel confident enough to use them	22
I don't have enough trust in the sellers/providers	17
The item or service wasn't available when I needed it	16
The item or service was too expensive	13
I don't trust the platforms to handle my personal data securely	13
I don't trust the platforms to handle my payments securely	12
I don't trust the platforms to resolve any problems with the seller/provider	11
I was concerned the platform was not based in my country	8

Note: based on all those who had taken steps to use peer platform markets, but not actually completed a transaction (1 032).

9.3. The vast majority consider they will "convert" in the next 12 months

As might be expected, given the nature of reasons for not having taken the leap so far, the majority of those who have considered using peer platforms (72%) think it likely that they will actually go ahead and **complete a transaction in the next 12 months.**

Table 9.4. Likelihood of completing a transaction in the next 12 months (%) (Q50)

Country	Extremely likely	Extremely or very likely
Ten country average	30	72
Australia	33	69
Canada	33	69
Chile	27	71
Germany	22	68
Italy	34	85
Japan	13	59
Mexico	36	81
Norway	33	70
Turkey	45	85
United States	30	70

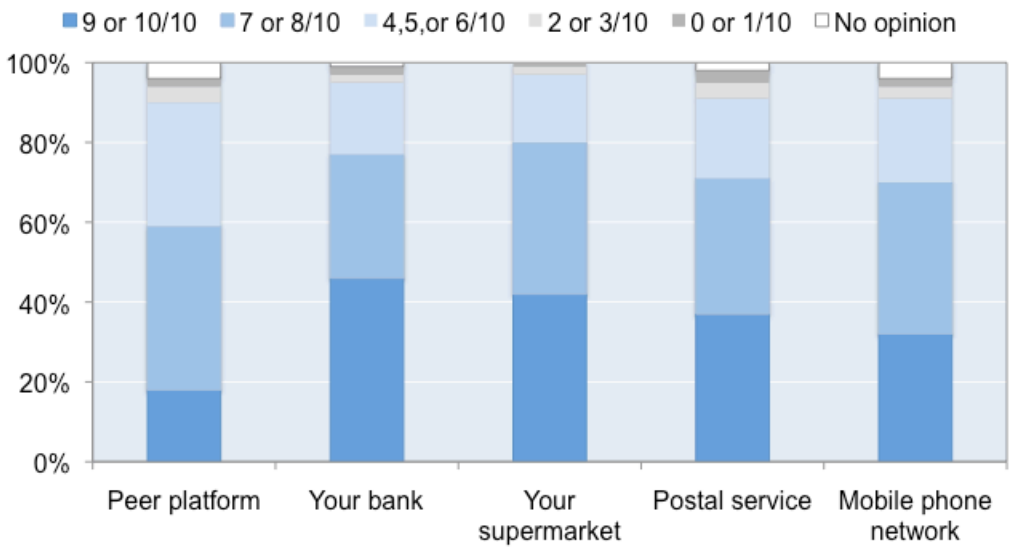
Note: based on all those who had taken steps to use peer platform markets, but not actually completed a transaction (1 032).

Likelihood levels are the highest in Turkey, where nearly half of respondents think they are extremely likely to use such a platform, and unsurprisingly the lowest in Japan, where peer platforms are far less a part of the online environment than they are in other countries. The data also show that older online consumers are marginally less convinced they will become users in the next year, and in addition that those on higher incomes consider themselves more likely to convert their interest in terms of purchases (38% very likely compared to 26% of those with lower incomes).

9.4. An absence of trust in peer platforms, but not actual distrust

When those who have considered using a peer platform are asked about their levels of trust in the peer platform they had come the closest to using, it is clear that **levels of trust that transactions would be successful are lower** than for a range of other organisations, as Figure 9.2 shows.

Figure 9.2. Trust that transactions would be successful* (Q51)



Note: based on all those who have taken steps to use peer platform markets, but not actually completed a transaction (1 032). * The wording used was: "On a scale from zero to ten, where zero is not at all and ten is completely, how much do you trust that your transactions with each will be successful?"

However, at the same time, the findings suggest that it is not so much that there is a level of distrust (scores of 0-4 out of 10), but more that there are just lower levels of positive trust (scores of 7+ out of 10), as indeed might be expected given that these consumers have already explored the idea of using such platforms.

The exception, as has often been the case in the survey results, is Japan, where levels of pronounced trust are minimal (3% of 9 or 10/10 compared to 18%) and distrust more pronounced (21% of 0-4/10 compared to 12%). In Japan, it would seem that PPMs have been slow to establish themselves and still have hard work ahead of them to establish widespread trust.

Another question the survey explored is the hypothesis that a **lack of trust is not the *key* reason** in keeping those who have considered PPMs from actually completing a transaction on them. When asked – without any prompts – what might persuade them to use a PPM in the next 12 months or so, the most common responses had to do with products and prices rather than trust.

Table 9.5. Factors that might persuade non-users to use peer platform markets (Q52)

	Percent
Availability of appropriate products or services	15
Lower prices/better deals	15
Better security/data security	10
Improved trust in the platform or seller	7
More or better customer reviews or ratings	5

Note: based on all respondents who had taken steps to use peer platform markets, but not actually completed a transaction (1 032).

9.5. Non-users are held back by more than just a lack of awareness

Those in the survey who had neither used a peer platform nor taken steps to use one were asked why they had not used such a platform. The most common response was that **they had not heard of them**, given by around a half of respondents (56% on average across the ten OECD countries). There was in effect, however, a "long tail" of other barriers – none especially common individually, but together representing an obstacle for a large number of online consumers.

Table 9.6. Reasons for not using peer platform markets (Q53)

For which of the following reasons have you not used a peer-to-peer platform?	Average percentage across the ten countries
I've never heard of such platforms	56
I've heard of them, just haven't used them	14
I don't have enough trust in the sellers/providers	9
I don't feel confident enough to use them	8
I'm concerned about the quality of goods and services	7
I don't trust the platforms to handle my personal data securely	7
I don't trust the platforms to handle my payments securely	7
I don't have enough trust in the platforms (generally)	7
I generally don't buy things online	7
I don't trust the platforms to resolve any problems with the seller/provider	5
I'm planning to, I just haven't got round to it yet	7

Note: based on all non-users of peer platforms (23 454).

The percentages given are an average of the individual percentages for each of the ten countries in the survey, since the number of non-users in Japan was disproportionately large and so would have distorted the total figure if a simple percentage of total respondents were used.

As the figures show, the main reasons consumers give for non-use is a mixture of lack of awareness and a lack of trust – both in the platforms and the seller/providers. This pattern is similar across all countries, though it is worth noting that lack of awareness is the highest in Germany and Japan (64% each).

It should be noted though that "non-use" was not a focus of this research, and this question was only included as a simple "add-on" to non-users as they dropped out of the survey. Thus, we do not offer this as a full explanation of non-use and leave that to other research projects.

Annex A. Hypotheses that informed the survey design

1. Trust in the peer provider may be secondary to considerations of value and convenience (trust in the platform may enable this attitude in relation to the provider – see 4 below)

Price, convenience or being the only channel via which a product or experience can be obtained (uniqueness/novelty) are primary drivers of peer consumer engagement with peer platform markets (PPMs). Trust in the peer provider is secondary to these (due in part to the reassuring nature of peer platform's brands and trust-building mechanisms – see below). However:

2. The importance of trust for peer consumers is proportional to the value of the transaction and the potential for high-cost detriment if things go wrong

The extent to which peers seek to satisfy themselves that the counterparty peer is trustworthy varies according to the nature of the product or service being obtained/sold. If the transaction carries a risk of high-cost detriment if things go wrong, peers proceed with greater caution and commit greater effort to verifying the trustworthiness of the counterparty peer.

3. Some peer consumers try to satisfy a trust checklist

Where this is the case, the degree of trust given reflects the extent to which consumers are able satisfy a mental checklist relating to the counterparty peer – i.e. is the peer who they say they are? Are they "established" on the platform (transaction history and volume)? Is the payment system secure? Do they have a good rating? What insurances or guarantees does the platform provide if problems arise? Etc.

Much more weight/attention is given to the trust-building mechanisms deployed by PPMs in these instances. Trust-building mechanisms have evolved in response to the "checklist items" that consumers seek to be assured on.

Bilateral reputation and rating mechanisms serve as a useful heuristic, but consumers are aware of (and may engage in) attempts to "game" these mechanisms and their utility is therefore seen as limited.

4. Trust in peer platform brands is what really matters

As was the case in the pre-digital economy, branding (and associated scale) continues to function as a signal that establishes trust between buyer and seller, playing a much greater role in engendering consumer trust in a peer-to-peer transaction than the "personal brand" of the counterparty peers as encoded in their rating and reputation scores.

When transacting through PPMs, consumers assign trust between the platform, in whose ecosystem the transaction takes place, and the peer that provides (or is seeking to buy) the service or good. Consumers invest the greater proportion of that trust in the platform brand. This may be a factor in enabling consumers to put considerations of price and convenience above considerations of trust in the peer provider. It could be that, wherever a peer platform brand is deemed trustworthy, consumers gain the confidence needed to transact with peers and, potentially, to take the degree of risk inherent in prioritising the value, convenience and/or novelty of the offer, above trust in the peer provider. Put

another way, the platform brand may function as a backstop that reduces the transaction costs inherent in establishing the trustworthiness of a peer.

The trust that consumers assign to a peer platform's brand will have a strong relationship to/be a reflection of the trust-building mechanisms it has implemented (i.e. where these are absent or deemed weak, the brand capital is diminished).

5. The data dimension is not that important to trust in peer platform markets

Consumers are concerned about how their data are treated in the context of PPM interactions, but – other than for data relating to payment systems – those concerns rarely figure as part of the "checklist". This may be in part because consumers are uncertain as to what data-related risks they may face or accept powerlessness in this respect as an inevitable consequence of engaging in the digital economy.

Annex B. Main platforms used by market and country

Table B.1. Main platforms used, by country and by market

	Buying items	Transport	Accommodation	Sharing items	Personal services
Australia	eBay Gumtree Etsy	Uber	Airbnb	Gumtree	Gumtree Airtasker Facebook
Canada	eBay Kijiji Etsy Amazon Marketplace	Uber Lyft	Airbnb Homeaway	Craigslist	GoFetch AskforTask
Chile	MercadoLibre eBay Yapo Aliexpress	Uber Cabify	Airbnb Booking.com	Yapo	Facebook
Germany	eBay Amazon Marketplace Etsy Shpock	BlaBlaCar Uber	Airbnb FeWo-Direkt	Clickand-boat	HelplingBookatiger Doido
Italy	eBay Kijiji Amazon Marketplace Subito	BlaBlaCar Uber	Airbnb Homeaway Wimdu	Subito	Subito
Japan	eBay Mercari Yahoo Japan Auctions	Uber	Airbnb StayJapan Homeaway		Anytimes Coconala
Mexico	MercardoLibre eBay Vivanuncios Amazon Marketplace	Uber Cabify BlaBlaCarr	Airbnb Vacationrental Homeaway Dreamrentals	Segunda-mano	Segunda-mano
Norway	FinneBay Letgo	Uber Nabobil Haxi	Airbnb Homeaway Lotel	Leieting Finn	Jobber Finn-smajobber
Turkey	Gittigidyor Hepsiburada n11 Sahibinden Aliexpress	BlaBlaCar Uber Bitaksi	Sahibinden Airbnb Hürriyetemlak	Bumeran-gla Letgo	Amut
United States	eBay Etsy Craigslist Amazon Marketplace Facebook	Uber Lyft	Airbnb Homeaway VRBO	Craigslist	Handy Taskrabbit

Note: The minority of Japanese respondents using sharing platforms tended to enter the item they hired rather than the platform used.

Annex C. Weighting details

Table C.1. Unweighted sample sizes

Country	Internet users (Q1)	Peer platform market consumers	Taken steps
Australia	2 262	906	100
Canada	2 551	900	101
Chile	1 494	900	101
Germany	2 726	913	101
Italy	1 898	900	100
Japan	14 907	958	112
Mexico	1 434	901	100
Norway	2 775	893	98
Turkey	1 604	903	101
United States	2 858	901	118
Total	34 509	9 075	1 032

To ensure the survey was as representative as possible, the sample answering Q1 (use of peer platform markets) was weighted to the profile of Internet users in each country. This question was effectively a "screening" question to ascertain whether respondents were indeed consumers of PPMs, and by ensuring the sample going into Q1 was representative of the online population in each country, it ensured the sample of PPM consumers coming out of Q1, and progressing to answer the main questionnaire, would be representative of PPM consumers in that country.

As there was no one, single available resource with reliable profiles of Internet users, by age and gender, for all ten of the OECD countries included in the survey, profiling statistics were drawn from a number of sources (as detailed below). Table C2 provides the age and gender profiles of Internet users that the wider sample at Q1 was weighted to.

Table C.2. Profiles of Internet users by country (%)

Country	18-24 year olds	25-34 year olds	35-54 year olds	55+ year olds	Men	Women	Source
Australia	13	19	37	31	50	50	Statista
Canada	14	18	39	29	51	49	Statistics Canada
Chile	22	27	38	13	51	49	Comres
Germany	11	16	26	47	50	50	Eurostat
Italy	12	20	42	26	50	50	Eurostat
Japan	15	17	41	27	52	48	Statista
Mexico	24	26	38	12	55	45	Comres
Norway	18	18	35	29	50	50	Eurostat
Turkey	24	34	36	6	58	42	Turkish Statistical Institute
United States	17	19	37	27	51	49	Pew Research Centre; Statista

Annex D. Accessing peer market platforms

Table D.1. Locations and devices for accessing peer platform markets (%)

Country	Primary location when accessing peer platform markets			Primary device for accessing peer platform markets		
	At home	On a mobile device wherever I am at the time	At work	PC	Smartphone	Tablet
Australia	68	27	5	51	33	16
Canada	75	19	5	61	27	11
Chile	59	31	10	55	40	4
Germany	87	9	4	69	19	10
Italy	72	21	6	66	22	12
Japan	81	11	7	68	24	8
Mexico	55	33	12	56	37	7
Norway	58	24	16	45	31	24
Turkey	57	30	12	59	37	4
United States	65	29	6	50	40	10
Average	68	23	8	59	31	11
18-29 years old	61	30	8	50	42	8
30-64 years old	70	21	9	61	27	12
65+ years old	88	8	3	81	9	9

Annex E. The questionnaire

Good morning/afternoon;

We are looking for people to share their opinions about apps and websites that allow people to buy, hire or borrow items or services from other individuals. Collectively, the apps and websites that offer these kind of services are sometimes called the "sharing economy", or the "collaborative economy".

We will use the phrase "peer-to-peer platform" to describe the companies that operate the websites and apps that bring buyers and sellers together – examples of these platforms are Uber, eBay and Airbnb or BlaBlaCar, but there are many others.

These platforms enable people to:

- Buy goods from or sell goods to other people. An example of a platform that offers this is eBay.
- Share or borrow with/from, or rent goods to/from other people, such as children's toys, tools and leisure equipment.
- Share, swap or rent accommodation on a short-term basis with/from other people, typically for use while on vacation. An example of a platform that offers this is Airbnb.
- Share or hire a ride with or from other people. An example of a platform that offers this is Uber, or BlaBlaCar.
- Hire people to do household tasks or run errands for you, such as cleaning, babysitting or dogwalking.

Depending on the app or website in question, the person (peer) who sells, rents or provides you with the item or service might be called a seller (as with eBay), a driver (as with Uber) or host (as with Airbnb) or person providing the service, etc. Throughout this survey we will refer to this person as **"the seller/provider"**.

We would like to know your views on these types of peer-to-peer platforms as a whole, and your experience of using such services. The survey should only take about 20 minutes.

Section 1: Use of peer-to-peer platforms

1) Which of these statements describing your experience of peer-to-peer platforms apply in **the last 12 months**? CODE ALL THAT APPLY

- I have **bought, rented or borrowed** at least one item or service using a peer-to-peer platform: *GO TO Q2*
- I have sold, rented out or lent at least one item or service using a peer-to-peer platform
- I have taken steps to use a peer-to-peer platform (such as browsing a platform's website or app, or registering as a user) but have not actually completed a transaction using a platform: *GO TO Q45*
- I have not used or taken steps to use a peer-to-peer platform in the last 12 months: *GO TO Q53*

MUST CODE "1"' (BOUGHT, ETC.) TO COUNT AS "USER".

LIMIT OF 100 “TAKEN STEPS BUT NOT USED” PER COUNTRY

2) Thinking of the most recent purchase you made using a peer-to-peer platform, was this….? SINGLE CODE ONLY

- Within the last week
- Within the last month (but more than one week ago)
- Within the last 6 months (but more than one month ago)
- Within the last 12 months (but more than 6 months ago)
- Don’t know/can’t remember

3) In which of the following peer-to-peer platform markets have you completed an online transaction during the past 12 months? MULTI CODE OK

- Buying items from other people, through an app or website. An example of a platform that offers this is eBay.
- Borrowing or renting items from other people, such as children’s toys, tools and leisure equipment, through a platform’s app or website.
- Sharing, swapping or renting accommodation on a short-term basis with/from other people, typically for use while you are on vacation, through an app or website. An example of a platform that offers this is Airbnb.
- Sharing or hiring a ride with or from other people, through an app or website. An example of a platform that offers this is Uber, or BlaBlaCar.
- Hiring people to do household tasks or run errands for you, such as cleaning, babysitting or dogwalking, through a platform’s app or website.
- Raising or borrowing money or transferring currency – using crowdfunding, crowd or peer-to-peer lending, or peer-to-peer money transfer services, through an app or website.
- Other (TYPE IN):

CLOSE AT Q3 IF FINANCE/MONEY IS THE ONLY MARKET SELECTED.

SELECT ONE MARKET AT RANDOM FROM Q3 TO TAKE FORWARD FOR LATER QUESTIONS – EXCLUDING FINANCE.

TERMS USED FOR LATER QUESTIONS SUCH AS Q5-Q7:

- buying consumer items peer-to-peer
- borrowing or renting items peer-to-peer
- using peer-to-peer accommodation
- using peer-to-peer transport – e.g. hiring or sharing rides
- hiring personal services peer-to-peer – e.g. household tasks
- Other : AS TYPED

4) Approximately how many transactions have you made across all peer-to-peer platforms over the past 12 months? Please exclude any transactions in purely financial services, such as crowdfunding or peer-to-peer money transfer services. Even if you can’t remember exactly, please make an informed estimate.

- ENTER NUMBER
- Don’t know/can’t remember

5) Approximately how many transactions have you made on (PEER-TO-PEER MARKET SELECTED AT RANDOM FROM Q3) over the past 12 months?

- ENTER NUMBER
- Don't know/can't remember

6) Thinking now about how much you spent on the most expensive single transaction you have made on (P-to-P MARKET SELECTED AT RANDOM FROM Q3) over the past 12 months, what would you estimate that single transaction value to be…..? We do not expect you to know for sure, but please make an informed estimate. FOR "BUYING" & "BORROWING" ITEMS: Please exclude any additional shipping costs or insurance, etc. SINGLE CODE ONLY.

- $0
- More than $0, up to $10
- More than $10, up to around $50
- More than $50, up to around $100
- More than $100, up to around $200
- More than $200, up to around $500
- More than $500, up to around $1 000
- More than $1 000
- Don't know/can't remember

SEE ATTACHED "CURRENCY CONVERSIONS" FOR NON-$ AMOUNTS

7) What would you estimate your total spend to be across all peer-to-peer markets over the past 12 months? We do not expect you to know for sure, but please make an informed estimate. Please exclude any transactions in peer-to-peer financial services such as crowdfunding or peer-to-peer money transfer services. SINGLE CODE ONLY.

- $0
- More than $0, up to $10
- More than $10, up to around $50
- More than $50, up to around $100
- More than $100, up to around $200
- More than $200, up to around $500
- More than $500, up to around $1 000
- More than $1 000 up to around $1 500
- More than $1 500 up to around $2 000
- More than around $2 000
- Don't know/can't remember

SEE ATTACHED "CURRENCY CONVERSIONS" FOR NON-$ AMOUNTS

8) We'd now like you to think about the last item or service you obtained on (P-to-P MARKET SELECTED AT RANDOM FROM Q3). Can you tell us why you chose to use a peer-to-peer platform, rather than obtaining that item or service from a conventional business in that sector? By conventional business we mean one where you buy or hire the item or service from a company rather than from an individual person. Please tick all that apply. RANDOMISE LIST

- It was **better value or cheaper**
- The **quality** of the items or service was better
- I like to **buy from other individuals** rather than conventional businesses whenever possible
- It was **more convenient** to use

- It offered me a **better and/or wider choice**
- Using a peer-to-peer platform is more ethical and matches my **own values** more closely
- Buying through a peer-to-peer platform is better for sustainability **or environmental** reasons
- The item or service I bought was **not available elsewhere**
- Other reason PLEASE TYPE IN
- Don't know/can't remember

9) Still thinking about (P-to-P MARKET SELECTED AT RANDOM FROM Q3), which brands or platforms have you ever used? SELECT FROM LIST.

ASK Q10 IF MORE THAN ONE PLATFORM SELECTED AT Q9. IF NOT, CARRY OVER PLATFORM SELECTED AT Q9.

10) Which one of these have you used the most often in the past 12 months? SINGLE CODE FROM THOSE ENTERED AT Q9.

SEE ATTACHED LIST "PEER PLATFORM EXAMPLES" AND DISPLAY LIST FOR RELEVANT MARKET AND COUNTRY.

MUST INCLUDE "OTHER TYPE IN" OPTION THAT ALLOWS NAME TO BE CARRIED THROUGH TO LATER QUESTIONS.

Buying goods	Renting or sharing goods	Accommodation	Transport	Personal services
LIST	LIST	LIST	LIST	LIST
Other (type in):		Other (type in):	Other (type in):	Other (type in):
Don't know/can't remember		Don't know/can't remember	Don't know/can't remember	Don't know/can't remember

IF DON'T KNOW/CAN'T REMEMBER, CARRY THROUGH "the platform you used on (P-to-P MARKET SELECTED AT RANDOM FROM Q3)" TO SUBSEQUENT QUESTIONS

Section 2: Trust levels for peer-to-peer platforms

(SKIP Q11-16 IF "$0" AT Q6 – MOST EXPENSIVE TRANSACTION)

11) Can you now think about buying, renting or hiring two different items or services on (PRIMARY PLATFORM SELECTED AT Q9). In both cases assume that you think the price is acceptable for that item or service, and that, based on the available information, you will be happy with the item or service itself.

a) Firstly, consider it is an expensive item or service, one that represents a significant purchase for you. Which of the following statements best describes how you would approach the possible purchase: SINGLE CODE ONLY

b) Now, consider it is an inexpensive or cheap item or service, one that does not represent a significant purchase for you. Which of the following statements best describes how you would approach the possible purchase: SINGLE CODE ONLY

Expensive Cheap

a) b)

- I would only go ahead with the purchase if I felt sure I could trust the seller/provider
- I would go ahead with the purchase as long as I had a reasonable amount of trust in the seller/provider
- I would go ahead with the purchase regardless of how much trust I had in the seller/provider
- Don't know

12) Have you ever made a purchase through (PRIMARY PLATFORM SELECTED AT Q9) when you were unsure whether you could trust the seller/provider?

- Yes: GO TO Q13
- No: GO TO Q14
- Don't know/can't remember: GO TO Q14

13) Which of the following factors persuaded you to go ahead with the purchase despite being unsure whether you could trust the seller/provider? SELECT ALL THAT APPLY. RANDOMISE LIST

- The item or service was only available from this seller/provider
- The seller/provider was offering a low price for that item or service
- There was at least some information about the seller/provider
- It was a low-value purchase and I was willing to take a risk
- I had the opportunity to review the product before the purchase
- It would have taken too much time to find a different seller/provider
- I trusted (PRIMARY PLATFORM SELECTED AT Q10)
- (PRIMARY PLATFORM SELECTED AT Q10) offers support or guarantees if the item or service is unsatisfactory
- I could rate or review the seller/provider after completing the transaction
- Other reason PLEASE TYPE IN

14) Have you ever chosen NOT to go ahead with a purchase from (PRIMARY PLATFORM SELECTED AT Q10), primarily because you were unsure whether you could trust the seller/provider?

- Yes
- No
- Don't know/can't remember

15) Imagine a friend or family member who had never made a purchase through (PRIMARY PLATFORM SELECTED AT Q10), wanted to buy an item or service using the same platform. If they asked your advice on whether or not they should trust the platform, which of following opinions would you give? SINGLE CODE

- You can completely trust it
- You can mostly trust it
- You can only partly trust it
- You cannot trust it
- It depends on the seller/provider
- Don't know/no opinion

16) If there was one piece of advice you might give the friend or family member to make it more likely that their experience with (PRIMARY PLATFORM SELECTED AT Q10) would be a successful one, what would that one piece of advice be?

WRITE IN:

17) We'd now like you to think about (PRIMARY PLATFORM SELECTED AT Q10) in comparison to the conventional businesses that operate in the same market. How much do you trust (PRIMARY PLATFORM SELECTED AT Q10) compared to conventional businesses that operate in the same market? SINGLE CODE

- I trust it more than conventional businesses in the same market
- I trust it about the same as the conventional businesses in the same market
- I trust it less than the conventional businesses in the same market
- Don't know/no opinion

Section 3: Information, assurances and protections

18) Thinking about the various types of information, protections and assurances available when using peer-to-peer platforms, how important to you are each of the following factors when considering whether or not to obtain an item or service on (PRIMARY PLATFORM SELECTED AT Q10)? RANDOMISE LIST

SINGLE CODE FROM: Crucial; very important; fairly important; not very important; not important at all; or Does not apply to this platform

- I am **familiar** with the platform
- I can see **pictures** of the item or service
- The seller/provider has provided a **good description** of the item or service
- I can use a secure **payment method** I'm comfortable with
- The platform allows me to see other people's **reviews and ratings** for that seller/provider
- The platform offers easy-to-use procedures to help me **sort out any problems** I might have, e.g. a dispute resolution service
- The platform has **verified the identity of the seller/provider**, so that I have a better idea of who I'm dealing with
- The seller/provider has been **vetted by the platform**, for instance through a background check
- The seller/provider has **linked their Facebook or other account** to their profile
- There is a **profile of the seller/provider**, including a picture of them
- I am able to **contact the seller/provider**, ask them questions and get timely responses before making the purchase
- The platform **offers a guarantee and/or a refund** if the item or service is unsatisfactory
- I believe that my **personal data** are held securely and kept confidential
- The platform is **based in my country**

19) In case something goes wrong with a transaction on (PRIMARY PLATFORM SELECTED AT Q10), how confident are you that you know what your rights are, including whether you would get a refund or not?

- **I don't know** what my rights are or whether I would get a refund

- **I only have a limited idea** of what my rights are and whether I would get a refund
- **I have a good idea** of what my rights are and whether I would get a refund, but might not know all the details
- I am confident that I **fully understand** what my rights are and whether I would get a refund
- No opinion

20) Have you ever experienced a problem with an item or service you have purchased through any peer-to-peer platforms?

- Yes: GO TO Q21
- No: GO TO Q25

21) Who did you think was responsible for the problem – the peer-to-peer platform, whose website or app you made the purchase through, or the individual seller/provider you obtained the item or service from? If you have experienced more than one problem, please think about the most recent one. SINGLE CODE

- The peer-to-peer platform
- The individual seller/provider
- Both the peer-to-peer platform service and the individual seller/provider
- Don't know/can't remember

22) Thinking of the last problem you experienced, was it…? SINGLE CODE

- Resolved to my full satisfaction: ASK Q23
- Resolved to my partial satisfaction: ASK Q23
- Not resolved despite my attempts to try to resolve it: ASK Q23
- Not resolved because I did not try to resolve it: SKIP TO Q24
- I am still waiting for a resolution: ASK Q23
- Don't know/can't remember: ASK Q23

23) How did you try to resolve the problem SINGLE CODE

- Directly with the seller
- Through the platform's resolution centre
- I got a refund through the payment provider – my credit card company or PayPal or similar
- Other (TYPE IN)
- Don't know/can't remember

24) How has the problem you experienced affected your willingness to continue to use peer-to-peer platforms? Please select one statement from each group. DO NOT ROTATE ORDER OF GROUPS.

- My willingness to use **that particular platform** is unchanged
- I am still willing to use **that particular platform**, but am more cautious
- I am no longer willing to use **that particular platform**
- No opinion
- My willingness to use **other platforms offering a similar product or service** is unchanged
- I am still willing to use **other platforms offering a similar product or service**, but am more cautious

- I am no longer willing to use **other platforms offering a similar product or service**
- No opinion
- My willingness to use **peer-to-peer platforms in general** is unchanged
- I am still willing to use **peer-to-peer platforms in general**, but am more cautious
- I am no longer willing to use **peer-to-peer platforms in general**
- No opinion

Section 4: Reviews and ratings – ASK ALL

25) Many peer-to-peer platforms allow you to leave ratings about your experience with the seller/provider and the item or service obtained. When you are searching for an item or service using (PRIMARY PLATFORM SELECTED AT Q10), how important to you, if at all, are the various **ratings** of seller/providers? By ratings we mean stars or numerical scores. SINGLE CODE

26) Many peer-to-peer platforms also allow you to submit reviews of your experience with the seller/provider and the item/service obtained. When you are searching for an item or service using (PRIMARY PLATFORM SELECTED AT Q10), how important, if at all, are the various **reviews** of seller/providers? By reviews we mean written reviews that describe other people's experience with the seller/provider. SINGLE CODE

Ratings Reviews

- Crucial
- Very important
- Fairly important
- Not very important
- Not important at all
- (PRIMARY PLATFORM SELECTED AT Q10) does not offer the chance to see these
- No opinion/can't remember

SKIP Q27/29/31/33 IF "NOT OFFERED" AT Q25

SKIP Q28/30/32/34 IF "NOT OFFERED" AT Q26

27) Now, thinking about when you have used (PRIMARY PLATFORM SELECTED AT Q10), how often, if at all, have you **left** numerical or star ratings of sellers/providers? SINGLE CODE

28) Still thinking about when you have used (PRIMARY PLATFORM SELECTED AT Q10), how often, if at all, have you **left** written reviews of sellers/providers? SINGLE CODE

Ratings Reviews

- Always
- Often
- Sometimes
- Never
- No opinion/can't remember

ASK Q29 IF NEVER AT Q27

29) Why do you never leave numerical or star ratings of sellers/providers on (PRIMARY PLATFORM SELECTED AT Q10)?

TYPE IN

ASK Q30 IF NEVER AT Q28

30) Why do you never leave written reviews of sellers/providers on (PRIMARY PLATFORM SELECTED AT Q10)?

TYPE IN

ASK Q31 IF LEFT RATINGS AT Q27

31) What are the main reasons you have left numerical or star ratings of sellers/providers on (PRIMARY PLATFORM SELECTED AT Q10)? Please tick all that apply. RANDOMISE LIST

ASK Q32 IF LEFT REVIEWS AT Q28

32) What are the main reasons you have left written reviews of sellers/providers on (PRIMARY PLATFORM SELECTED AT Q10)? Please tick all that apply. RANDOMISE LIST

Ratings Reviews

- To reward a positive experience
- To highlight a negative experience
- Because the seller/provider can leave a rating/review for me
- The rating/review will be helpful to other people
- (PRIMARY PLATFORM SELECTED AT Q10) encourages you to leave ratings/reviews
- Other (TYPE IN):
- No opinion/can't remember

33) Can you think about trust, and in particular the trust you have in ratings and written reviews. On a scale from zero to ten, where zero is not at all and ten is completely, in general how much do you trust the ratings on (PRIMARY PLATFORM SELECTED AT Q10)?

Not at all		Completely	No opinion/don't know
0		10	

34) On a scale from zero to ten, where zero is not at all and ten is completely, in general how much do you trust the written reviews on (PRIMARY PLATFORM SELECTED AT Q10)?

Not at all		Completely	No opinion/don't know
0		10	

ASK ALL

35) To what extent do you agree or disagree with each of the following statements about ratings and reviews on peer-to-peer platforms in general? RANDOMISE STATEMENTS EXCEPT LAST ONE

SINGLE CODE FROM: Strongly agree, tend to agree, neither agree nor disagree, tend to disagree, strongly disagree, or No opinion.

- Many sellers/providers have high ratings, which can make it difficult to differentiate between them
- Written reviews from other people are more useful to me than ratings alone are
- Ratings and reviews of sellers/providers are more useful to me if they are recent – I pay less attention to older ones
- I will only ever consider using a seller/provider who has a good overall rating, e.g. 4 or 5 stars out of 5
- I will only ever consider using a seller/provider who has a track record based on a minimum number of sales
- While ratings and reviews of sellers/providers can be useful, I will sometimes ignore them if I really want the item or service

KEEP LAST IN LIST – DO NOT ROTATE:

- I have seen ratings and reviews that I considered to be dishonest or fake – either in the way they praised a seller/provider, or in the way they criticised them

ASK Q36 ONLY IF REVIEWS ARE FAIRLY/VERY IMPORTANT OR CRUCIAL AT Q26

36) Which of the statements below is closest to your attitude when considering using (PRIMARY PLATFORM SELECTED AT Q10)?

- I will consider using a seller/provider even if **none** of the reviews they've received are positive
- I will only consider using a seller/provider if **at least some** of the reviews are positive
- I will only consider using a seller/provider if **most** of the reviews are positive
- I will only consider using a seller/provider if **all or nearly all** of the reviews are positive
- No opinion

ASK ALL

37) On some peer-to-peer platforms the seller/provider is able to leave reviews or ratings of you, once a transaction is completed. Do you have any experience of using peer-to-peer platforms where this is an option?

- Yes: GO TO Q38
- No: GO TO Q39
- Don't know/can't remember: GO TO Q39

38) Thinking about these kind of peer-to-peer platforms, where sellers/providers can leave reviews or ratings of you and other users, to what extent do you agree or disagree with each of the following statements? RANDOMISE LIST

SINGLE CODE FROM: Strongly agree, tend to agree, neither agree nor disagree, tend to disagree, strongly disagree, or No opinion.

- I care about the ratings and reviews that are given to me by sellers/providers. I take steps to ensure these remain as high as possible.

- The ability of sellers/providers to rate and review me is a positive feature of peer-to-peer platforms.
- Knowing that the seller/provider can rate or review me has sometimes led me to rate or review a seller/provider more positively than I would have done otherwise.
- Knowing that the seller/provider can rate or review me has sometimes led me to rate or review a seller/provider more negatively than I would have done otherwise.
- Peer-to-peer platforms should follow the practice of Airbnb and BlaBlaCar, which do not let either side see the other person's rating or review until they have posted their own rating or review.
- I prefer one-way rating and review systems – where I can rate the seller/provider but the seller/provider cannot rate me.

Section 5: Trust in the wider economy

ASK ALL

39) We'd now like you to think back to the last transaction you made using (PRIMARY PLATFORM SELECTED AT Q10). Given you went ahead with the transaction, you obviously had at least some confidence that it would be successful. On a scale from zero to ten, where zero is not at all and ten is completely, prior to making the purchase, how much did you trust the seller/provider that the transaction would be successful?

I did not trust the seller/provider at all	I trusted the seller/provider completely	No opinion/don't know
0	10	

40) On a scale from zero to ten, where zero is not at all and ten is completely, prior to making the purchase, how much did you trust (PRIMARY PLATFORM SELECTED AT Q10) that the transaction would be successful?

I did not trust the (PRIMARY PLATFORM SELECTED AT Q10) at all	I trusted the (PRIMARY PLATFORM SELECTED AT Q10) completely	No opinion/don't know
0	10	

41) Can you continue to think about trust, and in particular the trust you have in various companies or services. On a scale from zero to ten, where zero is not at all and ten is completely, how much do you trust that your transactions with each will be successful?:

Not at all	Completely	No opinion/don't know
0	10	

ROTATE ORDER OF ASKING:

a) The bank or other financial institution that holds your primary current account

b) The supermarket from which you most often buy your groceries

c) Postal services:

AUS	Australia Post
CAN	Canada Post
CHILE	CorreosChile
GER	Deutsche Post
ITALY	Poste Italiane
JAP	Japan Post
MEX	Correos de Mexico
NOR	Posten Norge
TUR	PTT
USA	US Postal Service

d) Your mobile phone network

Section 6: Terms & conditions and data security

42) When using a peer-to-peer platform, buyers must provide personal data when registering as a user or completing a transaction, such as credit card details, their name, home address and other information. In addition, some peer-to-peer platforms, such as ride-sharing apps, collect location data from buyers' smartphones in real time.

Peer-to-peer platforms set out how they will collect, use and secure these personal data in their terms and conditions and privacy policies, and then ask users to agree to those policies when opening an account or completing a purchase.

Being totally honest, which of the following best describes your actual approach to terms and conditions and privacy policies on the peer-to-peer platforms you use? SINGLE CODE

- I do not read them and just scroll through until I can tick the "I agree" box
- I usually just scan them quickly, before ticking the "I agree" box
- I read some parts but not all of them before ticking the "I agree" box
- I always carefully read them, before ticking the "I agree" box
- No opinion or does not apply

43) On a scale from zero to ten, where zero is not at all and ten is completely, how much do you trust (PRIMARY PLATFORM SELECTED AT Q10) to use your personal data responsibly?

Not at all	Completely	No opinion/don't know
0	10	

44) On a scale from zero to ten, where zero is not at all and ten is completely, how much do you trust the following organisations to use your personal data responsibly?

Not at all	Completely	No opinion/don't know
0	10	

ROTATE AND REPEAT FOR:

The primary online banking service you use

Your main provider of health services

Other e-commerce sellers, such as Amazon

Social media companies, such as Facebook

Google

Your mobile phone network provider

NOW GO TO SECTION 9 - DEMOGRAPHICS

Section 8: Engaged but not actually used

ASK Qs 45 TO 52 ONLY OF THOSE WHO HAVE TAKEN STEPS TO, BUT NOT ACTUALLY, USED PEER-TO-PEER PLATFORMS IN THE PAST 12 MONTHS AT Q1.

45) Which of the following have you done in the past 12 months? Please tick all that apply.

- Browsed the website or app of a peer-to-peer platform just out of curiosity
- Browsed the website or app of a peer-to-peer platform looking for a specific item or service
- Downloaded the app of a peer-to-peer platform with a view to using it in the future
- Opened the app of a peer-to-peer platform on my mobile device and looked at what it offers
- Registered as a user with a peer-to-peer platform
- Taken steps to obtain a particular item or service from a peer-to-peer platform, but did not complete the transaction
- Other (TYPE IN):
- None: CLOSE

46) Which of the following peer-to-peer platform markets have you taken steps to use, but not actually completed a transaction with, in the past 12 months? MULTI CODE OK

- **Buying items from other people**, through an app or website. An example of a platform that offers this is eBay.
- **Borrowing or renting items from other people**, such as children's toys, tools and leisure equipment, through an app or website.
- **Sharing, swapping or renting accommodation** on a short-term basis with/from other people, typically for use while you are on vacation, through an app or website. An example of a platform that offers this is Airbnb.
- **Sharing or hiring a ride with or from other people**, through an app or website. An example of a platform that offers this is Uber, or BlaBlaCar.
- **Hiring people to do household tasks** or run errands for you, such as cleaning, babysitting or dogwalking, through an app or website.
- Raising or borrowing money or transferring currency – using crowdfunding, crowd or peer-to-peer lending, or peer-to-peer money transfer services, through an app or website.
- Other (TYPE IN):

CLOSE AT Q46 IF FINANCE/MONEY IS THE ONLY MARKET SELECTED.

SELECT ONE MARKET – EXCLUDING FINANCE – AT RANDOM FROM Q46 TO TAKE FORWARD FOR Q47 AND Q49.

TERMS USED FOR Q47 and Q49:

- buying consumer items peer-to-peer
- borrowing or renting items peer-to-peer
- peer-to-peer accommodation
- peer-to-peer transport, e.g. hiring or sharing rides
- hiring personal services peer-to-peer, e.g. household tasks
- Other: AS TYPED

47) Please indicate why you have considered (INSERT MARKET CHOSEN AT RANDOM AT Q46), rather than obtaining those items or services from a conventional business in that sector. By conventional business we mean one where you buy, rent or hire the item or service from a company rather than from an individual person. Please tick all that apply. RANDOMISE LIST

- I have heard of these websites/apps and am just **curious**
- It might be better value or cheaper to obtain through a peer-to-peer platform
- The **quality** of the items and services available through peer-to-peer platforms might be better
- I like to **buy from other individuals** rather than conventional businesses wherever possible
- The peer-to-peer platform might be **more convenient** to use
- The peer-to-peer platform might offer me a **better and/or wider choice**
- Using a peer-to-peer platform might be more **ethical** and **match my own values** more closely
- Buying through the peer-to-peer platform might be better for **sustainability or environmental** reasons
- The item or service I considered is **not available elsewhere**
- Other reason PLEASE TYPE IN
- Don't know/can't remember

48) Which of the following peer-to-peer brands or platforms have you considered using in the past 12 months? Please tick all that apply.

SEE "PEER PLATFORM EXAMPLES" AND DISPLAY RELEVANT LISTS PER COUNTRY

Buying goods	Renting or sharing goods	Accommodation	Transport	Personal services
LIST	LIST	LIST	LIST	LIST
Other (type in):		Other (type in):	Other (type in):	Other (type in):
Don't know/can't remember		Don't know/can't remember	Don't know/can't remember	Don't know/can't remember

49) You indicated that you have considered (INSERT MARKET CHOSEN AT RANDOM AT Q44) to obtain an item or service in the past 12 months – why have you not actually gone ahead and obtained an item or service from such a peer-to-peer platform? Please tick all that apply. RANDOMISE LIST

- I am **planning to,** I just haven't got around to it yet
- I have not been able to find a **suitable item or service**
- The item or service was **too expensive**
- The item or service was **not available** when I needed it

- I was **concerned about the quality** of the good or service
- I don't or didn't have enough **trust in the seller/provider**
- I don't or didn't have enough **trust in the platform**
- I don't or didn't trust the platform to **handle my payment securely**
- I don't or didn't trust the platform to **handle my personal data securely**
- I don't or didn't trust the platform to **resolve any potential problems with the seller/provider**
- I don't or **didn't feel confident** enough to make a purchase
- I was concerned the platform is **not based in my country**
- Other (TYPE IN):
- Don't know/can't remember

50) How likely is it that you will go ahead and complete a transaction using a peer-to-peer platform in the next 12 months? SINGLE CODE ONLY. ROTATE LIST

- Extremely likely
- Likely
- I might/I might not
- Unlikely
- Extremely unlikely
- Don't know

51) Can you continue to think about trust, and in particular the trust you have in various companies or services. On a scale from zero to ten, where zero is not at all and ten is completely, how much do you trust that your transactions with each will be successful?

Not at all	Completely	No opinion/don't know
0	10	

ORDER OF ASKING FOR Q51:

a) The peer-to-peer platform you have come closest to using in the past 12 months

THEN ROTATE ORDER OF ASKING FOR:

b) The bank or other financial institution that holds your primary current account

c) The supermarket from which you most often buy your groceries

d) Postal services:

AUS	Australia Post
CAN	Canada Post
CHILE	CorreosChile
GER	Deutsche Post
ITALY	Poste Italiane
JAP	Japan Post
MEX	Correos de Mexico
NOR	Posten Norge
TUR	PTT
USA	US Postal Service

e) Your mobile phone network

52) What, if anything, could persuade you to use a peer-to-peer platform in the next 12 months or so? For example it could be something to do with the platform's website or

app, or the nature of the service itself, or something you read or hear about peer-to-peer platforms in general.

TYPE IN

Section 9: Non-users (CAP AT 500 PER MARKET)

53) You indicated that you have not used or taken steps to use a peer-to-peer platform in the last 12 months – why have you not used such a peer-to-peer platform? Please tick all that apply.

- **I have never heard of** such platforms
- I am **planning to,** I just haven't got around to it yet
- I am **concerned about the quality** of the goods or services
- I don't have enough **trust in the sellers/providers**
- I don't have enough **trust in the platforms**
- I don't trust the platforms to **handle my payment securely**
- I don't trust the platforms to **handle my personal data securely**
- I don't trust the platforms to **resolve any potential problems** with the seller/provider
- I don't **feel confident** enough to use them
- I generally **don't buy things online**
- I have heard of them, **I just haven't used them**
- Other (TYPE IN):
- Don't know/can't remember

Section 10: Socio-demographic & related information (ask of all)

54) Age – RESEARCH NOW STANDARD QUESTION

55) Gender – RESEARCH NOW STANDARD QUESTION

56) Income – TAILORED PER COUNTRY

57) Level of education attained – RESEARCH NOW STANDARD QUESTION

SKIP IF NON-UERS OR "TAKEN STEPS" TO USE

58) Where do you primarily access online peer-to-peer services for personal use? SINGLE CODE

- At home
- At work
- On a mobile device wherever I am at the time
- A public building such as library or Internet café

59) What sort of device do you primarily use to access online peer-to-peer services for personal use? SINGLE CODE ONLY

- A personal computer
- A tablet (e.g. an iPad)
- A smartphone
- Other (TYPE IN):

60) Ignoring any use of peer-to-peer platforms, have you bought items or services online in the last 12 months? This could include buying books from a site such as Amazon, using online banking services, ordering groceries online or booking hotels or train tickets online or similar services.

- Yes
- No

61) Finally, which of the following would you say is the main way you manage your primary bank account? SINGLE CODE ONLY

- Face-to-face in the branch
- By telephone
- Online using their website on a computer
- Using an app on my mobile device or tablet

References

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OECD (2016a), *Protecting Consumers in Peer Platform Markets: Exploring the Issues*, OECD, http://dx.doi.org/10.1787/20716826.

OECD (2016b), *OECD Recommendation of the Council on Consumer Protection in E-Commerce*, OECD Publishing, Paris, http://dx.doi.org/10.1787/9789264255258-en.

Notes

[1] The impetus for the survey arose from an analytical paper by the Committee on Consumer Policy, which posed a number of questions about consumer trust for policy makers (OECD, 2016_a).

[2] Consumers could interpret the meaning of "rights" broadly; the survey did not specify whether these are contractual or statutory rights.

3 "Peer platform markets", or PPMs, is the term used by the OECD and includes the resale or auction of goods as well as the accommodation, transportation and other services often referred to as the "sharing" or "collaborative" economy. The survey definition of a PPM user for the purpose of this report included consumers who had bought items from other people (e.g. via eBay) and those who had hired people to do household tasks for them (e.g. TaskRabbit), as well as users of more collaborative markets such as ride shares and accommodation.

[4] These hypotheses are outlined in more detail in Annex A.

[5] Research Now's panel, like all online panels, provides a convenient way of accessing a representative sample of online consumers, rather than using a purely random sample of the population.

[6] Income bands are arrived at by taking the 20% of respondents with the lowest household income in each country and aggregating them across countries; likewise the highest 20% in each country.

[7] Technical note: Currency bands were converted from USD to the local currency at exchange rates on 21 February 2017 and then adjusted to reflect relative national price levels, using OECD data. For example, the price point of USD 100 used in the United States was treated as equivalent to 1 000 pesos in Mexico, since USD 100 = MXN 2 044, which was converted to approximately MXN 1 000 since prices are 0.49 those in the United States. These "equivalent" prices were used to aggregate price data across the ten countries.

[8] The survey did not define "successful" so the answers are based on consumers' subjective impressions of what "successful" means.

[9] Aside from the guidance of "an expensive item, one that would represent a significant purchase for you", respondents were allowed to interpret the question subjectively.

[10] The wording used was "On a scale from zero to ten, where zero is not at all and ten is completely, how much do you trust the following organisations to use your personal data responsibly?"

[11] The full question wording included "e-commerce companies such as Amazon" and "social media companies such as Facebook".