Personality and Trust Dynamics in Peer-To-Peer Business

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ABSTRACT

This study analyzes how Airbnb hosts' Big Five personality traits impact their trustworthiness and business outcomes. We employ a deep learning model to analyze unstructured host bios from 264,812 active Airbnb listings in 32 U.S. cities. Our findings show that agreeableness and conscientiousness positively affect host trustworthiness, while extraversion, neuroticism, and openness have negative effects. Theoretically, this research provides a nuanced understanding of host personality's role in P2P business. Practically, it suggests how to craft a trustworthy host profile by revealing certain personalities to enhance business outcomes. Our work can be used to design strategies for hosts to optimize their self-presentation to foster trust, contributing significantly to academic research and P2P practices.

Keywords

Big Five Personality Traits, Peer-to-Peer Business Model, Host Trustworthiness, Airbnb Business Demand, NLP

INTRODUCTION

The advancement of deep learning and machine learning models and techniques and the availability of large-scale datasets enabled us to infer human traits and personalities like never before (Xia et al., 2021). These techniques not only leverage labor-intensive methods like surveys and interviews but are also consistently in demand in the capital market (Gong et al., 2018). The importance of understanding consumers' personality traits has been documented in information systems literature (e.g., Xia et al., 2021; McElory et al., 2007). To address the increasing demand to document the business value of such emerging techniques (e.g., MIS Quarterly Call for Papers on Managing AI), we employ a Natural Language Processing deep learning model in the context of the peer-to-peer business model and leverage host bio information to assess their personalities. We further analyze the business effect of such personalities by regressing the identified personality traits on their business demand (i.e., price and the number of reviews).

Peer-to-peer (P2P) business models have fundamentally transformed service provision, exemplified by the rise of platforms such as Airbnb, Vrbo, Turo, and Uber. In 2022, Airbnb witnessed a remarkable 40% increase from the previous year, boasting an annual revenue of approximately $8.4 billion (Airbnb, 2023). Similarly, Turo saw an astonishing 207% rise in 2021 (Bellan & Korosec, 2022). With over 6.6 million active listings across one hundred thousand cities and towns worldwide (Shirshikov, 2023), these platforms signify a paradigm shift in consumer preferences towards more innovative and flexible service options. However, not all service providers enjoy success, underscoring the need to understand the driving factors behind P2P business growth.

In P2P platforms like Airbnb, substantial research has recognized the pivotal role of guests' perceived trust in providers as a critical growth determinant (e.g., Zhang et al., 2020; Ma et al., 2017). While many studies have focused on quantitative metrics such as ratings and review counts, fewer have explored the impact of unstructured data—such as text, photos, and videos—on guest behavior and business demand. Some research has delved into the influence of photos (Ert et al., 2016) and textual content (Zhang et al., 2020; Ma et al., 2017), yet the relationship between host personality and trust has not been explored in the P2P business domain. Specifically, the influence of service providers' Big Five personality traits on receivers' perceived trust within the P2P context remains largely unexplored. However, personality traits and their influences have been widely documented in other contexts (Schlenker et al., 1973; Cho et al., 2016; Zhou et al., 2020). A search in the Scopus database for 'big five personalities' yielded 526 peer-reviewed English documents within business, management, and accounting from 2010 to 2024, with numbers significantly increasing (over five thousand) without these constraints. However, combining 'big five personalities' and 'Airbnb' as search words resulted in only one pertinent article (Acer & Toker, 2019), which predicted guests' personality traits through linguistic analysis of their reviews. This gap highlights that there is much to be known about how service providers' personality traits influence consumers' perceived trust.

In this article, we utilize data analytics tools and deep learning models to understand how consumers' perceived trust in Airbnb hosts is influenced by these hosts' Big Five personality traits—agreeableness, conscientiousness, openness, extraversion, and

neuroticism. Analyzing data from 264,000 active Airbnb listings across 31 U.S. cities, we comprehensively analyze how hosts' personality traits impact their trustworthiness. We accept the big five personality model because it has well been established both theoretically and practically and has been widely used in Psychology literature (Xia et al 2021; Zhao et al. 2006; O'Connor and Paunonen 2007). This study enriches our understanding of the factors influencing business demand in the P2P business model and informs strategies for enhancing service offerings and self-representation.

We structure the remaining sections of the paper as follows: We begin with a concise literature review, focusing on the Big Five personality traits and their effects on trust and, subsequently, on Airbnb hosts' business demands. We then introduce our research model, propose hypotheses, and present our analysis results. Finally, we discuss the implications of our findings and their theoretical and practical applications.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

The sharing economy, or peer-to-peer (P2P) business model, epitomized by platforms like Airbnb, has revolutionized service provision by allowing providers to retain ownership of their products/services while engaging in transactions (Botsman & Rogers, 2011). Contrary to trust and quality assessment mechanisms prevalent in traditional businesses, P2P platforms present unique challenges and opportunities in trust formation. While traditional businesses rely on established means such as reviews and ratings, these indicators may need to be more reliable in the P2P context due to positivity biases and high average ratings (Ert et al., 2016; Bridges & Vasquez, 2018). The inherent interpersonal unfamiliarity of the sharing economy further complicates trust dynamics, prompting consumers to critically analyze a myriad of structured and unstructured factors about the provider (Zhang et al., 2020).

Research has identified several attributes that influence guest trust in P2P settings, including superhost status, response rate, verifications, and even the host's facial expressions in photographs (Liang et al., 2017; Wu et al., 2017; Kim et al., 2015; Ert et al., 2016). Notably, the bio description of a host offers a rich tapestry of information, with elements such as bio length and topic diversity significantly affecting trust (Ma et al., 2017; Zhang et al., 2020). In other domains, user-generated content has been instrumental in deducing users' personality traits (Azucar et al., 2018); however, its application in discerning hosts' personality traits and subsequent impact on trustworthiness in the P2P context still needs to be explored. Addressing this gap by understanding how hosts' traits influence their trustworthiness can empower hosts to craft better self-representation, ultimately enhancing user experience and overall platform trustworthiness (Azucar et al., 2018).

Interpersonal trust is at the core of P2P transactions, an essential determinant in the decision to engage in business with strangers. In environments like Airbnb, where physical interactions are absent before moving in, consumers must rely heavily on online information about hosts and their services. The unfamiliarity, uncertainty, and prospective risks inherent in these transactions catalyze the need for trust, making it a critical factor in shaping consumer intentions and behaviors (Ert et al., 2016; Zhang et al., 2020). Thus, hosts perceived as more trustworthy can enjoy higher business demand, leading to our hypothesis that host trustworthiness directly contributes to increased business engagement.

H1: Host trustworthiness has a positive effect on the host's business performance.

Big Five Personality Traits and Trust

The Big Five personality framework is a cornerstone in psychological and behavioral studies, offering extensive insights into human personality across diverse domains (Gosling et al., 2003). Personality, characterized as a 'multifaceted, enduring, internal psychological structure' (Mondak et al., 2010, p. 86), is understood through its constituent traits - unobserved components that drive individual behavior (Freitag & Bauer, 2016). Among these traits, openness, agreeableness, conscientiousness, extraversion, and emotional stability are posited as comprehensive personality descriptors (McCrae & Costa, 2008; Mondak et al., 2010).

Openness reflects an individual's receptiveness to new ideas, experiences, and cultural diversity (McCrae & Costa, 2003). Individuals scoring high in openness are typically curious, imaginative, and original, exhibiting a broad range of interests and a tolerant attitude towards diversity (Freitag & Bauer, 2016). Notably, research indicates that openness correlates inversely with homophobia and racial biases, showcasing its role in fostering tolerance and inclusivity (Flynn, 2005). In the context of P2P platforms such as Airbnb, openness of providers is expected to enhance their trustworthiness. Providers with high levels of openness will likely be more communicative and transparent, sharing detailed and engaging descriptions of themselves and their offerings. Their adaptability and willingness to embrace diverse guests contribute to a more personalized and enriching user experience. The creativity and uniqueness of high openness can differentiate providers characterized by openness, making them more attractive and trustworthy to potential guests. Therefore,

H2: Hosts' openness has a positive effect on their trustworthiness.

Conscientiousness is commonly associated with individuals who are well-informed and rational and have high competence (McCrae & Costa, 2003). Characterized by their organized nature, conscientious individuals are meticulous and typically exhibit risk-averse behavior (Kowert & Hermann, 1997). Such attributes are particularly important in service-oriented contexts like Airbnb, where the quality and reliability of service provision are paramount. Conscient hosts in P2P platforms tend to demonstrate exceptional organization, dependability, and keen attention to detail. Their approach to hosting is not merely transactional but indicative of a commitment to excellence, characterized by a thorough maintenance of their listings and a proactive stance on addressing any issues. This meticulousness extends to all aspects of their service, from the accuracy of the listing descriptions to the cleanliness and readiness of the space for guests. The conscientious host's dedication to maintaining high standards and their systematic approach to service delivery reassures guests, fostering a sense of trust and confidence in their choice of accommodation. Hence, the reliability and thoroughness inherent to conscientious individuals can enhance guests' perceived trust in the host directly. Guests will likely associate these traits with a predictable and satisfactory experience, alleviating concerns and uncertainties typically associated with P2P transactions. Therefore,

H3: Hosts' conscientiousness has a positive effect on their trustworthiness.

Extraversion often manifests in individuals who prefer social interactions and lively activities (McCrae & Costa, 2003). Characterized by their sociability, activeness, and liveliness, extroverted individuals stand in contrast to those who are shy and passive. While these traits traditionally contribute positively to social dominance and engagement, they may paradoxically engender caution in interpersonal settings (Freitag & Bauer, 2016). The preference for privacy and autonomy is markedly pronounced in the context of P2P business models like Airbnb. Evidence suggests a significant preference for 'entire home' listings, with 75% of active Airbnb listings falling into this category (Shirshikov, 2023). This trend indicates a desire among guests for solitude and complete control over their environment, distancing them from the social engagements typically associated with extraversion. Consequently, while sociability and proactive communication are generally valued, the nuanced domain of P2P interactions often prioritizes discretion and privacy. If guests perceive hosts as overly intrusive or excessively interactive, it may lead to feeling overwhelmed or monitored, eroding the host's trustworthiness. The balance between being hospitable and respecting guest privacy is delicate. While beneficial in traditional business environments where assertive customer engagement is often necessary, extraversion may translate less effectively in the P2P context. Guests may interpret high levels of extraversion as a potential encroachment on their desired experience of independence and seclusion. Therefore,

H4: Hosts' extraversion has a negative effect on their trustworthiness.

Agreeableness reflects a person's inclination towards kindness, empathy, and cooperation (McCrae & Costa, 2008). Characterized by a fundamental trust in others, individuals high in agreeableness are often less suspicious and more positive in their interpersonal interactions (Mondak et al., 2010). Their behavioral tendencies lean towards being supportive, caring, and prioritizing harmonious relationships. In the context of P2P service provision, such as Airbnb hosting, these characteristics of agreeableness translate into a host demeanor that is cooperative, friendly, and compassionate. Agreeable hosts are anticipated to exhibit a heightened sensitivity to their guests' needs, actively contributing to a safe and pleasant environment. This commitment to guest welfare and creating a welcoming atmosphere directly give rise to the host's trustworthiness. Guests are more likely to feel comfortable, secure, and well-cared for when interacting with hosts who demonstrate genuine concern and friendliness. The warm and approachable nature of agreeable hosts thus fosters a sense of trust and reliability, which is paramount in the choice and satisfaction of guests in P2P platforms. Hence,

H5: Hosts' agreeableness has a positive effect on their trustworthiness.

Neuroticism delineates an individual's tendency towards emotional instability and susceptibility to negative emotions (McCrae & Costa, 2003). Characterized by frequent feelings of anxiety, confusion, and tension, individuals with high levels of neuroticism often exhibit a heightened sensitivity to environmental stressors. They are prone to disturbances in thought and behavior (Freitag & Bauer, 2016). This predisposition can manifest in perceived unpredictability and emotional volatility, disconcerting others. In the setting of P2P accommodation services such as Airbnb, the emotional disposition of a host can significantly influence guests' trust. Given the inherent uncertainties of renting from an unknown person in an unfamiliar place, guests naturally seek reassurance in the stability and reliability of their hosts. Hosts exhibiting signs of neuroticism might be perceived as less predictable and emotionally volatile, casting doubts on their ability to provide a safe, comfortable, and reliable service. Such perceptions are particularly accentuated in the P2P context, where traditional security measures are not always in place, and the personal nature of the interaction is more pronounced. Therefore,

H6: Hosts' neuroticism has a negative effect on their trustworthiness.

METHODOLOGY

Data Collection, Analysis & Results

In our study, we source and analyze a comprehensive dataset from www.insideairbnb.com, including 264,812 listings from 32 U.S. cities as of October 2023, specifically targeting the U.S. to minimize cultural variations in trust perception (Ert. et al. 2016). We captured detailed host attributes and operational metrics within this dataset. We remove hosts who have zero reviews to ensure that we analyze hosts who have active listings that has been booked at least once by guests. During preprocessing, we standardized the 'host about' section using a custom Python function, performing text cleaning, stop words removal, and lemmatization. We then deployed an Attention-based Bidirectional Long Short-Term Memory (AB-BiLSTM) network, adhering to the framework by Zhang et al. (2020), to dissect trust expressions in host descriptions. We chose this model for its adeptness at capturing the subtleties of language and trained it on a publicly available human-labeled dataset provided by Ma et al. (2017), with performance enhancements validated through various metrics. For a detailed description of how AB-BiLSTM works and the training dataset, please refer to Zhang et al. (2020) & Ma et al. (2017) respectively.

To measure trust, traditional methodologies have predominantly hinged on participants' self-reporting instruments such as scales and questionnaires that gauge participants' trust perceptions (Ert et al. 2016). This approach is unreliable and suffers from common method biases. The advent of big data and artificial intelligence has catalyzed a paradigm shift towards more sophisticated analytical approaches. As Zhang et al. (2020) suggest, deep learning models can be potent tools for assessing trustworthiness. These models, trained and validated on large comprehensive training datasets, are adept at applying learned patterns to measure trustworthiness based on new datasets. Our research methodology incorporated a training dataset meticulously compiled by Ma et al. (2017). This dataset was rigorously annotated by human coders recruited from Amazon MTurk. The annotation process began by segmenting 3,000 unique host profiles into 150 batches, with each batch containing 20 profiles. The annotators, predominantly based in the U.S. and maintaining an approval rating of no less than 90%, employed a six-item scale developed by Mayer et al. (1995), to assess the trustworthiness of Airbnb hosts. These items were evaluated on a Likert scale ranging from 0 to 100, in increments of 10. The final trustworthiness score for each host was calculated by averaging the ratings across these six items, as detailed in Ma et al. (2017). We trained our AB-BiLSTM model using Ma et al.'s dataset as the foundational training data. We then applied the model to analyze the trustworthiness scores of hosts in our study sample. A trustworthiness score represents the degree to which an Airbnb host is perceived to be trustworthy by the general American public based on the host profile.

We identified the Big Five personality traits using a publicly available pre-trained machine learning model from Wieser (2020), hosted on GitHub. This model combines datasets from four different sources and employs a variety of classification algorithms including Support Vector Machine (SVM), Decision Tree, Naïve Bayes, Logistic Regression, and Random Forest. For feature extraction, it utilizes bag-of-words and GloVe pretrained models, and it selectively processes sentences with emotional content. For our purpose, we input each host's standardized description into the model, which then evaluates and assigns binary outcomes for the personality traits based on the 'host about' text.

To analyze the data, we employed a two-stage stepwise robust regression via an R script to discern the impact of host trustworthiness on business demand and the influence of different personality traits on host trustworthiness. We opted for robust regression due to its resilience against violations of model assumptions (Zhang et al., 2020). In the first stage, we regressed the dependent variable *'log (number of reviews)'*—a proxy for business demand substantiated by sharing economy and tourism literature (e.g., Zhang et al., 2020) on *host trustworthiness*. Additionally, we examined how *host trustworthiness* influences rental *pricing* by regressing log-transformed *prices* on *host trustworthiness*. The second stage involved regressing log-transformed *host trustworthiness* on all five *personality traits*. We included control variables, such as factors related to hosts, listings, and city, consistent with established practices, to mitigate alternative explanations. To adhere to normality assumptions and enhance comparability, we log-transformed dependent variables and standardized all continuous independent variables before fitting the models.

Table 1 represents our analysis results. In short, we find support for all our hypotheses, excluding H2. While we expected a positive effect of Openness on a host trustworthiness, interestingly, it has a negative and statistically significant impact in the context of Airbnb. We will discuss this more in the discussion section.

IV/DV	log(price)	log(NR)		log(trust)		
	M1	M2	M3	M4	M5	M6
Intercept	5.0(0.05)**	1.8(0.006)**	2.9(0.163)**	0.70(0.004)**	0.40(0.045) *	0.31(0.06)*
HT	0.01(0.002)**	0.1(0.004)**	0.1(0.006)**			

HN			0.2(0.007)**			
EXT				-0.13(0.002)**	-0.09(0.002)**	-0.08(0.002)**
NEU				-0.16(0.002)**	-0.11(0.002)**	-0.11(0.002)**
AGR				0.03(0.002)**	0.04(0.002)**	0.04(0.002)**
CON				0.12(0.002)**	0.11(0.002)**	0.11(0.002)**
OPN				-0.15(0.003)	-0.14(0.003)**	-0.11(0.004)**
Host controls	Yes	Yes	Yes		Yes	Yes
Listing and city controls	Yes	Yes	Yes			Yes

**p < 0.001; *p < 0.01.

HT: host trustworthiness; HN: number of days the listing is active; EXT: Extraversion; NEU: Neuroticism; AGR: Agreeableness; CON: Conscientiousness; OPN: Openness.

Table 1: Results of Robust Regression Analysis

DISCUSSION

Employing machine learning and deep learning, this study pioneers the exploration of the Big Five personality traits impact on peer-to-peer (P2P) business models, utilizing Airbnb as a data source. Our findings confirm most of our hypotheses, revealing that agreeableness and conscientiousness positively influence hosts' trustworthiness, while extraversion and neuroticism have a negative effect. These insights provide substantial theoretical and practical contributions to information systems, tourism, and hospitality.

Theoretical Implications

First, this is among the early attempts that harnesses deep learning techniques for analyzing unstructured textual data from P2P platforms, categorizing providers based on the Big Five personality traits. This approach bridges a crucial gap in the literature, offering a novel perspective on how service providers' personalities influence their business success.

Second, existing research often individually examines numerical indicators such as reviews or pricing as business demand. Our study enriches this narrative by demonstrating that hosts' trustworthiness significantly impacts both the *total number of reviews* and listing *prices*. This dual focus underscores the multifaceted nature of trust in P2P business environments, characterized by inherent uncertainty and unfamiliarity.

Finally, by examining the influence of personality traits on host trustworthiness, our research deepens the understanding of what drives consumer choices in P2P markets. Consequently, it contributes significantly to information systems, tourism, and hospitality literature, providing a more holistic view of P2P interactions.

Practical Implications

Our study has several practical implications. First, this study underscores the criticality of crafting a trustworthy profile to spur business demand. We highlight the often-overlooked significance of a well-composed personal bio, recommending that providers emphasize agreeableness and conscientiousness. Our findings suggest that while based on traditional wisdom it sounds like a high degree of openness or extraversion is appealing, things are different in the Airbnb context. Providers should post a balanced profile that leaves room for guest autonomy and maintains professionalism. Next, our study offers actionable insights into improving recommendation algorithms and trust-building features for platforms like Airbnb. By understanding the traits that resonate most with consumers, platforms can better guide providers in optimizing their profiles and interactions. This informed approach can increase user satisfaction and trust, fostering a more robust and thriving P2P ecosystem. Moreover, hosts can utilize our findings to represent their information to prospective guests in a balanced manner while emphasizing more on agreeableness and conscientiousness and less on extraversion, neuroticism, and openness.

Limitations

Our study, while meritorious in several aspects, is not without limitations. Firstly, our dataset is confined to U.S. cities, which minimizes noise from geopolitical variability among hosts. However, this limitation presents an opportunity for future research to extend the analysis to non-U.S. cities, thereby validating and potentially diversifying our findings across various locations and cultures. Furthermore, our expectation that the openness trait would positively influence hosts' trustworthiness was contradicted, revealing an inverse relationship. This outcome underscores the nuanced preferences of consumers within P2P

business models, who often value privacy and personal space over sociability in their rented accommodations. This revelation substantially enriches our understanding of the Big Five personality traits, particularly within the unique context of P2P platforms like Airbnb.

CONCLUSION

In this study, we have systematically examined the impact of the Big Five personality traits on host trustworthiness and the subsequent effects on business demand and listing prices, utilizing a robust dataset of Airbnb listings from 32 U.S. cities. Our findings indicate that agreeableness and conscientiousness positively correlate with host trustworthiness, enhancing hosts' appeal and potentially increasing business demand. Conversely, extraversion, neuroticism, and, surprisingly, openness negatively influences host trustworthiness, suggesting a more nuanced understanding of personality traits in the context of peer-to-peer platforms. This research advances the theoretical discourse in information systems and peer-to-peer commerce and offers valuable insights for practitioners. By highlighting the significance of personality in shaping consumer perceptions and choices, our study provides a pathway for future investigations and a framework for hosts aiming to cultivate trust and success in the competitive Airbnb marketplace.

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