

Satisfaction in Sharing

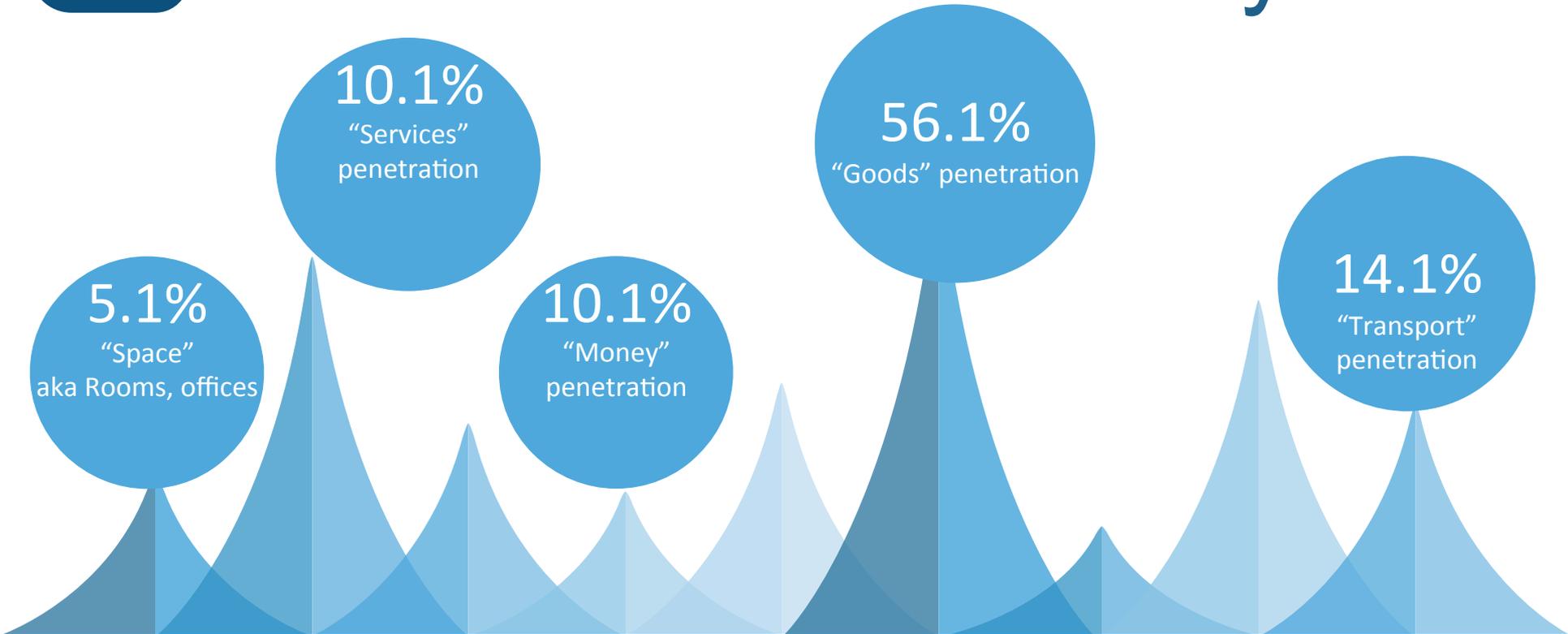
**A Cross-Platform Study and Research Report
on User Interactions**

Release date: June [--] 2015





Cross Platform Survey



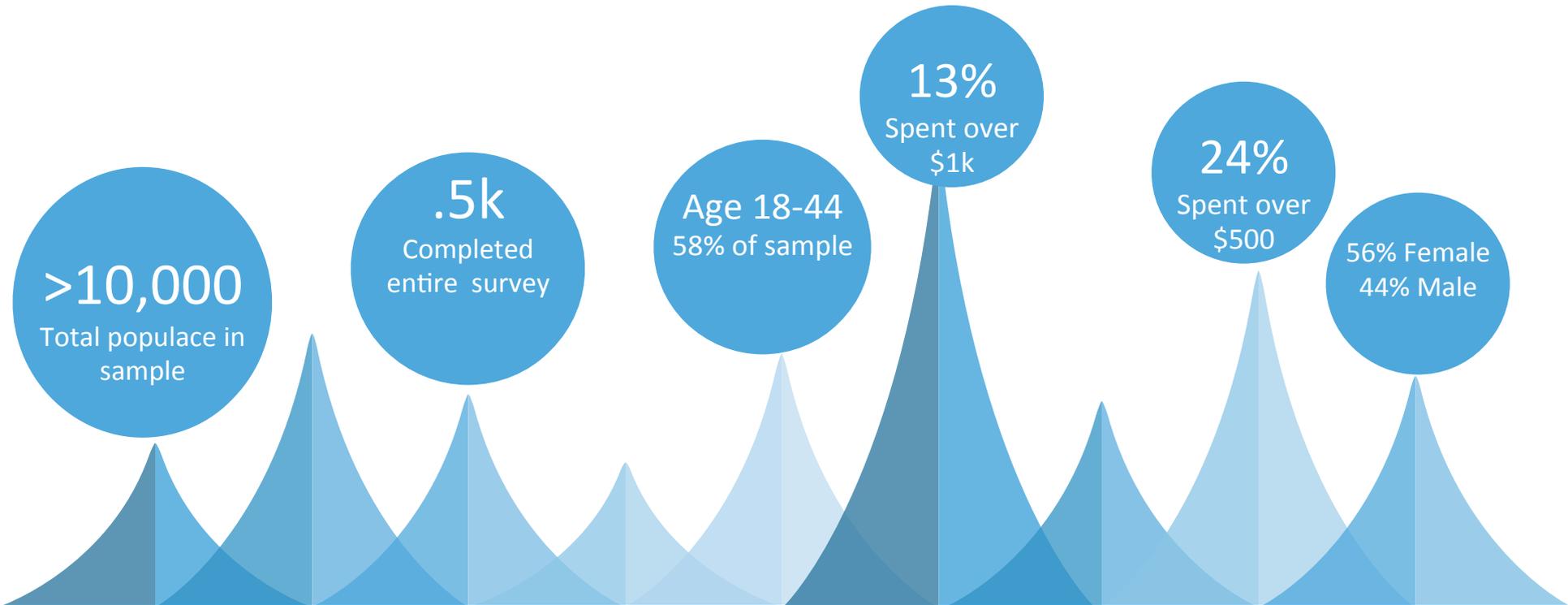
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Polling Methodology



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Public Responses

Sharing Economy Workshop, Project No. P15-1200. Questions - summarized

1. Disadvantages to Consumers using Sharing
2. Disadvantages to Providers
3. How do Platforms develop a successful marketplace?
4. Pass. No data.
5. Factors affecting durability of platform dominance.
(Staying at Scale)
6. How Platforms might evolve to earn higher profits / serve participants better?





Q1 Disadvantages to Consumers

Thea-Doctor: There's no referee to adjudicate contested claims.

Jack-Lawyer: Data is held in platform silos.

Consumers don't get to easily see good behavior on relevant platforms/tasks.

Toni-Teacher: There is [Cross over risk].

If someone was a bad actor on one platform, there is no third party who flags this to the next platform



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Q1 Supporting Data



Representative comments sample

The room I rented was very different from the pictures and description.

Owner of the house clearly never checked in on the property.

Painter never followed up after complaint. Platform was not responsive.

Sitter was never actually background checked- missed a possession charge in CO.

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Q1 Supporting Data



Estimated \$.6 billion of annualized transactions where users were not satisfied and had no recourse



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Q 2. Disadvantages to Providers

Henri: I'll have to create a whole new profile- and data- to work on another platform.

Serge: My data is locked in one place, but I'm not making enough there.

Ralph; my data on Yelp is great. But it does me no good on Angies or Rabbit

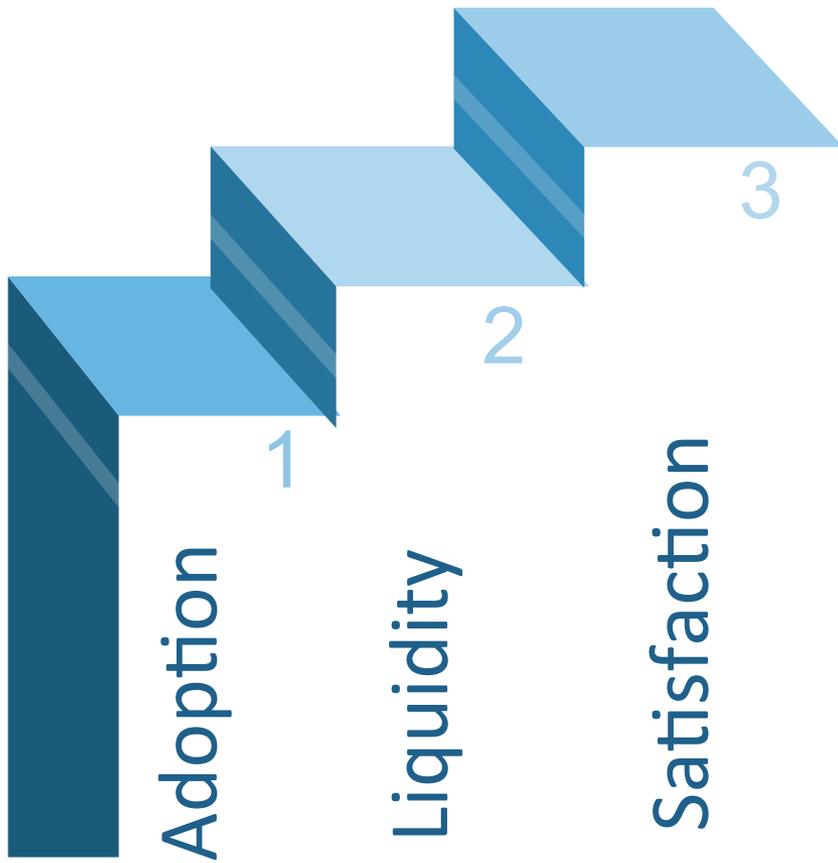


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Q3. Stages / Market Development



Stages of successful marketplace development

1. **Achieving adoption** of the offering.
2. **Balancing the network** for demand/supply liquidity.
3. **Scaling satisfaction** experience for users



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Q5. Issues at Scale

In House Satisfaction

Early platforms chose this at launch, as there were no other 3rd party options available

In House Guarantees

While helpful in the early stages to address user concerns, in house guarantees lose effectiveness at scale. Claims decisions do not align well with in house profitability



Silo'd Data

Locks in providers early, but creates cross-over risk and adverse selection to new entrants

Referee Conundrum

How to fairly adjudicate legitimate satisfaction complaints if there is no third party



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Q5 Supporting Data

66.2%

Of respondents
were somewhat or
fully satisfied

18.4%

Of respondents
were not satisfied
and had no further
recourse

Majority of respondents were (are) satisfied with their in-house adjudication of satisfaction claims.



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Q6. Platform Evolution

Enable data to cross platforms

Providers cite multiple instances of feeling their “good” data is trapped.

Exchanging “bad” data would prevent “bad” providers from skipping platforms

Appoint a Referee

45% of respondents cited the possibility of a better outcome if a third party referee was involved

Offer Satisfaction Guarantees

45% or respondents said this would have influenced satisfaction levels

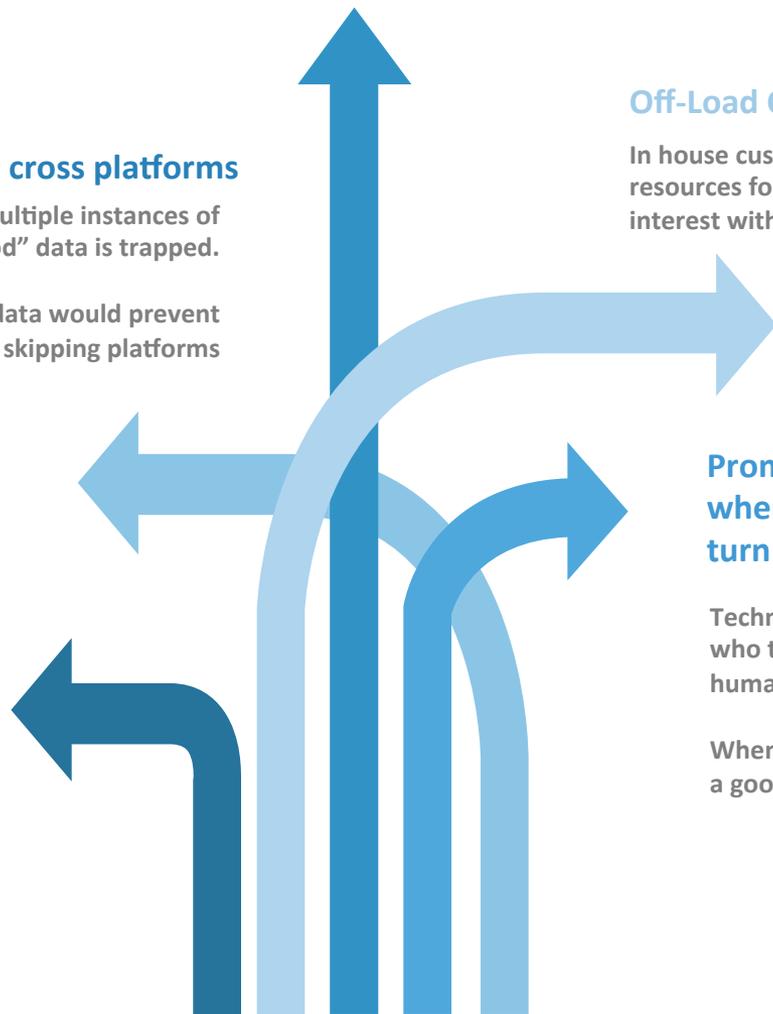
Off-Load Customer Satisfaction Disputes

In house customer satisfaction is a drain on resources for platforms, and a potential conflict of interest with user satisfaction

Promote Happy : Even when things go bad, they turn out good

Technology aside, humans are the ones who transact on sharing platforms. And humans can be human.

When bad things happen, there can still be a good resolution.



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Q6 Supporting Data

22.4%

Dissatisfied users
thought referee
would have helped

19.4%

All users thought
satisfaction
guarantee would be
helpful next time

Of those with shortfalls in satisfaction:

45% favored a third party referee

18% would purchase a third party satisfaction guarantee

5% cite data silo issues as relevant to these issues

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**Complete report
Available June 9:**

Includes Platform Specific Results

Inquire at TrustCloud.com
or email peerprotect@trustcloud.com



Coming next:

Providers & Satisfaction

**A Cross-Platform Study and Research Report
on Provider Actions**





(74) Additional Comments

- A Guarantee would have given me added protection
- yes, offers greater psychological confidence in the transaction. A feeling of a higher standard of due diligence on the part of the counter party in the transaction.
- A Guarantee would have given me added protection
- Dealing with unknowns is stressful
- That would be fantastic. Just someone there to verify or document what happened or what's going on and to help with issues
- Gives an element of security.
- Third party handles all the issues for you
- Well anything you do or buy at all is much more soothing to the soul when there is a guarantee included.
- A guarantee is very important to the consumer
- "Satisfaction Guaranteed" tells me there is a level of confidence -- that's reassuring and builds my confidence. "Satisfaction Guaranteed" also communicates that a serious effort is being made to ensure satisfaction.
- I think it would have been nice to have received money back for the books that were not in the condition they were described as. It would make me more likely to take that risk in the future, knowing that the products' price would be refunded if it was not as described.
- In response to what went wrong/tell your story:
- my experience with [Redacted] was bad last time I used it. The room i rented was very different from the pictures and description. The owner also falsely accused me of damages that I was not even related to. It was very hard for me to disprove it. I was claimed to pay for the damages which I denied but i am still waiting to hear back from [Redacted].
- The owner of the house clearly never checked in on the property. The coffee maker was moldy, everything was pretty dirty, and the house didn't lock properly.
- Homes were as described, clean, well stocked, easy entry and easy communication with host.
- Tried to prove my identity by uploading multiple videos. [Redacted] site refused to accept any of them. Their help/FAQ didn't tell me what I was doing wrong, how to fix it, or provide a contact so that a human could help me figure out what was wrong.
- Can anyone recommend any other alternative booking sites that worked for them? I feel horrible that I highly recommended [Redacted] to friends only to have this huge invasion of privacy imposed on users. Past [Redacted] user now and I would like to find a new booking site that anyone has a remarkable experience with. Please and thank you.
- I've backed many projects on Kickstarter; more than 30. They don't always turn out the way I'd hoped - but some of them greatly surpass my expectations. I continue to support new ideas through this platform.
- Ride was good, driver got lost a bit
- I wish that I had seen this before I spent the day trying to book through [Redacted]. Just exactly the same thing as previous posts. Too much data mining, humiliation almost, and a worrying authorised payment to cancel. It is clear when you speak to the company that every single call is about the same issue
- Like so many others here have stated, I will NOT submit to [Redacted]'s ridiculous demands just to save a few dollars on an upcoming trip. I see absolutely NO reason why they would need to manage my Gmail contacts except to spam everyone on my contact list. Nu-uh boys, ain't gonna happen
- I have been using [Redacted] for many years. I can understand that hosts will want to have the strongest security. As a consequence I expect it will mean fewer people will want to use the service. Sadly I will be one of them.





Additional Comments

- Anyone who is stupid enough to send their passport image or driver's licence to a commercial enterprise like this gets what they deserve. I wish these people would just disappear. The world was much better when these things were done over Craigslist. It worked, and people could suss each other out the normal, old fashioned way. Criminals will have no difficulty getting around any chaff the likes of [Redacted] can throw in their way. And as for the rest of us, good luck to anyone who leaves their passport on a commercial website like this. Talk about the ultimate source for identity theft!
- I would just add that I tried using the [Redacted] app. I signed on using Google+ and it wanted access to two parts of my digital life. First it wanted access to my Google Drive folder. What on earth do they need access to Google Drive for? I have valuable work and personal documents in there. It would probably be a breach of my duty to others to give them access, but in any case why on earth would do this? More importantly, why on earth are they asking for this? The second thing they were demanding was not only access to, but the ability also to manage, my Google contacts? Are these guys insane? I have never seen such an egregious example of an attempt to breach privacy on a flimsy pretext as this. If I had more time I think it might be worth running a campaign against them, but I have a life to live. Time to "unfriend" [Redacted] I feel
- Feels to me as if [Redacted] is geared for towards kids, not grownups. If I was a highschool student with a thousand facebook friends it would be smooth sailing. Or if I had a linked in account with hundreds of meaningless 'links'...
- But because I am a grown up, who thinks my email and phone number and credit card should be enough to rent a room (it has been for the last 40 years of my life) and because I am not interested in providing them my damned passport I can no longer use [Redacted].
- [Redacted] is for the birds
- Currently in the process of booking through abnb for the first time. Have paid £900 for three nights at a house which will be central to funeral we are organising. The online verification is a nightmare. I denied their FB option the right to access my friends which just led me up numerous blind alleys. In the end, had to contact their customer 'experience' team (found the number through Google as its hidden on the site if it's there at all) They blamed Safari, but the process didn't work on Chrome or Firefox. They didn't call back when promised and finally – having uploaded a video – they have phoned to tell me I'm verified, but my booking still isn't confirmed nearly 24 hours on...
- I hope their hosts know they are losing valuable bookings because of a system which although perfectly sensible in theory is a disaster in practice. And quite a nasty one
- Am spending some considerable time waiting for the ID verification to upload...Why so long? Also, there is NO mention of this at the beginning of the process... We have booked previously with [Redacted] and not had to go through this. Now I am wondering if I should cancel my booking after reading other people's comments here... and still waiting... I have SO much stuff out there on who I am that this extra stuff is ridiculous!!!
- They are even lying now that the host is requesting verification. I asked my host why do you need my ID she said she doesn't it's probably [Redacted] thing, she never requested that
- I've been using [Redacted] for several years and have now decided now to stop. Like everyone else here, I got asked for verification and feel uncomfortable giving over my photo ID only to get told like so many others have to scan bills, make a video, rub your tummy while patting your head, etc! Come on, you are just a booking site (like thousands of other booking sites who don't insist on gathering such sensitive personal information). Only a couple of days ago I booked 2 apartments in Switzerland with [Redacted] with no problem. Then I went to book an apartment in Copenhagen and all of a sudden this message comes up to verify. Well sorry [Redacted], you are just a booking site and without customers you have no business! I have excellent feedback as a guest and these are the type of clients you wish to lose? Yep, there's a smart business plan. I live in the UK and there are many self catering sites available for the Eurozone and beyond and btw, you are not the biggest nor the best over here.
- I use(d) your service on average once every 2 months.... well bye bye
- I found a wonderful apartment in Nice, France for my wife and I but was completely foiled by [Redacted]'s ridiculous self verification software. Took a photo of my passport using ipad and it could not be accepted. Took a better photo using Nikon camera and that wasn't acceptable. Overall spent 4 days messing about and talking to the owners of the accommodation who held the booking for 7 days but in the end just got too frustrated and found another place on another site. Lesson: don't have anything to do with [Redacted]!!
- What other booking site did you use? I am also an past [Redacted] user and want to find an alternative. Don't feel comfortable submitting to this required service. Would like to book soon, so if you don't mind providing the link? Thank you so much from TEXAS!
- I do not use my gmail account, it was only established for apps on my android device, I do not have a facebook account and am not a member of LinkedIn. I booked [Redacted] accommodation before April, now have 3 messages I cannot read as I cannot verify my identity as my gmail account has not had enough activity. How do I circumvent the issue





• Additional Comments

- My problem is also with the verification system. My bookings were held while I tried to complete the process but the process was fraught with problems. Once I had provided my passport (and I think this is a lot to ask) and my phone number, was asked to upload a photo. (Why? It's on my passport) The choice was this or a webcam shot. However, while the buttons for the two options remain on screen, only one appears active. I have no choice but to use the webcam. However, I can't. I live in Saudi Arabia and everyone knows the connectivity problems, censorship and cultural restrictions of this country. Even if I could connect to a web came, who is to say that the face on the screen is mine..or that it is me representing myself? Anyway, it seems I can't complete either of my bookings. I have spent days trying to complete the process to make Air BnB happy. It has been a huge frustration and a complete waste of time. I have used [Redacted] successfully in the past but that is where our association is going to remain...in the past. Unless they get real about how much ID verification makes a potential guest a 'safe' prospect
- Yes, the Cross- Over risk in one that seems obvious to many here but hasn't been solved (we're working on it)
- I was extremely upset and unhappy about having to jump through the hoops [Redacted] now requires to make a booking. I felt as if I had done something wrong in having to send a photo of myself, my passport, do a short video and have my phone number vetted. I felt invaded, and now that they have my information, I don't trust that it won't be released to an insecure site. I mean, are they who they say they are??? All in all an unsavoury experience
- perhaps airbandb are collecting this information as another lucrative business line, namely the sale of personal data. Anyone dumb enough to give them access to their Facebook and LinkedIn contact list deserve what they will get – increased junk mail, more pfishing scams mail and ID theft. Am I being a tad cynical or just realistic
- I wouldn't share a photo of my passport on the web due to security reasons and absolutely agree with the above article. I'm facing bog problems with [Redacted] in booking a place right now due to their new requirement for ID verification. [Redacted] has the data of my credit card. My bank is checking my identity non stop. Why [Redacted] can't use credit card info as verification tool and why even the hosts told me that they do not need this verification [Redacted] still insist to upload a scanned copy of my passport? Definitely most probably I wouldn't book through [Redacted] if there is no other option for verification and wouldn't recommend it
- I booked an [Redacted] for 2 of my students on a trip for 3 months. Took my first month payment and seemed things were fine. Went to log in to pay for month2 and it won't let me without verifcaiton — for which it is now asking for a photo my driver license. Not really comfortable with that but students are already there. But my comfort did not did not really matter, thier software won't take the license photo and provides no error messages why.
- Bait and switch .. I won't be using their services again
- I booked a unit through [Redacted] two weeks ago for close to \$2,000. There wasn't any issue with payment, setting up profile, etc. Yesterday I attempted to book just 1 night at another location for this same vacation, I emailed the host, all was fine and they said they were going to pre approve me. Long story short [Redacted] suddenly asked for ID Verification. I feel that they should have said this upfront and saved me hours of searching for another unit. I also feel that their having my email address, phone number and credit card information is more than sufficient. I couldn't even figure out how to do what they were asking as I am not that technical. I wrote to them and they said that they approved the first booking because I "fell through the cracks". Amazing! End result, I don't have the unit and the Host doesn't have the rental and [Redacted] still doesn't have my facebook , etc. Just simply unbelievable and
- If I have to give up that much info, then I expect to pay a lot less! I also do not see why teachers and other professionals with FBI checks, should have to give up so much personal info. It makes the whe process suspicious and unsavor
- I am currently experiencing this problem with [Redacted]. They will not allow my request for a reservation to continue without offline verification. I am willing to send a copy of my drivers license (grudgingly) because it is a limited, public document. They don't stop there, however. They demand to be linked to some social media account – in my case google. They want total access to it! They state up front that they want to be able to have access to and manage my contacts!! There is absolutely no reason they need access to my contacts, nor, for that matter, access customers' accounts period. If they have a license, photos, birth dates, reviews, etc they are just pushing this to the nonsensical when they demand the right to gather detailed information on you and everyone you are in contact with! Down with [Redacted]!





• Additional Comments

- Thinking of taking the family to Southern California over Spring Break. Looked at some very attractive places, interested in one, sent a query to the host on a question about parking.
However, that process stopped cold when I was asked for my driver's license or passport.
I've been in intelligence and defense for several decades, have had clearances, and wouldn't THINK of uploading that information to some third party, no matter what their warrant is their 21st Century protective capabilities. In this cyber-insecure environment, with ardent hackers out there? Under no circumstances.
If [Redacted] can provide some lesser form of 'one-way kimono-opening', I'd be interested, but not as it stands
- this verification is a complete mess!!!
I'm not on facebook or linkedin (gmail Account not active enough?)
so verification is imposib
- What a shame! There are property listings that look perfect for our upcoming trip to the UK but there is no way I would upload a copy of my passport or ID card. No way. [Redacted] loses here because my family often rents flats and houses from individuals.
- Lost rental wanted because I would not send passport page.this [Redacted] vérification does not guarantee anything!
- This is the first time I'm using [Redacted] and I just saw the information they're requiring for "verification" of my identity. Although the rental looks perfect for me, I am unwilling to give up my passport or driver's license ID. Therefore, may have to pass on this rental if the owner doesn't agree to an alternate method of verification
- What a stupid policy. Your credit card number IS VERIFICATION!!!! Sorry, idiots! Not everyone has a Facebook account. I guess they don't want my money
- No, wouldn't trust them with my passport or driving licence. I did try to upload my driving licence but it didn't work and on reflection I am glad. Owners of Bed & Breakfast establishments in the UK have managed to be very safe for decades and decades without prospective guests having to submit their ID for a booking to be accepted. Air BnB already has enough information – credit card verification with address etc.
- My main concern is the potential security risk over the internet of my ID – who knows where my ID could end up!
- My second concern is why are guests being asked for this information and hosts are not?? !! It is a two way street. We, as guests, are taking the same risk as the host. Arguably guests are taking more of a risk than hosts, because if a guest ended up booking a room in the home of a psychopath or religious zealot or any other weirdo, (or come to that an ID thief) just remember the hosts are in familiar territory and you, the guest are not
- Honestly, no point giving up your ID to air bnb. They are not promising that they will not use your details or handover it to third party. Despite my requests to show me privacy statements and how will they deal with my ID, they have failed to give me any satisfactory response. So better find places to stay somewhere els





• Additional Comments

- [Redacted] is a very dangerous organization. Not only they act as “dictators”, but they use their power to force people to provide private information, which they don’t need.
I have been an [Redacted] hoster for 3 years now, and I am disappointed with their business philosophy.
Anyone who respects values like Freedom will not work with them.
I have closed my account, although I had lots of great comments.
Too bad for me, but too bad for [Redacted] too.
I will not stop criticizing this website until they start having decent business manners.
And for the first time of my life, I hope governments around the world will close this company who has more chance to grow in dictatures than in democracies
- It’s really interesting. When you complain they come back with, oh – what a shame you are leaving “our community”. As if you have been exiled from the land of the chosen or some such thing. What gumph. They are no more a community than I am an oyster. But this is highly manipulative language that will make many feel unsure about their (entirely appropriate) precautionary instincts. And let’s consider what kind of community they would be if their presumption were true. It would be a “community” which is managed solely for the commercial gain of a computer based facilitator. That facilitator would have arrogated to itself the right (which it exercises liberally) to censor all communications (even the word “Google” got removed from a message I sent). They would be a “community” in which the participants have no rights at all in terms of organisation or governance. If you do ever see a community like that – run away, as quickly as your little legs will carry you
- Totally agree – they’ve screwed up. Here’s what happened to me.
I requested a reservation, the host accepted the booking and [Redacted] took the money from my card.
Next time I logged in to check the details the system demanded Government Id and wouldn’t let me access my booking.
When I queried it with [Redacted] they said “do what the system says”. That was never gonna happen. So I queried it again and they just cancelled my booking!
Unbelievable.
That’s it with [Redacted] – all over.
- There is NO WAY!!! One less site to look for rentals.
- I do not like putting personal data on the web. It won’t be too long before someone thinks there is useful information there and beats [Redacted] security. Then what?
I do not have or want Facebook entries
- Actually [Redacted] keeps asking for more identity after having your credit card with its security through address verification. Even with your drivers license, the access to facebook is not even enough, it says not enough activity-must mean if you dont tell facebook everything, its not enough for them. Seasoned users says that after all that, now they want your passport. Its too bad that renters will not get the business from this website model, which seems to really be just data mining.
- I have sent [Redacted] a copy of my passport and feel really stupid now for doing so. I am terribly worried that this Information will be used for other reasons and could kick myself for being so naive!! But HOW can I revidate this?
- We have just booked an apartment in NYC for 2 nights and after paying online with a Visa card we have been asked to provide ID in the form of a scanned drivers licence. We worked out how to do this and completed the request and thought the booking could be successfully processed but we now find that we are required to produce a video online as an extra form of i.d. – from our fairly limited knowledge we do not think we have the necessary software to take a video. We now have to cancel the booking, find out how to complete the proof of ID request before starting again. I’m not sure that we have the time or the energy! All very frustrating and disappointin
- I think something similar happened to me. The posts did not seem real. I’ll follow up with the real person when I meet her in a few days. Something very odd about the way this company is behaving. Why are they soooooo keen to get all of this information. It all seems highly artificia



Additional Comments

- this is food for thought. i must admit i was a bit shocked to be asked for the verification data when i first tried to book a room with [Redacted], especially as I have a listing with them. However, I uploaded a scan of my passport without much thought. I then offered up my facebook account only to be rejected! as a middle aged mum who posts lots of mundane things to a community of over 100 similar middle aged mums this came as a bit of a shock, but [Redacted] were adamant they then needed a video, plus at one stage they asked for a scan of a utility bill. I was trying to find somewhere to stay at short notice in London on a night that seemed exceptionally busy for hotels – 86% occupancy, with the remaining beds at the top end of the price scale. I found a property, made contact with the owner, sorted it all out only to spend a very frustrating few hours trying and failing to jump through the [Redacted] hoop. In the end i gave up, apologised to the property owner who was also trying to help me at short notice while he was away from home, and went to bed. But I cannot believe they are trying to weed out people like me! And with hindsight i am very uncomfortable that there is now a scan of my passport floating in cyberspace.
- As a host I have had experience of good potential guests finding the verification procedure over-complicated. On more than one occasion potential guests have found ways of contacting me to explain the delay in verification. Older potential guests find the verification process over-complicated and (rightly or wrongly) potentially invasive. As I host I do wish to see a good quality photograph of my potential guest. Without it I am disinclined to accept.
- As a guest I am prepared to provide a photograph, my credit card details and (as I am a host) allow access to the personal details on my listing.
- We were shocked and angered to find this ID requirement when trying to book [Redacted] in London. We have a record of being good guests from the many places we have stayed, we supply our debit card details which is ID. I am sure as hell not going to risk identity theft by placing my driving licence or passport for [Redacted] to possess. Equally angered that to prove my existence I am asked to provide Facebook and/or LinkedIn. I do have both as it happens but do not use either very much, (asked by a professional colleague to be on LinkedIn and Facebook to see my daughter's photos more easily.) The modern version of 'Cogito ergo sum' is now 'Habeat Facebook ergo sum'. [Redacted] hosts are at no more risk than 'normal' Bed and Breakfast owners. If I want to stay at a B and B which I have seen advertised or reviewed or is in a B and B book, I phone, arrange the stay, leave my card details and then arrive in their home at the appointed time. Exactly the same level of knowledge between the B+B owner and client exists in this transaction. The only explanation for this [Redacted] policy is data mining, sheer greed. Well, they may well have killed the Golden Goose.
 - It's overreaching and a terrible privacy intrusion. I like [Redacted] and have used it successfully but this is too much! I won't give that much access and don't think it will really help their security.
- I am not comfortable with the verified id process. to access paypal I must prove my identity through my bank security process. That should be enough verification that I am who I say that I am. Please make this verification simpler and less invasiv
- I have spent 35 years in the computer software business and I know from much experience that the best way to protect your identity and private data is to simply keep it private. There are times when you must divulge data about your self (credit apps, medical, etc.). But there is no reason at all to divulge it to some company who is trying to sell you their service, like [Redacted].
- What's worse is the very poor programming design of the Verify process. Examples; not everybody has a social media account (which is probably the worst possible exposure for your personal data),. The design of the Verify process is terrible; it does not have continuity from function to function, does not give the user feedback, does not acknowledge input and acceptance, some parts can not be completed without first doing other parts first but this is not explained, and it's all very confusing and often seems to be of no purpose. Inquiries and emails to tech support either go unanswered or else are replied to with one-size-fits-all canned responses which are totally unrelated to the inquiry (giving the impression that no one takes time to read or understand the point of the inquiry).
- And as if all this isn't frustrating enough, just try get help by talking to a knowledgeable person on the telephone! With service like this you have to wonder if [Redacted] won't someday go the way of so many has-beens in our industry. One might also reasonably ask what will happen to my charged in advance deposit if [Redacted] decides to roll over and stick its feet in the air
- no, i don't feel confidence to give my photo id online because there's so many identity theft .
i am a host myself. i want to disable my post because someone wants to rent my place but i can't disable now because it forces me to provide ids before i can proceed

