

Research on Influencing Factors of Consumer Trust on Shared Short-term Rental Platform

Heyang Xu

UNSW Business School, University of New South Wales, Sydney NSW 2052, Australia

Abstract

Sharing economy is an emerging and special e-commerce, which has certain particularities compared with traditional e-commerce in terms of transaction subject, transaction mode and transaction content. Therefore, trust in the sharing economy is different from that in the traditional economy. This article takes short-term rental platforms as an example and uses McKnight's trust building model as the theoretical basis to study the influencing factors at different stages of trust building through questionnaire survey and data analysis.

Keywords

Sharing Economy; Trust Mechanism; Short-term Rental Platform.

1. Introduction

Accommodation sharing means that the owner or operator of a house releases information about the house type, scenery, facilities, and price through an accommodation sharing platform to transfer the short-term right to use the house. Tenants with accommodation needs can search for and browse houses on the platform, communicate with landlords and realize rental transactions, from which the accommodation sharing platform obtains agency fees or commissions. China's sharing accommodation boomed from 2015 to 2019, but the industry turnover and market size continued to decline in 2020-2022 due to factors such as the COVID-19 pandemic. Therefore, how to promote sustainable purchase behavior is a hot topic in academic research. Olson believes that trust is the most significant barrier to sharing economy, including distrust among strangers and concerns about privacy [1]. The process of trust transmission is a cognitive behavior, i.e. trust in one subject can affect attitude or perception towards other subjects. Chen et al. studied the process of trust transmission from sales platforms to merchants, pointing out that consumers' trust in platforms will positively influence their trust in sellers on the platform, thus further affecting their purchase intentions. Consumers' continuous purchase intention and usage behavior are decisive factors for the long-term stable development of platforms [2]. However, there are few studies on consumer trust and consumers' continuous use intention. Therefore, this article takes short-term rental platforms as an example to analyze the influencing factors of consumption trust at different stages and how to promote continuous purchase intention.

2. Relevant Theories and Literature Review

2.1. Definition of Sharing Economy

In 1978, Joe L. Spaeth and Marcus Felson proposed collaborative consumption in the journal *American Behavioural Scientist*, which is the embryonic form of sharing economy. In 2010, Botsman and Rogers proposed in *What's Mine is Yours* that the sharing process is the "lending" of fixed assets, human assets, skills, and spatial environment of the sharer. It is an economic model of ownership lending, rather than the purchase and transfer of ownership. Nancy Koehn proposes that sharing economy is a system of exchanging idle goods and service

skills between different individuals from a systematic perspective [3]. Through online sharing, consumers can get better commodities at lower prices. Nancy Koehn, based on Rachel Botsman, emphasized that sharing economy is the sharing of idle resources. People exchange goods or services through different transaction methods. In other words, the main mechanism of this economic model is that the third-party platform provides a commercial transaction platform for operators and consumers. Operators sell and lease their own commodities, technologies, resources, and idle items through the commercial transaction platform. In this development model, the operator makes profits, consumers get their goods at the most competitive price, and third-party platforms make profits by providing services. Therefore, this article holds that sharing economy relies on an Internet platform provided by a third party to centrally redistribute idle assets and enable them to circulate again to achieve the purpose of sharing. However, in this process, there is no transfer of ownership of idle assets, forming a green development model to realize the economic value of idle assets. In the process of sharing, it also provides consumers with opportunities to make friends, and the act of sharing has social attributes.

2.2. Definition of Trust

Trust is the study of traditional fields such as sociology and psychology. In the traditional research of trust theory, scholars define trust and classify it from different dimensions. The classification is as follows: 1) Institutional trust, which refers to the sense of security stimulated by individuals due to the construction of external environment (complete laws and regulations, relevant protective measures, etc.). 2) Cognitive trust, which is the degree of trust judged by both parties through information exchanged with each other or external information. 3) Personality trust: It refers to personal trust tendency, that is, the characteristics of personality will affect the degree of individual's trust in other things. (4) Computing trust is a kind of rational and complicated trust. After analysis and judgment, the trust giver believes that there are no factors that violate the trust on the trust receiver. The implementation of trust has a positive effect, and if the trust receiver violates the trust, it will bring certain negative effects to it. In this case, the trust generated is based on calculation. McKnight proposed a model for building trust. He divided the process of trust formation into three parts. The first part is the information evaluation stage, also known as the antecedents of trust. Based on the past life experience and external evaluation of the trusted object, an individual initially develops a bud of trust. At this stage, cognitive trust, and personality trust play an important role. The second part is the trust process. McKnight divides the trust process into two parts: trust belief and trust intention. Trust belief is an emotional tendency of individuals to believe that trusted objects can fulfill their commitments, which is at the perceptual level. Trust intention refers to that an individual is inclined to rely on the trust object and is willing to take corresponding actions despite the lack of corresponding control and possible adverse consequences. At the level of trust intention, the willingness to take greater risks is increased. At this stage, calculation trust and institution trust play an important role. The third stage is the trust outcome, which is partly about individuals implementing relevant behaviors.

2.3. Research Status of Consumer Trust in Sharing Economy

The study of trust in sharing economy focuses on its causes, mechanisms, and influences. Some scholars believe that trust is the foundation of sharing economy. Insufficient trust will severely hinder the formation and development of sharing economy. Owyang believes that the development of sharing economy will be challenged by the breaking of existing principles, lack of basic trust, inconsistent standards for trust, doubts about external environment and uncertainty of trust subjects. The success of sharing economy depends on trust, which originates from communication. Therefore, the influence of a sharing platform can alleviate the uncertainty of trust [7]. In the context of sharing economy, factors influencing trust can be

summarized from the perspectives of individual consumers, platforms, businesses, network technology, structural guarantee environment and social identity. Edelman believes that the main feature of sharing is to be able to share idle resources with others, so the key factor affecting the success of a sharing transaction is the individual characteristics of the sharing subject. Xie Xuemei and Shi Jiaojiao put forward that the key factors influencing consumer trust formation mechanism under sharing economy are sharing platforms and structural institutions, personal characteristics of sharing subjects, product features and consumers themselves [8]. Mayer et al. proposed that personal characteristics, educational background, or unique experiences in growing up may all affect an individual's level of trust in the other person [9].

When studying the trust in sharing economy, some foreign scholars such as Eyal found that the characteristics of products and product providers directly determine customer experience. Ma Panhao focused on the influence of landlords' personal attributes and reputation on housing sales in his article, Study on Factors Influencing Housing Sales in Online Short-term Rental Market Based on Trust Theory [10]. The ERT survey of Airbnb found that landlords who provided photos were more likely to be trusted than those who did not [11]. Therefore, in terms of merchants, their reputation is an important factor affecting the consumption trust of sharing economy [12]. Jarvenpaa regards the reputation of trading merchants, the user experience of consumers, the specific situation of consumer returns and the operation scale of online stores in the sharing economy as the influencing factors of consumer trust. In terms of platform factors, Wang Hongli took sharing travel as an example to study the influence of perceived platform system effectiveness, interaction history, platform familiarity, user trust tendency, trust in platform, trust in drivers and car-hailing travel intention on the willingness to use the platform [13]. Yin Hao (2017) proposed based on information technology adoption and use theory and attachment theory that platform guarantee mechanism and social system will affect consumers' trust in platforms [14]. Tussyadiah believes that the trust relationship can be established from the trust relationship between users, between users and technology, between users and companies [15]. Satmat believes that platform quality and feedback mechanism positively affect trust, which in turn affects the willingness to participate in behaviors [16]. Li Xuemeng believes that the establishment of trust in sharing economy depends on a good platform trust mechanism [17]. In addition, Zhang Gang and Zhang Dongfang believe that the influence of individual's institutional and cultural background on trust should be highlighted [18]. Zucker (1986) believes that in the context of transactions in which the trust subject and the trusted object do not know each other, institutional guarantee factors are the key factors for establishing trust between the trust subject and the trusted object. He proposes that third-party certification and related contracts signed with third parties are two major sources of institutional guaranteed factors. Pitlik (2017) proposed that when consuming in an unfamiliar environment, the institutional mechanism can enable consumers to perceive that the transaction is guaranteed. In other words, if there are laws to abide by in the transaction process, consumer trust can be enhanced [19]. Some scholars also put forward that social networks and member characteristics have an important impact on the trust of members in sharing economy, so the influence of social networks on trust cannot be ignored in the network environment.

In addition, some scholars discussed the influencing factors of different stages of trust formation. Lu Yaobin found that consumers' personal trust tendency, platform usefulness, platform convenience, platform safety coefficient and its reputation all significantly affect consumers' trust in platforms. Some scholars have found that both platform trust and provider community trust can promote the willingness to continue to use, and have an important impact on the two stages of trust process and trust outcome.

3. Research on the Mechanism and Influencing Factors of Consumer Trust, Taking Sharing Short-term Rental Platforms as an Example

Sharing short-term rental platforms are a form of consumption in which houses are shared and traded among strangers. Based on the stage theory of trust formation discussed above, this article believes that the generation of consumers' continuous use intention is a progressive process. Therefore, it takes the different stages of building trust as the breakthrough point to explore the influencing factors that ultimately promote consumers' continuous use intention. This article divides the process of user's use of sharing short-term rental platform into four stages: trust antecedent, trust process, trust result and continuous purchase. The research is carried out from three subjects: individual consumers, platforms, and merchants. For consumers who use sharing short-term rental platforms for the first time, it is in the budding stage of trust. At this time, consumers do not have all the information about sharing platforms, businesses, and houses, so personal trust tendency will be a key factor in building trust (Rotter, 1971). At this stage, consumers will learn about the platform and house information in various ways to supplement their cognition and generate cognitive trust. Second, consumers communicate with homeowners and place orders through the platform, and then complete services offline. Therefore, whether a sharing platform can protect and realize the interests of consumers will directly affect the formation of consumer trust. This article studies the trust mechanism, reputation, and service quality of the platform. The mechanism of the platform includes feedback mechanism, audit and certification, privacy guarantee and dispute resolution. Feedback mechanisms are information on past transactional behaviour and performance of the service provider, such as comments, opinions, ratings, and recommendations regarding the service provider. The audit and certification mechanism refers to the system that the sharing platform audits and certifies merchants and houses. The contents of review and authentication include criminal records, bank accounts, credit ratings, property ownership certificates, and house details provided by the merchants. In addition, the platform also needs to conduct offline review on house information to verify the authenticity of house information and details. The dispute resolution mechanism refers to that the platform resolves various disputes and controversies in the transaction process. Whether the platform can handle various complaints in the way expected by users (consumers and merchants), so that both parties to a sharing transaction have full confidence in the capability of the sharing platform. In addition, sharing short-term rental platforms provide offline performance and services, as well as communication and transactions with strangers. Therefore, both parties to the sharing platform pay special attention to the platform's protection measures for their privacy and security. Transactions in the sharing economy are a short-term transfer of use rights, and it is impossible to experience the quality of products or services in advance for reference. Therefore, the reputation of a platform will affect consumers' judgment on whether they trust the platform. The service quality of a platform refers to its ease-of-use, which enables consumers to discover products intuitively and quickly, as well as website design and performance. At the merchant level, the merchant's honesty is the degree to which it conveys true information and inner intentions. For example, whether the quality and authenticity of information released by the landlord and whether the merchant can reply to consumers in a timely and effective manner will affect the establishment of consumer trust. In addition, the platform is a new thing for consumers who use it for the first time. Therefore, whether the supervision of the platform and the integrity of relevant laws and regulations have an impact on consumer trust.

Therefore, this article selects personal trust tendency, platform trust mechanism, platform reputation, platform service quality, merchant honesty, government system guarantees and consumer trust as variables to carry out the research by means of online questionnaire survey. A total of 300 questionnaires were distributed and 297 valid ones were recovered.

First, the data is described and statistically analyzed, including gender, age, education status, understanding of short-term rental platforms, and frequency of use of short-term rental platforms. The results are shown in Table 1.

Table 1. Descriptive Analysis

Basic information	Options	Sample size	percentage
Gender	male	90	46%
	female	106	54%
Educational situation	senior high school and below	20	10%
	specialty	17	9%
	Undergraduate	85	43%
	Master's degree and above	88	33%
Understanding of short-term rental platform	Never heard of a short-term rental platform	5	2%
	I've heard of it, but I've never used short-term rental platforms	23	7%%
	Use of short-term rental platforms	269	91%
Frequency of use of the short-term rental platform	Have not used short-term rental platform	23	7%
	Use once every 2-3 years	71	24%
	Use it 1-3 times a year	132	44%
	Use it 4-6 times a year	43	14%
	More than 7 times a year	28	11%

It can be seen from Table 1 that the gender ratio of the sample is relatively average. And 91% of the samples have used short-term rental platforms. It can be seen that sharing and short-term rental platforms are very common in China, with high popularity and frequency of use and strong development potential. Therefore, it is of practical significance to study how to promote the continuous purchase intention and behavior of short-term rental platforms.

Secondly, reliability analysis is carried out on the data by using spss. Reliability refers to the consistency degree of results obtained when the same method is used to repeatedly measure the same object. Reliability analysis is used to test the stability and reliability of the questionnaire. The results are shown in Table 2.

Table 2. Reliability Analysis

Variable	Cronbach's Alpha coefficient
Personal trust propensity	0.812
Platform trust mechanism	0.971
Platform reputation	0.873
Quality of service on the platform	0.915
Merchant honesty	0.834
Government system guarantee	0.907
consumer trust	0.897

According to the test standard of Cronbach's Alpha, when Cronbach's Alpha ≥ 0.70 , it is high reliability and reliability is accepted. Cronbach's Alpha coefficient of variables in this article is all greater than 0.7. Therefore, the questionnaire has a high level of reliability.

Thirdly, validity analysis is carried out on the data in this article. Validity analysis is an evaluation of the correctness of the results obtained from measurement. If the validity is higher, the results will show the true characteristics of the measured objects more. In this article, KMO value and Bartlett's sphericity test are used to measure the content and construct validity of the designed scale. The KMO value ranges from 0 to 1. Factor analysis can only be carried out when the KMO value is >0.7. The closer the KMO value is to 1, the stronger the correlation of variables. Bartlett's sphere test is to check whether each variable is independent. Therefore, Bartlett's sphere test can be used for factor analysis only when it is significant and the KMO value is >0.7.

Table 3. KMO and Bartlett's Test of Sphere

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.913
Bartlett's Test of Sphericity	Approx.Chi-square	6013.181
	df	240
	Sig.	.000

Table 4. Exploratory Factor Analysis

Item	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6
TP1		0.918				
TP2		0.910				
TP3		0.726				
TP4		0.801				
TP5		0.855				
PTM1			0.789			
PTM2			0.961			
PTM3			0.936			
PTM4			0.873			
PTM5			0.841			
PTM6			0.932			
PTM7			0.763			
PTM8			0.849			
PR1	0.739					
PR2	0.891					
PR3	0.752					
PR4	0.976					
PR5	0.837					
PSQ1						0.701
PSQ2						0.826
PSQ3						0.867
PSQ4						0.817
PSQ5						0.791
MH1					0.728	
MH2					0.929	
MH3					0.930	
MH4					0.761	
MH5					0.734	
GS1				0.954		
GS2				0.861		
GS3				0.839		

As shown in Table 3, the KMO value of this article is 0.913, which is greater than 0.7, and $P < 0.01$ by Bartlett's significance test. It indicates that the data used in this article can be subject to factor analysis. In this article, the principal component analysis method is used to extract factors, and five factors with eigenvalues greater than 1 are extracted. The rotation method is Kaiser standardized maximum variance method. The cumulative variance explained ratio of six factors reaches 73.31%, and all factor loads are greater than 0.5. The factor components obtained after rotation are basically consistent with the variables proposed in this article. The variables are well distinguished. Therefore, the variable measures in this article are relatively ideal: Trust propensity, Platform trust mechanism, Platform reputation, Quality of service on the platform, Merchant honesty and Government system guarantee. (as shown in Table 4).

Finally, this article conducts Pearson correlation analysis to test the correlation among personal trust tendency, platform trust mechanism, platform reputation, platform service quality, merchant honesty, government system guarantees and consumer trust. The results are shown in Table 5.

Table 5. Pearson Correlation Analysis

	personal trust tendency	platform trust mechanism	platform reputation	quality of service on the platform	merchant honesty	government system guarantee	consumer trust
personal trust tendency	1						
Platform trust mechanism	0.424 **	1					
platform reputation	0.513 **	0.571**	1				
quality of service on the platform	0.419**	0.438**	0.561**	1			
merchant honesty	0.581**	0.508**	0.545**	0.483**	1		
Government system guarantee	0.439**	0.401**	0.376**	0.581**	0.492**	1	
consumer trust	0.379**	0.481**	0.492**	0.596**	0.579**	0.491**	1

* means $p < 0.05$; ** means $p < 0.01$; *** means $p < 0.001$.

As can be seen from Table 4, there is a significant positive correlation between the variables at the 0.01 level, that is to say, personal trust tendency, platform trust mechanism, platform reputation, platform service quality, merchant honesty, government system guarantee and consumption trust have relevant confidence, which has a positive impact on consumption trust. For consumers who use sharing short-term rental platforms for the first time, the stronger their personal trust tendency is, the easier it is to generate consumption trust. The trust mechanism of the platform can reduce opportunistic behaviors of both trading parties, improve consumers' trust in the platform and trading market, and have a positive impact on consumer trust. Therefore, once the sharing parties feel that it is difficult to effectively protect their rights and interests on the platform, they may no longer trust the sharing economy and the sharing platform. The higher the reputation of the platform, the more authentic the information released by merchants, and the easier it is for consumers to develop consumer trust. The better the government's laws and regulations on the sharing transaction process are, the stronger the supervision is, and the less concern consumers have. Institutional guarantee has a positive impact on consumer trust.

In the stage of trust process, due to more serious information asymmetry in sharing economy, most consumers do not have comprehensive and accurate information to independently judge whether the model is reliable. Therefore, comments from consumers' friends, family members and netizens as well as public opinions on social media become references for consumption decision-making. In the trust process stage, the feedback or evaluation of social groups establishes trust in the sharing platform. Based on the above factors, the result will be trust.

With the popularization of sharing economy and sharing platforms, consumers use sharing platforms more frequently. Consumers make evaluations and rational judgments based on personal experience and information. At this stage, consumers' calculation process (calculated trust) will have a great impact on their purchase behavior. In addition, the 2022 Report on In-depth Research and Investment Strategy of China's Sharing Accommodation Industry points out that sharing accommodation consumers are young and highly educated, with a concentration of 18 to 30 years old. This group of people is quick to accept new things. They are also affected by the emotional value in the group, so they belong to this social group and continue to use the platform. Sharing economy's social attribute enables consumers to recognize the emotional and value significance brought by community groups and further develop their social identity. Therefore, the community environment, atmosphere and community group of the sharing short-term rental platform will have an impact on the trust intention of a single user. The trust relationship between community groups will also promote consumers' individual trust in merchants and platforms. Therefore, in the process of generating continuous trust and purchase, consumers' calculation processes and social identity will have a more profound impact on trust.

4. Conclusion

Questionnaire research and relevant data show that online short-term rental platforms have great potential, but they also expose many problems to be solved in the process of development. For example, the houses published by some landlords are inconsistent with the picture and text descriptions and their names are not true; the accommodation facilities of the houses are incomplete, and the management is disordered; even the accommodation environment still has serious potential safety hazards. These bad phenomena can lead to the loss of trust. Through the above research, this article finds that with the enhancement of consumer-platform interaction, computing trust, institutional trust and social identification have a positive effect on continuous purchase intention. Therefore, in terms of platform trust mechanism. The platform should pay attention to the improvement and maintenance of user comment feedback system. Through graphic comments, short video display and other ways to provide diversified platform feedback, tourists can comprehensively and intuitively understand the past transaction records of landlords on the platform and the honesty of merchants. In addition, in the face of user complaints about landlord service or housing quality, the platform should also pay attention to follow-up, publish the handling results to users in a timely manner, and ask users about their satisfaction with the handling results. Continuously release the information, resources and services concerned to users. Short-term rental platforms should also pay attention to the creation of uniqueness. At present, short-term rental platforms are becoming more homogenous. Therefore, we can develop a number of rich cultural and regional characteristics of the housing. Short-term rental platforms should also attach importance to the construction of community circle culture and interaction, to enhance user interaction. For example, they can create interactive topics, short-term rental cooking exhibitions, tourism appreciation, etc., encourage users to participate in them, create a good interactive atmosphere, enhance their social attributes, increase user stickiness, stimulate information search and consumption behavior. They can also create marketing activities such as "My Short-term Rental

Story" and use users' real short-term rental stories to convey brand personality and value. In addition, a landlord incentive mechanism should be established to encourage interaction between landlords and tenants. On the premise of ensuring safety and tenants' rights and interests, landlords can be encouraged to lead tenants to experience unique local life and provide home-like services. The landlord can carefully prepare local specialty breakfast or snacks for the tenants. When tourists need to rent a car, the landlord can provide their own idle cars or personally serve as a driver; when tourists need a guide, the landlord can provide travel advice and food recommendations for the tenants, and even personally act as a guide to lead the tenants on an in-depth city tour to enhance the human experience of the tenants. The landlord can create value-added services for the tenants while realizing value-added income. Promote the interaction between landlord and tenant. Good interaction between landlord and tenant can stimulate other tenants to buy. According to the data released by Ant Short-term Rental, more than 60% of short-term renters will comment on their houses after checking out. If the landlord gives a positive and sincere reply to the feedback, it can not only establish a good image of the landlord, improve the confidence of other tenants who are interested in moving in, but also increase the repeat purchase rate. When giving feedback, the landlord should pay attention to the pertinence of the content and convey positive emotional tendencies and give personalized feedback on the comments posted by tenants instead of a large number of repeated feedback. Therefore, the platform can establish a prompt and reward mechanism to remind landlords to give appropriate feedback on comments, to improve the popularity of houses and user satisfaction with the platform. At the national level, it is necessary to build a safe and enjoyable sharing economic platform by strengthening platform supervision.

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