

## Participation, trust, and risks associated with peer-to-peer accommodation platforms: How did the COVID-19 crisis affect Airbnb Budapest in 2020?

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### Abstract

Our research was aimed at exploring the different layers of trust with regard to Airbnb services, as well as the practices of discrimination on the platform. The fieldwork was carried out in the first half of 2020, partly before and partly after the COVID-19 related interventions, which significantly affected life in Budapest from mid-March 2020 onwards. A total of 21 semi-structured interviews were carried out, supplemented with online discourse analysis.

Our empirical analysis revealed that most of our interviewees displayed positive attitudes towards Airbnb, but our online discourse analysis showed that there are rather mixed attitudes towards the company. Considering the platform from an employment perspective, certain elements of precarious working conditions were identified. When it comes to different layers of trust, we point out that interpersonal trust between guests and hosts is crucial, resulting in positive experiences for hosts in many ways. We found social trust in Airbnb to be more ambiguous, as some interviewees claimed to have concerns with regard to its effect on the housing market. Finally, distributed trust on the platform seemed significant, as ratings often serve as a means of predicting guests' trustworthiness.

Most of the hosts we interviewed were aware of the fact that discrimination is not tolerated at all by the platform, so it is not surprising that we could hardly identify any cases of overt discrimination; however, latent forms of discrimination and negative attitudes as well as stereotypes that were formed by the hosts in relation to numerous nationalities and minorities were explored in our empirical research.

**Keywords:** online trust, online risk, digital discrimination, Airbnb Budapest, COVID-19 crisis

### Introduction

The number of sharing economy platforms is rapidly growing worldwide, especially peer-to-peer (P2P) online marketplaces that operate in the travel and tourism industry. In line with this, there has also been growing scientific interest in the field of the sharing economy and

collaborative consumption platforms. On the one hand, some scholars understand these peer-to-peer platforms as a positive paradigm change away from conventional economic business models that has the potential to democratize socio-economic relations (Belk, 2010). Furthermore, according to Codagnone et al. (2016), consumer welfare has increased due to related service delivery capacity and lower prices.

On the other hand, another line of argumentation highlights the potential ‘neoliberal nightmare’ of the sharing economy (Martin, 2016), and also how disadvantaged people are excluded from sharing economy activities (Schor, 2017). A further critique is that the sharing economy has nothing to do with sharing (Slee, 2015; Scholz, 2016) – e.g. as Airbnb is basically a short-term renting platform, and Uber operates as an unregulated taxi company. Certain scholars use the term ‘sharewashing,’ meaning a specific marketing strategy of promoting business based on the idea of sharing, rather than on profit-oriented principles (Tu, 2017; Schormair, 2019).

Creating social links and building trust play crucial roles on collaborative consumption platforms. Trust has received much attention in different disciplines of social science, with a focus on the role of trust in a new era of radical transformation due to emerging digital technologies that are changing every facet of our everyday lives. Some sharing platforms, especially those that are labelled ‘peer-to-peer,’ such as ridesharing or home-sharing platforms, are providers of risky, ‘high-stakes’ offline experiences, thus making trust between users a crucial resource. Empirical studies that have focused on P2P marketplaces operating in the field of tourism and travel have also mushroomed in past years. Related to our research topics of online trust, potential risks, and the prevalence of discrimination, the most relevant papers about Airbnb and other home-sharing platforms are as follows: Edelman et al. (2016); Ert et al. (2016); Király & Dén Nagy (2014); Lui (2012); and Zervas et al. (2017).

Our current paper<sup>1</sup> aims to contribute to the discussion on trust by providing a comprehensive overview of the role of different layers of trust in Airbnb services, based on a qualitative case study carried out in Budapest in 2020. Beyond the role of trust, we aim to explore the working mechanisms of online risk and potential sources of discrimination using qualitative tools, as only limited research-based evidence is available about this issue. Farmaki and Kladou (2020) have pointed out that discrimination on P2P accommodation platforms has received sporadic academic attention.

Regarding our research context, tourism and accommodation services have been among the most substantial economic sectors in Hungary. The number of accommodation services (or short-term rentals) in Budapest has seen steady growth since 2011. A significant role in this recent development has been played by the arrival of Airbnb, concentrated in the inner city of Budapest. As of 2019, Airbnb was listing more than 10,000 rental outlets (apartments or rooms) in Budapest, mostly in the inner city, which is a 70 percent increase over three years (the number of Airbnb listings was 6,300 in 2016) (Forbes, 2019). For previous research on the touristic and economic aspects of Airbnb in inner Budapest, see the work of Olt and his colleagues (2018; 2019).

Airbnb entered the landscape as an international company in Hungary and does not have a locally registered company in the country. It seems that the market entry was smooth, as, in contrast to the local transport sector, no regulation required Airbnb to be registered in Hungary.

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1 This paper is based on an ongoing piece of research entitled *Trust and Discrimination in the Sharing Economy*, with a special focus on collaborative consumption platforms (founded by NKFIH FK-127978). Here we would like to thank our interviewers and research assistants for their work, who (apart from the authors of this paper) include Mária Bartek, Anikó Bernát, Máté Lőrincz, Dorottya Sik, Brigitta Szabó, and Krisztina Veres.

According to the current Hungarian regulation, it is only the real estate owners and renters who are responsible for complying with taxation rules and other regulations. At the same time, only local renters, other accommodation service providers establish contractual relationships with Airbnb headquarters. From its end, Airbnb generally requires users to fulfil local decrees and legislative requirements, without specifying what these are. (Meszmann, 2018, p. 11)

Our methodological approach is basically qualitative: along with textual analysis of online platforms and portals, we conducted semi-structured interviews with different Airbnb stakeholders. As our research was carried out in the first half of 2020, we had to cope with the COVID-19 related interventions that affected Budapest significantly in mid-March 2020. Generally, platforms working within the segments of travel and tourism, and especially Airbnb, proved to be very vulnerable to the global pandemic, thus our research has special significance in this respect (Farmaki et al., 2020).

The paper is structured in the following way: after an introduction (Section 1), the conceptual framework of the sharing economy is summarized (Section 2), followed by a presentation of the theoretical background and previous research in the field (Section 3). This is followed by a description of the research methods (Section 4). In Section 5, the results of our research are presented, and in Section 6 a short summary is given. Finally, conclusions are drawn, including a short discussion of results (Section 7).

## 2. Conceptual framework

We understand Airbnb services within the framework of *collaborative consumption*, or in more practical terms, as a special *peer-to-peer (P2P) accommodation* platform. As collaborative consumption platforms are rapidly growing worldwide, the model they represent is developing in a rather hectic manner (EPRS, 2017). The blurring distinctions between *public* and *private*, as well as information asymmetry, raise multiple concerns. These blurring distinctions entail mainly regulation-related problems, whereas information asymmetry might also lead to moral hazard, according to Cohen and Sundararajan (2017). Moral hazard includes risks such as customers receiving lower equality services, the potentially lower level of effort of the service provider (e.g. less responsible, less punctual hosts) compared to services provided by the regular economy (e.g. home sharing vs. regular hotel services).

Contrasted with conventional economic business models – in which service providers offer their services to their

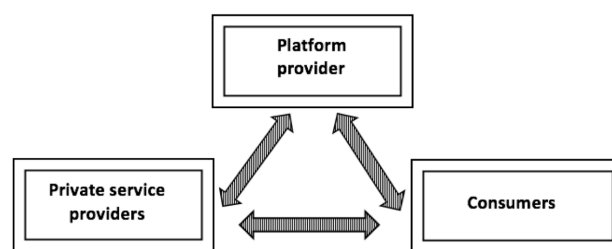


Figure 1: *Relations in a peer-to-peer economic business model*  
Source: EPRS (2017, p.26)

customers – in the peer-to-peer economy, the relationship between service providers and consumers is different: the individual consumer interacts with both the platform provider and with an individual who is typically referred to as a *service provider* (Figure 1).

The different models created by the sharing economy can raise some legal and ethical (labor-related) concerns. Vaskelainen and Tura (2018) carried out an extended mapping of problems associated with the sharing economy. As a result of their analysis, various concerns were identified related to safety, discrimination, unfair competition, and worker classification.

As in many other European countries, the regulation of collaborative consumption platforms seems to be a recurring issue in Hungary as well. Social dialogue in general, even in the traditional economic sectors, is weak, and thus it is also missing from the various sub-sectors of the Hungarian sharing economy. The lack of labor market protection of platform workers and sharing-economy-service-providing individuals is among the most important consequences of the insufficient regulations. Examples of issues with Airbnb (e.g. underpaid cleaners) and Uber (e.g. exhausted drivers because of long shifts) illustrate the above concerns best.

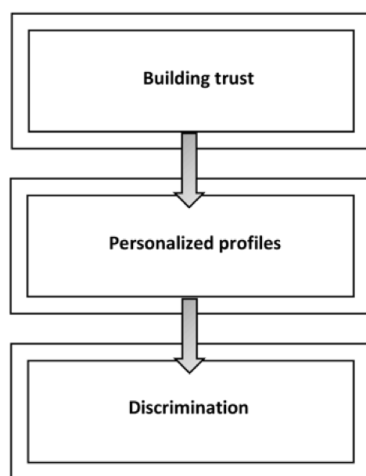


Figure 2: *The process of building trust and potential consequences in business models of the P2P economy*

Source: Authors' construction

On many online platforms, racial and any other kinds of discrimination are prohibited either by anti-discrimination policies or by rules of conduct that articulate desirable behavior. Airbnb not only uses anti-discriminatory regulation, but has also introduced a so-called Open Doors policy since 2016 – meaning that since that time Airbnb has provided booking assistance to those who feel they have been discriminated against (McMahon, 2016). However, discrimination still exists in practice, as built-in selection mechanisms result in unintended consequences such as discriminating against platform users associated with certain groups or minorities (practically speaking, both hosts and guests can select whom they want to share their home with, although it is getting more difficult to refuse a guest on Airbnb). Despite this, creating and maintaining trust is crucial in peer-to-peer online platforms because the verification of the identities, intentions, and capabilities of service providers is essential in these interactions. Such a dilemma can be solved through employing certain incentives and practical measures (Figure 2).

Consequently, the questions that are raised are manifold; related research questions are specified in the next section.

### 3. Background and previous research in the field

#### 3.1 Trust and risk associated with collaborative consumption platforms

Trust has received much attention in various disciplines of the social sciences, with a focus on the role of trust in a new era of radical transformation due to emerging digital technologies that are changing every facet of our everyday lives.

According to Sztompka (1999), trust can be seen as a gradually extending circle. It starts on a personal level, where trust can be seen as a personality trait that derives from successful socialization. The interpersonal level starts with the family and the most intimate face-to-face relationships, and widens into social trust in absent others, like representatives of institutions,

and social objects. These types of trust (personal, interpersonal, and social) are embedded in a cultural context. Putnam (2000) uses a different approach, as he distinguishes two types of trust: *thin* and *thick* trust. While the latter is associated with local communities, and is embedded in frequent social relations, thin trust, which is also based on expectations of reciprocity, extends ‘the radius of trust beyond the roster of people whom we can know personally’ (Putnam, 2000, p. 159). In premodern, local societies, *interpersonal trust* was the only type of trust, but the need to manage the increasing populations of industrial societies gave rise to institutions, which created another, more abstract type of trust: *thin trust*. Thin trust makes it possible for people to extend their radius of trust, so when it comes to today’s digitalized society – which can be interpreted as a network society (Castells, 2000) – a new form of trust emerges. *Distributed trust* ‘flows laterally between individuals, enabled by networks, platforms and systems’ (Botsman, 2017, p. 258). It is associated with an immense advantage: since distributed trust meets the requirements of today’s information and digital-network-based society, it can be seen as the contemporary equivalent of premodern face-to-face trust. Due to its network nature, distributed trust is heavily based on the ratings of guests and hosts on platforms such as that of Airbnb (Botsman, 2017).

Based on the categorization of Sztompka’s and Botsman’s approach, we assess trust in a complex way: (i) as the *personality traits* of the interviewed hosts, (ii) as *interpersonal trust* between hosts and guests, (iii) as the *social trust* of hosts in Airbnb and its representatives embodied by people working in its customer service, and finally, (iv) as *distributed trust* in the platform and its ratings.

Digital (or online) trust is a required and essential resource for sharing platforms. Furthermore, ‘by 2020, trust has clearly become the currency of the online space. Trust is also the real essence of [the] sharing economy’ (Szűts & Yoo, 2020, p. 30). This means that ‘trustworthiness, not only trust is the key ingredient’ (Putnam, 2000, p. 175). In online interactions, trust has to be approached differently, as the level of agents’ trustworthiness is not known (Chen & Fadlalla, 2009, p. 87). Due to the factor of anonymity, there is hardly any trust when there is no information available about the individuals you plan to share an offline experience with (Cui et al., 2017). It seems that this lack of information is one of the main reasons the ratings of Airbnb hosts and guests have such significance. It may be presumed that trustworthiness is one of the most important assets of hosts, since reviews have a crucial role in the number of bookings. The perception of guests as trustworthy is also important, as the confirmation of their bookings depends on that feature to a large extent.

Trust is strongly tied to risk, which can be defined as the gap between the known and the unknown (Botsman, 2017, pp. 27–30). When it comes to collaborative consumption, risks are not only personal but economic. Based on this, trust can be viewed as a risk-reducing strategy (Giddens, 1997, p. 35; Sztompka, 1999, p. 29). According to some theorists, ‘unknown and unintended consequences [have] come to be a dominant force in history and society’ (Beck, 1992, p. 22). Beck argues that risk shapes society both on a structural and on a discursive level. As it seems that risk is a central force in our societies, risk reduction – via building trust – has become a central issue. When it comes to Airbnb, a potential lack of information creates an information gap, which results in an increase in the level of risk for both hosts and guests. Stereotype-based selection strategies may serve as a means of overcoming the situation of a lack of information.

Finally, privacy concerns are a highly relevant subject in a discussion about trust and the personal information of consumers (Chen & Fadlalla, 2009, p. 85). Collaborative consumption platforms create a unique form of social capital that relies on both positive and negative

exchanges (Codagnone et al., 2016). The role of ‘visual-based trust’ in online transactions (Ert et al., 2016), demographic information (Cui et al., 2017), and the prior experiences of others (e.g. rating systems for ridesharing platforms) need to be taken into account to be able to analyze the characteristics of collaborative consumption platforms

### *3.2 Trust, risks, and discrimination: a vicious circle*

Some sharing platforms, especially those that are labelled with the term ‘peer-to-peer,’ such as ride- or home-sharing platforms, are providers of risky, ‘high-stakes’ offline experiences, thus making trust between users a crucial resource. To create and maintain online trust, collaborative consumption platforms incorporate review and reputation systems, as well as the pervasive use of personal photos of the service providers, which serve as a form of identity verification.

There is growing research evidence that the abovementioned sorts of information play a key role in establishing online trust (Liu, 2012; Király & Dén Nagy, 2014; Ert et al., 2016). However, publicly available profiles on sharing platforms (often linked to the Facebook or LinkedIn profiles of users) not only facilitate online trust but can also provide a space for racial and gender-based discrimination (Edelman & Luca, 2014; Edelman et al., 2016; Ge et al., 2016; Simonovits et al., 2018).

Ert and his colleagues (2016) examined the role of photos of hosts on guests’ perceptions of trustworthiness on Airbnb by empirically analyzing online platform data. The latter (2016) found that the effects of the hosts’ photos – which serve to establish visual-based trust – had more influence on trust than reviews left by other users.<sup>2</sup> Ert and his colleagues also found that hosts that are perceived by users as more trustworthy charge more for their accommodation than their less trustworthy counterparts. Female hosts were preferred over male hosts. The interplay between trust and reputation merits examination, as trust can be fostered by reputation in the form of ratings, but is mediated by other factors such as visual-based trust. Additionally, when starting using a collaborative consumption platform, users do not have a reputation on which they can build trust, and a photo serves as the first mechanism.

Focusing on Hungary, qualitative research has been conducted in this field by Dén-Nagy and Király (2014). The authors posit that those who join sharing networks are likely to have an above-average propensity to trust at the personality level. The researchers found that the range of associated risks were generally thought to be small, and centered more on risks to emotional wellbeing such as the risk of encountering an awkward situation. Risks of safety to person and property were mentioned with less frequency.

Beyond the role of trust and risk in the sharing economy, the role of discrimination merits exploration as well. Cui and her colleagues (2017) created fictitious guest accounts on Airbnb and sent requests for accommodation to approximately 1500 hosts. The researchers found that, when compared with requests from white-sounding names, requests from guests whose names signaled they were African American were 19.2 per cent less likely to be accepted. In line with the emphasis placed on reviews in the associated literature, reviews significantly reduced the likelihood of rejection. The authors claim that this is an example of statistical discrimination, in which first judgments are made based on the appraisal of the racial group, but evaluators are amenable to changing their judgments based on new information.

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<sup>2</sup> In general, there is little variance in Airbnb review scores based on an analysis of five large European cities that revealed the average rating to be between 4.5 and 5 stars (Ert et al., 2016).

More recently, Farmaki and Kladou (2020) used qualitative research techniques to explore various forms and grounds for digital discrimination on Airbnb. In their analytical approach, they viewed Airbnb hosts as the ‘gatekeepers’ who decide whether to select or reject prospective guests. The thematic analysis of the interviews (carried out with 41 Airbnb hosts throughout Europe) revealed that ‘despite Airbnb’s anti-discrimination policy, many hosts continue to “select” their guests, illustrating that they choose to bypass the instant booking option’ (p.184). On the other hand, the researchers argue that ‘there is the possibility of discrimination alleviation after positive encounters between hosts and guests’ (p.184). The authors also pointed out that new P2P platforms (e.g. Muzbnb, the Muslim-friendly Airbnb) have emerged in response to the discriminatory practices associated with Airbnb.

#### 4. Data and methods

##### 4.1 Methodological approach

Our methodological approach is basically qualitative (semi-structured interviews with different stakeholders) – however, we supplemented our study with quantitative media analysis (using Sentione, a social listening piece of software) that analyzed online discussions by platform workers and hosts. The pool of interviewees was those who *operate and work in* this business, covering various actors participating as hosts (either investors or those actually working in the Airbnb business), and as formal and informal employees or workers – i.e. managers or assistants (those who let in guests, cleaners, etc.).

From a methodological perspective, our study can also be understood as *a natural experiment*. As the fieldwork was carried out in the first half of 2020, we had to cope with COVID-19 related interventions, which significantly affected life in Budapest from mid-March 2020 onwards. After the lockdown of the capital went into effect, we were at first unsure whether we should suspend our data collection efforts, but we decided to continue with an extended version of the interview guide that reflected on the effects of the COVID-19 crisis, which has obviously had an enormous impact on the Airbnb sector. From April to June 2020 we returned to the interviewees with a shorter ‘follow-up’ interview, and asked them about the perceived effects of the COVID-19 crisis on the Airbnb sector in Budapest. As a result, a total of 21 semi-structured interviews were conducted in the first half of 2020, partly before and partly after mid-March.

##### 4.2 Research questions

In our analysis we distinguished between primary and secondary research questions, as the effects of the COVID-19 crisis came into focus in our research only later. It is also worth mentioning here that the current paper is a part of a comprehensive study on Airbnb Budapest, and that the interview also covered additional topics designed to help explore further research questions.<sup>3</sup> For parallel research on the survival strategies of Airbnb stakeholders in relation to the COVID-19 crisis, see Olt et al. (ongoing).

3 Why do people working in the Airbnb business choose this type of atypical work? What are the pros and cons of ‘on-demand’ or flexible working conditions, and are the former always ‘on standby’? What are their working conditions in terms of flexibility, working hours, etc.? What are the social- and personal-level benefits of participating in this business in terms of networking, socializing, learning languages and about new cultures, and acquiring other new skills, such as flexibility, communication, and how to build one’s own small business, etc.?

The primary research questions are:

RQ1: Who are the main stakeholders in this specific sector, and what is their motivation for participating in the Airbnb business?

RQ2: How do different types of trust work on Airbnb?

RQ3: What kinds of risks are perceived by the hosts? Is discrimination a potential consequence of the above-described risks? If so, what kinds of discrimination are prevalent on the Airbnb platform in terms of race, nationality, age, and gender?

The secondary research questions:

RQ4: How has the COVID-19 crisis affected the different layers of online trust?

RQ5: How has the COVID-19 crisis affected different forms of risk in the Airbnb sector in Budapest? and,

RQ6: How did the COVID-19 crisis affect the former's working conditions and working hours throughout the first half of 2020?

#### 4.3 Sampling

We used the following sampling strategy: a small pool of initial informants was identified through the social networks of our research team. We applied snowball sampling to identify further interviewees. To expand our recruitment strategy, our staff joined specific Facebook groups<sup>4</sup> and posted ads to find further informants, such as hosts and managers located in Budapest. As we focused our attention on those who actually *work* in this sector, we modified Airbnb's categorization<sup>5</sup> to a certain extent and completed the pool of interviewees with helpers – as, for our research purpose, we were interested in the views of those who actively take part in the Airbnb business. Finally, we identified the following types of interviewees (aiming to achieve a fair balance of the different types of stakeholders, gender, and age groups working in the Airbnb business).

1. Hosts, co-hosts, and managers: those who *own or manage a property* or who *assist* hosts with managing their listings and guests. They usually have access to an Airbnb account, communicate with guests, and have a broad overview of the platform (16 interviews).
2. Helpers: mostly students or other part-time workers who let in guests, as well as people who clean and possibly run smaller errands associated with rental units (e.g. buy small items) (5 interviews).

To sum up, two-thirds of the interviews were undertaken with (i) hosts, co-hosts, and managers and one-third with (ii) helpers.

4 Spring 2020 we joined a group called 'Airbnb Budapest & Hungary forum of hosts' which has over 5,600 members.

5 Airbnb identifies the following three types of hosts that can manage a reservation. (i) Listing owner: The person who lists the space on their Airbnb account. This is usually the person who owns or lives on the property. If the primary host is also the listing owner, guest ratings and reviews will appear on their profile and will affect their Superhost status; (ii) Co-host: Someone, usually a friend or family member, who helps the host manage their listing and guests. Guest ratings and reviews do not appear on the co-host's profile or affect their Superhost status; (iii) Hosting team: A hosting team may be a business or team of people that manages places to stay on behalf of the listing owner. They may do everything from setting pricing to meeting guests at check-in to scheduling property maintenance. source: <https://www.airbnb.com/help/article/1536/what-is-a-primary-host>



Our sample consisted of Airbnb stakeholders of both genders (13 female interviewees, 8 male interviewees) between the ages of 20 and 64 years; sample size was not determined exactly in advance; our aim was to collect the proper amount and variety of information from the different stakeholders. The length of the interviews ranged from 38 minutes to 116 minutes with an average of 60 minutes. Most of the interviewees use the Airbnb platform as guests besides working for the company (further information about the interviewees may be found in Annex A Table A3).

#### 4.4 Types of interviews

As we had multiple interview types (simple, follow-up, and extended), we used multiple guidelines as well. As with our initial research, all guidelines contained questions related to participation, trust, risks, and potential sources of discrimination prevalent in the Airbnb business. Beyond that, interviewees were asked about their experiences and working conditions as well as about their general opinion about Airbnb as a company.

Analysis of the interviews was based on the so-called template approach (Crabtree–Miller 1999), and for data analysis we used the NVivo qualitative data analysis software. The templates, with numerous and relatively long direct quotations, were written in Hungarian, while short summaries were also compiled in English. We created several codes according to the different topics of the interviews, and then coded extracts using the following words: trust, discrimination, differentiation regulation, culture, nationality, corona, and epidemic.<sup>6</sup> Thematic analysis is a poorly demarcated and rarely acknowledged – yet widely used – qualitative analytical method (Boyatzis, 1998; Roulston, 2001). The advantage of this method is primarily its flexibility. Braun and Clarke (2006) differentiate several steps for making qualitative research as transparent as possible. In line with the recommended steps defined by the former, (1) after familiarizing ourselves with the interviews, (2) we generated the initial codes. Then (3) we searched for the themes with the help of these codes, and (4) we reviewed them. The next step was (5) defining and naming the different themes, and finally (6) we compiled the report.

The various themes were created in accordance with the recorded keywords and the related concepts. We looked through often-mentioned elements and their synonyms and rarely expressed opinions as well, and tried to compare them within the variety of themes. We also completed our analysis with citations in order to make our results more tangible. For further details on the process of our analytical process, see Annex B.

#### 4.5 Analysis of online narratives

Using interviews as a main source of information is favorable in many regards. However, it can be beneficial to complement the interview analysis and its rather narrow focus. In order to provide a narrative background to the interview analysis, we undertook a short analysis of online narratives regarding Covid-19 and Airbnb. For this we used the social listening tool SentiOne.<sup>7</sup> In line with its default settings, SentiOne searches for texts containing the given keywords on the entire internet, focusing on user-generated content from all kinds of

<sup>6</sup> To code the extracts, we used the Hungarian interview summaries, and only the results of the coding were translated.

<sup>7</sup> SentiOne is a keyword-based piece of social listening software which “monitors all kinds of statements, comments, and articles posted publicly all over the internet” (SentiOne.com) regardless of narrowing factors like country of origin or nationality.

websites and in social media.<sup>8</sup> However, as our aim was to broadly illustrate some aspects of the Hungarian discourse that serve as the background for the interview analysis, we only searched for keywords in Hungarian.<sup>9,10</sup> It is important to note that because of the anonymity of the internet we were not able to ascertain what the position of the people making the statements was (host, guest, or non-related to Airbnb) in the examined texts.

However, we made a distinction between articles and other types of statements from private persons – which we call opinion-type texts – in order to increase reliability. Using SentiOne, we gathered 741 texts out of which we examined 625 articles and 116 opinion-type texts. Our focus was on the latter, as our aim was to identify further examples about different narratives. Opinion-type texts are mainly from social media posts, although comments on articles and discussions on forums were also significant (see Figure B2 and B3). Online analysis is able to reach more people and identify selection mechanisms, while other potentially influencing factors (e.g. willingness to interview, perceived expectations, and preconceptions of interviewees) have little to no effect. Therefore, despite the inconvenience of online anonymity, we aimed to grasp different interpretations about Airbnb during the pandemic. The intention was to give some hints about the narratives that exist in the Hungarian online space, thus our short online analysis should be treated more as a cursory outline of some of the aspects of narratives that occur online about the Covid-19 pandemic and Airbnb. Further details and examples are embedded in the interview analysis that serves as a supplement.

## 5. Results

Below, we present our results based on the interviews and the online discourse analysis. First we summarize the general discussions about Airbnb, mostly based on the online discourse analysis. Then we discuss participants' motivation for joining Airbnb, and the working conditions at Airbnb Budapest, primarily based on the interviews. This is followed by a complex analysis of our core issues: the different layers of perceived trust; and risks in relation to potentially discriminatory selection mechanisms. Finally, we reflect on the effects of the COVID-19 crisis based on our interviews.

### 5.1 General discourses on Airbnb

Using the most frequently mentioned elements, which were thematized as concepts related to money, trust, industry, people, and type of work, we made a so-called thematic tree (see Annex B Figure B1). Keywords were chosen based on the topics in the interviews and frequently mentioned elements related to participants' sources of motivation and visions of their work. In Figure B1, we can see the main themes found in the interviewees' answers.

We also examined some general aspects: based on our online complementary analysis, the frequency of mentions of the two examined keywords (Airbnb and Covid) was higher, indicating that the discourse was more intensive during the early stage of the pandemic that affected Europe in the spring of 2020. This may be related to the novelty of the situation and the issues

8 'When crawling websites, SentiOne tries to gather as much data as possible for further analysis. SentiOne monitors domains that include user generated content like blogs, forums, news and review sites. (...) SentiOne gathers data from various social media sites by their official APIs' (SentiOne.com).

9 We searched for texts which contained the keywords 'Airbnb' and 'Coronavirus,' plus its synonyms and conjugated forms in Hungarian (virus, covid, Covid-19, pandemic), resulting in 741 mentions. We also searched for 'Airbnb' and 'risk' and its conjugated forms, also in Hungarian, resulting in 249 mentions.

10 We gathered texts from 9 March to 31 December.

only then emerging regarding its consequences. We identified a peak between 6 and 13 July<sup>11</sup> (see Figure B4 and B5). Looking at the keyword cloud based on SentiOne's algorithm,<sup>12</sup> we can see the most frequent associations regarding the pandemic (see Figure B6). With some limitations, we can see some aspects of the Hungarian discourse about the Covid-19 crisis with regard to Airbnb. Based on the keywords, the online discussion is related (i) to the new situation (*pandemic, virus, coronavirus, effect*), (ii) to the economy (*economy, price, market*), to tourism (*travelling, tourism*) and, (iii) to rentals (*flat, renting, policy*).

Participants displayed various attitudes towards Airbnb. Elements filled with positive emotion that were often mentioned included *money*, and *meeting new people and getting to know many cultures*: *'This way, the world comes to my place, I don't have to travel'* (female, 58, host). Airbnb's future was seen positively because of its potential for strengthening trust between people (*'I think that the model of a sharing economy that is based on trust is spreading to more and more spheres of life. I think that in a heavily globalized world like this, we can get very close to each other and we can really see into each other's lives. I think that maybe it can also help this country a little – where people are so distrustful, distant, and uninformed that they really are able to be afraid of anything, which is dreadful to me'* (female, 55, host). Demand for Airbnb is seen to be growing.

### 5.2 Motivations for joining Airbnb

The topic-related items show the main reasons for joining Airbnb. Elements often mentioned by participants include *'[The biggest motivation is] feedback. Hospitality itself. There is no greater pleasure than when I see through the camera that the guests have arrived, that they're jumping and screaming. And then right away that 'we've checked in and we like it very much and we're happy.' And when they leave, they don't just review it as 'okay,' but usually write a recommendation of 8-10 lines'* (host, female, 55 yrs.). Almost all interviewees mentioned earning money as an obvious reason for joining Airbnb. A significant number of the participants appreciated the ability to be flexible, and the not overly challenging means of earning an income. *'It's really flexible, we don't have to work every day for eight hours'* (host, female, 23 yrs.). Others highlighted that their main motivation for the work is providing a nice experience and comfort to guests: *'My philosophy is, as I told you at the beginning, that it is important that the guests feel good here, that I do everything for it to make it good and for them to return later'* (host, male, 42 yrs.).

In most cases, people working for Airbnb speak languages in addition to Hungarian and they are open-minded enough to enjoy meeting new people and getting to know different cultures. *'This way, the world comes to my place, I don't have to travel'* (host, female, 58 yrs.). Another positively considered element was *getting to know new people*. Unique reasons for joining were *the professionalism of the company* and *making profit on one's real estate*. To sum up, most participants are satisfied with their jobs because of the enjoyment this activity creates (*'I'm so happy about Airbnb... so the main reason I'm doing it is because it brings so much joy'*; female, 44, host), mainly because of its flexible nature and because it presents them with the opportunity to be part of something international.

11 The peak was mainly caused by the immense amount of similar articles regarding the National Consultation about Covid-19 and the related regulations in a broad sense (e.g. obligatory mask-wearing, and social distancing). These articles make up 80 per cent of all mentions in that period.

12 A keyword cloud 'shows words that are most frequently used in the context of your project' (SentiOne.com).

However, based on the online analysis, risk is seen to be an inherent part of investing in general, and investing in the housing market in particular, but the risk can be seen as unavoidable element involved in profit making.<sup>13</sup> Participants had highly positive expectations before starting to work for Airbnb, and they did not mention any bad experiences they had heard about before joining the company: *'It's easy, you don't have to work for it too much. An easy source of income. Your flat works constantly. It 'brings back' [returns] its cost within 10 years' (host, female, 40 yrs.)*<sup>14</sup>

### 5.3 Working conditions at Airbnb Budapest

Lots of people like working in the Airbnb business because of the good working conditions, although some participants claimed to have experienced difficulties. *'Things can't be planned, reservations are very frequent, and they check in at various times before arrival'* (host, female, 45 yrs.). People also mentioned that they do not need to put much effort into successfully managing their job-related tasks. Most of the interviewees also appreciated the amount of pay they receive for the work and time they invest. Both flexibility and inflexibility were mentioned several times in response to questions related to work and working conditions. Some people said that they enjoy the activity and like the predictability of the job, while others had more negative opinions.

People mentioned working overtime when there is a lack of personnel on their team. People also mentioned that regular overtime had a negative effect on their private life. *'If you work in the same position as I did, you can't afford to have a social life, because of the working hours'* (primary co-host, male, 19 yrs.). The assessment of the job depended to a large extent on the position of the interviewees. Dissatisfaction was mentioned more often by people working in higher positions who often had to invest more time and effort into doing their job properly. Rarely mentioned elements included getting to know the functioning of the organization better, and managing discounts and recurring problems with guests. People expressed mild dissonance between being satisfied with their job and the moral dilemma posed by rising prices in the long-term rental market caused by the appearance of Airbnb.

Based on online comments, two rather extreme interpretations emerge about Airbnb. On the one hand, Airbnb is seen as a market participant that pursues its own interests, which can have negative effects (high housing prices, a crowded and noisy city center, hard living conditions,<sup>15</sup> even a 'housing crisis').<sup>16</sup> In line with this point of view, Airbnb is seen to be 'guilty' of many things. The other view is that Airbnb should not be faulted.<sup>17</sup> On the contrary,

13 *'Somebody wrote that there is more profit on Airbnb. Yes. More work, but with bigger risk'* (Online comment on Facebook).

14 [https://www.airbnb.com/help/article/1523/general-questions-about-the-airbnb-community-commitment?\\_set\\_bev\\_on\\_new\\_domain=1587274531\\_M2QzN2UzMzYyMmNmNk&locale=en](https://www.airbnb.com/help/article/1523/general-questions-about-the-airbnb-community-commitment?_set_bev_on_new_domain=1587274531_M2QzN2UzMzYyMmNmNk&locale=en)

15 *'The city centre became hard to live in, especially those houses where there are constant comings and goings and noise because of the many Airbnb flats, probably also a bar on the ground floor. And yes, Airbnb contributed greatly to cheap alcohol-tourism, along with low-cost airlines'* (online comment from Facebook).

16 *'The housing market (has been) problematic throughout the whole world thanks to rising prices largely caused by Airbnb. A significant number of short-term Airbnbs weren't available on the long-term market and prices increased more and more'* (online comment on a forum).

17 *'Obviously, if only the city center has become more expensive, this isn't a housing crisis, because it's not necessary for everyone to live there. So Airbnb can be responsible only for a housing crisis in the city center, because it cannot be responsible where it isn't present... no?'* (online comment from Facebook).

it does good as it provides many people with jobs.<sup>18,19</sup> Finally regarding the online discourse analysis, it is worth noting that even though we are not able to tell who the commenters were, it seems that this conflict involves locals vs. hosts rather than hosts vs. guests.

#### 5.4 Layers of trust, risks, and potentially discriminatory selection mechanisms

When evaluating trust and risks, and potential sources of discrimination, participants differentiate between *interpersonal* trust between guests and hosts on the Airbnb platform, and *institutional trust* in the platform itself. *'I think trusting in foreigners can involve a kind of social mission. It can also promote social peace. The more companies like this exist, the better the situation would be'* (host, female, 64 yrs.).

When choosing a guest or a host, most people prefer to check the ratings of the place, or whether the user puts emphasis on creating online trust. *'If somebody doesn't use a profile picture, it means he or she has secrets. The host tries to build trust with the profile picture, they try to show that they are travelers as well. As a photographer, I took photos of many apartments and took photos of the owners as well'* (host, female, 40 yrs.). On the other hand, as online trust is generated without the hosts and the guests personally knowing each other in advance, it must happen only by making conclusions based on relatively little information. *'It is important to know that Airbnb as a platform doesn't show the ages of the guests, nor their ethnicity, so we can't make conclusions regarding gender and age, but we may have expectations with regard to their nationality. And I am opposed to making predictions or generalizations based on someone's nationality'* (host, male, 38 yrs.). On the other hand, certain hosts overtly expressed that they prefer European guests.

Related to the above-mentioned Airbnb policy, below we show two controversial arguments; both of the interviewed hosts argued that they were willing to accept all types of guests, but in the very same sentence it turned out that they do not like, or even do not accept, certain nationalities. *'I accept all guests; there aren't any groups that I do not. However, Arabic guests I do not like to work with, as they are full of self-conceit and I have had a very bad experience with them, which I do not want to speak about'* (male, 22, host). Another host who dislikes Romanian guests stated that: *'...I accept everyone, except for the Romanians, I do not like them, basically'* (male, host, 42).

If hosts were able to choose who to lease their apartments to, many of them would prefer not to host people from Eastern European and Asian countries because of bad experiences with them. Most of the interviewees mentioned cultural and historical differences that can cause difficulties. Stereotypes also emerged in a few cases. They involved young British people, people from South Korea, and those from Arab countries, but also guests arriving from France, the US, or Romania.

Stereotyping related to gender and sexual identity were also discovered. *'There are some nationalities I'd have some concern with, but my conscience will not let me discriminate against them. Because we had nice guests from these groups too, and we didn't have any problems. I say that with some nationalities there is a risk that you will find something you really don't want to [when cleaning flats]. But that's it: this risk has to be taken'* (host, female, 55 yrs.). Similarly, the

18 'Making it impossible for Airbnb won't hurt investors but the economy of the city center, which is built on that industry, from key managers through cleaners to local cooks and bartenders' (online comment on article).

19 'Managing more houses requires more people; we are making a living from this. There are many who do this similarly to us, but they can't do almost everything on their own, so they give jobs to other people, provide livelihoods for other families' (online comment on forum).

stereotype of young party people also appeared in the comments of private persons.<sup>20</sup> Bigger groups are also not always welcome, especially those who come to Budapest to celebrate stag parties: *'It is totally understandable if someone wants to select their guests. Those who come to party generally ruin the flats. We were not happy to accept guests who come here for stag parties as we had double the work after them'* (female, 23, host) In a broader sense, this is connected to problems between locals and so-called 'party-tourists.'

Being able to freely choose who to rent out apartments to was connected with evasive answers. The usual answers were connected to Airbnb regulations and personal experiences and opinions concerning positive and negative aspects of the situation. In some cases, regulations are not taken completely seriously. *'I don't know if it can be regulated, but I suppose not. I heard about a method that is applied by some hosts. Instead of lowering the prices too much, they try to find a range that is a bit above the average. With the help of this method they can avoid the presence of people who come from the worst social situation'* (host, female, 64 yrs.). This connection between low prices and unwanted guests also appeared in the online analysis.<sup>21</sup> This suggests the existence of a grey area where selecting one's guests is possible.

Most of our informants agreed that problems are not caused by direct discrimination but that perceived difficulties may rather be due to certain cultural differences. *'Since this is a business, everyone is welcome who wants to be here, is able to pay, and is a normal person. Neither others nor I make a distinction between guests, but my 14 years of experience has made me cautious with people from certain countries'* (host, female, 64 yrs.). People from the East were mentioned as persons who may be associated with problems. Gender and national stereotypes were also mentioned by a few of the participants (e.g. 'guests from India leave a lot of hair in the bath,' 'Russians arrive with big bags full of food bought right after arrival,' 'guests from Scandinavian countries are always on time,' 'travelers from Southern European countries do not speak English well,' 'two girls together are always worse in general, girls are extremely untidy. The best guests are gay boys').

The number of participants who thought that profile information is reliable is almost equal to those who consider it more or less reliable. Negative experiences were mentioned in connection with the condition of apartments, and because of false expectations. The behavior of hosts and guests was also mentioned as an issue.

About one-third of participants did not know about Airbnb's antidiscrimination policy, which has been in effect since 2016. *'Obviously, as a host, it's good to know [what is written in the 2016 antidiscrimination regulation], but I violated it quickly, as basically I'm trying to avoid these overly liberal things'* (host, male, 42 yrs.). Some of the interviewees said that they have concerns about this regulation because it is easy to find a way to ignore it. Some argued that letting someone into their personal sphere is such a private decision that hosts need to have space to decide.

Those interviewees who manage numerous apartments claim that it is not worth discriminating as hosts, as if a host cancels a guest the rating for the given flat is lowered. *'Theoretically you have the right to cancel any guest's booking, but if you indicate that you have cancelled because the guest is Black or Jewish... Airbnb will probably cancel your account'* (primary co-host, male, 19 yrs.). Another host argues that *'as a host I cannot decide who to welcome, and*

20 'Well... when there are no more drunk youngsters from Western countries arriving on budget flights, staying in Airbnbs, getting drunk in the city center, and spending their remaining time with cheap girls – there won't be tourism' (online comment from Facebook).

21 '[As owners] we didn't want problems for us or our neighbors, so we didn't suppress prices or rent out the flat to the first person who was interested' (online comment on forum).

*I haven't refused anyone so far* (host, female, 29 yrs.). But there are diverse views about this as well: *'On the one hand, you should be able to rent out your flat to whomever you want, and trust him or her; on the other hand, in my view, there is a risk of racism in this freedom.'* Furthermore, one of the interviewees claimed that in some cases young African American guests claimed that they were discriminated against by their Hungarian hosts. *'They tried to use the "black card" in order to get an advantage'* (male, primary co-host, 19 yrs.).

Although the guideline consisted of questions directly related to discrimination, participants made reference to hidden forms of discrimination many times. *'We can make conclusions according to the style of the written e-mails which are sent by the guests. To sum up, I like European people better'* (host, female, 58 yrs.). Some of the interviewees mentioned guests' financial situation as a means of predicting their behavior: *'Unfortunately, people who don't have much money are undemanding. What's more, they are more likely to give negative feedback...'* (female, host, 55).

### 5.5 The perceived effects of the COVID-19 crisis

Before the COVID-19 crisis, participants had complex opinions regarding the future of the Airbnb sector. Some of them thought that it might have a negative impact on other types of accommodation, and stricter regulations are needed to make competition between Airbnb and its rivals fairer. The COVID-19 pandemic presented Airbnb with an unexpected situation, so it had to come up with solutions for protecting the company, its workers, and its guests. Interviewees had several reasons to be concerned. As soon as the virus spread throughout Europe, people started to cancel their bookings, in line with government regulations. *'April and May are zero [there are no bookings at all]...'* (helper, female, 29 yrs.). By mid-March, most of the bookings had been cancelled for a three-to-six-month period, and, in line with the company's new regulations, guests received refunds. What remained were mostly bookings by Hungarian citizens who had to travel because of work or family events. There was no communication between hosts and guests except for the fact of the cancellations, although some of the guests indicated their intention to return after tourism had returned to normal. *'I reckon it's utterly unpredictable'* (hosting team, female, 46 yrs.).

Strategies for coping with the difficulties were manifold: some of the apartments were offered to people working in healthcare, while others considering leasing apartments to university students. Some of the hosts decided to do timely renovations. A significant number of people who work with Airbnb no longer have regular jobs, so they had to find alternative solutions for making a living, or use their savings until the restrictions ended. *'People whose job was letting in guests were asked to have a conversation with the boss concerning the situation. The company has stopped functioning, and he said that he counted on us returning when this whole thing is over'* (helper, male, 22 yrs.). The usual reaction was waiting for the situation to improve. Another option is long-term renting, but this is associated with its own risks.<sup>22</sup> A number of participants think that the epidemic will have a long-term negative effect on tourism for economic and health-related reasons, in contrast to those who think that because of the restrictions there will be a greater desire for travelling afterwards.

Based on the online discourse of private individuals, some of them think that even if tourism returns there will be long-term consequences that will make tourism different from what

22 'Owners aren't interested in long-term renting, especially not cheaply, because after doing this they can hardly get rid of tenants who have the right of tenancy. It is better and also associated with less risk to keep the flat empty: this way the costs are also lower' (online comment from Facebook).

it was before.<sup>23, 24</sup> Almost every participant had heard about Airbnb's COVID-19 regulations<sup>25</sup> since the situation had affected every position. Some of the interviewees think that Airbnb's COVID-19 regulations are not fair to hosts because they could no longer make any money and that they should get some form of reimbursement, while many other participants say that Airbnb is not their primary source of income. Those who were able to afford it paid some money to their workers, and a small number of interviewees even took out a loan to cover their expenses.

During the pandemic, largely because of the closed borders, almost none of the Airbnb hosts were able to provide their services the way they did before coronavirus. It seems that the two main options were either giving up on their Airbnb activities, or finding alternative ways to utilize their apartments. Empty apartments offered a wide range of possibilities. One remarkable example seems to have been motivated by solidarity and pure pro-social behavior: on March 14 a Facebook group was created called the *Budapest Airbnb Community for Healthcare Workers*. It aimed to meet the new demand for empty apartments. Since healthcare workers were faced not only with long working hours and working with infected people but also commuting, the amount of time they spent travelling between work and home multiplied. It seems that the following idea led to the formation of the group: *'In this situation caused by the pandemic, we want to help hospital workers not to worry about the health of their family members by making it possible for them to move away from their loved ones for the next few weeks. Members of the Airbnb community of Budapest have therefore decided to provide health-care workers who are in direct contact with Covid patients in hospitals with free apartments'* (Budapest Airbnb Community for Healthcare Workers group description).

## 6. Summary

In our research we mainly used qualitative methods to explore the main patterns of motivation, trust, risk, and selection mechanisms associated with Airbnb. The thematic approach (based on Braun and Clarke's method; 2006) was supplemented with online discourse analysis to obtain a broader view of the discussions, especially concerning the multiple effects of the COVID-19 crisis that affected Europe from mid-March 2020 onwards.

The qualitative analysis revealed that Airbnb is perceived to be a popular form of peer-to-peer accommodation platform prevalently associated with flexible forms of working conditions. Our recruitment strategy identified the main stakeholders; namely *owners, hosts, co-hosts and managers, and helpers*. As far as sources of motivation are concerned, we identified earning a profit to be the primary motivating factor, but meeting new people and getting to know different cultures were also mentioned by many of our interviewees.

In Hungary, as well as in most European countries (Farmaki et al. 2020), the COVID-19 crisis and the restrictions it entailed had a paralyzing effect on the entire tourism industry as well as on Airbnb, as international border closures or limitations were deemed necessary by governments for slowing the spread of the virus. Leasing Airbnb apartments for long-term periods appeared to be a viable option for maintaining the functioning of the sector, although

23 'Even if we successfully handle the Covid situation, distrust remains for a long time; also the withdrawal – the few tourists. The world won't be the same as it was once' (online comment on forum).

24 '[...] people aren't going to restaurants because they started to cook during the lockdown, so they don't go out to have lunch with colleagues but bring their own food to work... the market is transforming...'. (online comment on article).

25 <https://www.airbnb.com/help/article/2839/what-are-the-health-and-safety-requirements-for-airbnb-stays>



this created new types of risks. On the basis of solidarity, empty flats in Hungary, primarily in Budapest, were offered to healthcare workers through an online Facebook group.

We may conclude that institutional trust in Airbnb somewhat weakened because of the uncertainties associated with the COVID-19 related lockdown period. Airbnb's giving reimbursements to people who had to cancel their stays was intended to preserve both institutional and interpersonal trust, and Airbnb used this means of maintaining its reputation. On the other hand, aside from formal communication, employees could not get any information about when Airbnb would restart its operations.

On the one hand, most of our interviewees displayed positive attitudes towards Airbnb, while on the other hand, based on our online discourse analysis, attitudes towards the company are mixed. One group of people saw the virus as a natural way of cutting down an overdeveloped Airbnb sector that is making life harder for local people in many ways (prices, noise, a crowded inner city). They also tended to think that Airbnb is responsible for the high prices in the housing market. In contrast, another group of people were worried about the many workers whose livelihoods are based on Airbnb. Hosts are perceived to be the 'losers' of this period, especially those whose primary source of income was derived from their Airbnb business. Most helpers lost their jobs because there were simply no guests to work for.

Reflecting on our research questions concerning trust, it can be said that interpersonal trust between guests and hosts is crucial in this area, resulting in positive experiences for hosts in many cases. We found social trust towards Airbnb to be more ambiguous, as some interviewees claimed to have some concern with regard to its effect on the housing market. Finally, distributed trust in the platform and the ratings seemed to be significant, as ratings often served as a means of predicting guests' trustworthiness.

As far as the selection mechanism of hosts is concerned, multiple grounds for subtle forms of discrimination were explored throughout the interviews, even though participants did not mention any cases of discrimination when answering the direct questions about discriminatory selection mechanisms. However, when it came to spontaneously recalling their own experiences related to their work at Airbnb, the various quotations included in this section suggest that digital discrimination exists with Airbnb Budapest.

## 7. Conclusion and discussion

In this paper we aimed to assess Airbnb from a critical point of view, and based on the empirical results we identified some of its negative aspects. We partly agree with the 'sharewashing critique' formed by Tu (2017) and Schormair (2019) in relation to Airbnb – the claim that Airbnb is much more similar to a rental agency than to a home-sharing platform; however, many of our interviewees argued that their participation was motivated by the idea of sharing, pure hospitality, and having positive intercultural experiences, etc. On the other hand, when it comes to the issue of working conditions some of our interviewees argued that this type of job has a negative effect on their private life, and certain elements of precarious working conditions were identified as well. Interestingly, dissatisfaction with working conditions tended to be mentioned by people working in higher level positions as they complained more about having to invest more time and effort into doing their jobs properly.

Finally, we make some further comments on Airbnb's anti-discrimination policy and how this issue was perceived by our interviewees, as the core idea of our research – namely, the circle of trust, risks, and discrimination – seemed to involve a vicious circle, as well as because the research question on discrimination seemed to be the most controversial one in the light

of the qualitative results of our research. Considering the company's policy, it is obvious that it does not allow any kind of discrimination or differentiation, but a significant number of the interviewees have not heard about these regulations. Apart from being aware of concrete regulations, hosts know that discrimination is not tolerated by the platform, so we could hardly have identified overt forms of discrimination. Latent forms of discrimination and negative attitudes were identified in relation to numerous nationalities and minorities. Some of the interviewees found Europeans and citizens of neighboring countries to be more likeable than other guests, especially more than people from the Middle East or the Far East. A further issue regarding the company's antidiscrimination regulations was discovered: all of the hosts we interviewed said that they are respectful to people from foreign cultures, but a few of them still made some discriminative comments when they were asked about certain cultures or the activities of people from those cultures.

Based on our empirical results, we agree with Farmaki and Kladou (2020) that even though Airbnb implements an anti-discrimination policy, latent forms of discrimination as well as unconscious biases still exist during the operation of the platform. In line with the results of the Europe-wide qualitative research carried out by Farmaki and Kladou (2020), several Budapest-based Airbnb hosts also expressed the view that excluding certain types of guests was not equivalent to discrimination; rather, it was perceived to be a necessary tactic for safeguarding property and alleviating potential risks.

To sum up, although Airbnb has created a robust system where there is theoretically no room for discrimination, our qualitative research identified certain forms of discriminatory practices in the booking practice that can be labelled digital discrimination. Also, it is important to highlight that the aim of selecting a 'trustworthy guest' may be understood as a defensive strategy from the hosts' point of view.

Thus we present a final thought that may also be taken as a recommendation concerning the future antidiscrimination policy of Airbnb: if Airbnb regulations aim to reduce bias in selection by further restricting information about future guests (and hosts), and by pushing hosts to make instant booking the preferable option, this may have the reverse effect: the lack of information may create an information gap between hosts and guests that could be perceived as an increased risk and feeling of powerlessness by the hosts. In such a case, stereotype-based selection and statistical types of discrimination may become hosts' strategies for reducing this risk. Accordingly, it seems to be important for hosts to have a certain level of freedom to pre-select potential guests based on their personal information. On the other hand, the Open Doors policy that was launched in 2016 is a promising tool for fighting discrimination in relation to other forms of peer-to-peer accommodation, and on travel platforms as well.

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## Annex A: Supplementary research materials

Table A1: *Main topics of the summary template derived from the extended interview guideline*

1. Introduction, getting to know the interviewee
2. Participation and motivation
3. Jobs and working conditions
3.1. Please think about the period before mid-March, 2020. What activities did you participate in as the owner, the host, or as a helping person? Please think about the first half of 2020.
3.2. You work at Airbnb - which activities do you participate in, as owner, host or helping person?
4. Selection process and potential sources of discrimination: if the interviewee uses Airbnb as a host or (also) as a guest
5. Trust and risks before and during the crisis
5.1. Personal trust, personal experiences
5.2. Feedback
5.3. Trust in general
5.4. Guarantee of the platform, regulations
Attitudes towards Airbnb, new regulations and the sharing economy in general

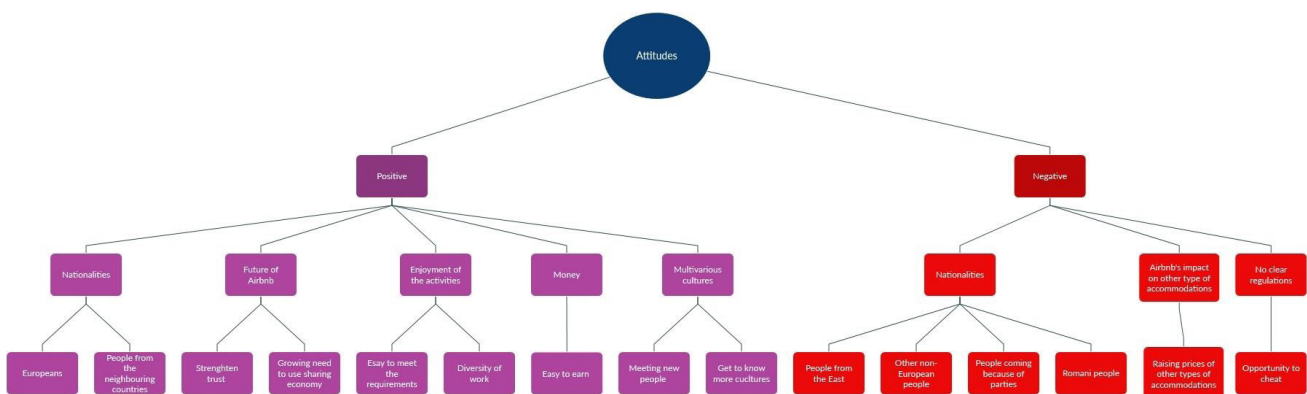
Table A2: *Follow-up guideline containing specific questions related to the COVID-19 crisis*

	Question
1.	What kind of changes occurred regarding the bookings? Questions to ask distinctly: March-May, 2020. To what extent did cancellations and delayed bookings occur? (cancellations and delays expressed in percentages, compared with the previous year's similar season and the general cancellation rate)
2.	Do cancellations have any typical characteristics? (E.g. nationality, number and compound of tourists like solo travelers vs families vs. groups of people coming to have fun.) Do people cancel their bookings only a few weeks, or several months earlier? What was the furthest cancellation in the future?
3.	Who are the remaining persons (who do not cancel their bookings)? To what extent did the number of guests change during the January--February-March-April period? What are the characteristics of the changes and the most typical reasons given for them?
4.	Do people communicate apart from the fact of cancelling? If the answer is yes, what reasons are mentioned besides coronavirus and travelling limitations? (E.g. Did cancellations occur in significant numbers before travel limitations referring to reasons unrelated to the coronavirus? Were there people who did not mention coronavirus as the reason for cancelling?)
5.	What are your strategies for managing this situation? (E.g. Is the apartment leased to students moving out of dormitories or to those who need to go into a 2-week quarantine because of their arrival from abroad?) Did long-term leasing (for general use or for office purposes) happen? Are you considering selling the apartment? What do you do with your increase in free time? Do you have another job or some other source of income, or are you planning to find a new one? Are you planning to do repair jobs in the apartment? How did you negotiate with the employees, employers, sub-agents? Are you a member of any Airbnb-related groups? If the answer is yes, which ones? What do these communities mean to you? Have they heard about any new initiatives?
6.	What do you think about the role of trust? Are you afraid of a decrease in trust in the long run (in general, e.g. concerning the tourism industry, and in personal ways, e.g. concerning your Airbnb apartment). What do you consider to be a decrease in trust with regards to guests and lessees? (E.g. Are they afraid of moving into the apartment? Are they asking for extra cleaning?)
7.	What do you think about how Airbnb manages the situation? Have you heard about their 'extenuating circumstances policy and the coronavirus' guideline, which was published on March 15? Subsequent to this policy, guests who cancel the booking get full reimbursement: Do you think this is fair? Moreover, hosts can cancel the booking without any sanctions, or having an impact on their Superhost classification: Do you think this is fair?

Table A3: *Socio-demographic profile of interviewees by type of interview (2020)*

ID	Interview type	Male/ Female	Age	Role in Airbnb	Interview date	Follow-up date	Duration
01	pre+post	Male	22	Hosting team	26, February, 2020	14, April 2020.	53+18
02	pre+post	Female	20	Host	25, February, 2020	06, April, 2020	54+28
03	pre	Female	40s	Host	26, February, 2020	-	52
04	pre+post	Female	23	Host	21, February, 2020	17, April, 2020	48+20
05	pre+post	Female	51	Primary co-host	09, March, 2020	22, May, 2020	63+
06	pre	Female	45	Host	27, February, 2020	13, May, 2020	82+
07	pre+post	Male	38	Primary co-host	October, 2019.	23, June, 2020	70+50
08	pre+post	Male	42	Host	06, March, 2020	09, April, 2020	87+
09	pre+post	Female	55	Host	11, March, 2020	10, April, 2020	68+
10	pre+post	Female	23	Hosting team	31, March 2020	16, April 2020	41+22
11	pre+post	Female	24	Hosting team	27, March, 2020	25, April, 2020	41+14
12	pre+post	Male	22	Host	31, March, 2020	18, April, 2020	41+24
13	pre	Male	24	Helper	12, March, 2020	-	38
14	pre+post	Female	58	Host	30, March, 2020	02, April, 2020	55+33
15	pre	Male	24	Host	18, March, 2020	-	54
16	extended	Male	19	Primary co-host	01, April, 2020	-	98
17	extended	Female	64	Host	21, April, 2020	-	46
18	extended	Male	38	Host	27, March, 2020	-	116
19	extended	Female	29	Host	22, May, 2020	-	61
20	extended	Female	44	Host	21, May, 2020	-	82
21	extended	Female	46	Hosting team	23, May, 2020	-	71

## Annex B: Supplementary materials for the analysis

Figure B1: *Thematic tree based on 21 detailed interviews: summary*

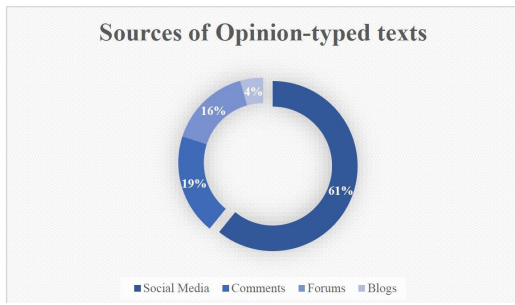


Figure B2: Sources of opinion-type texts

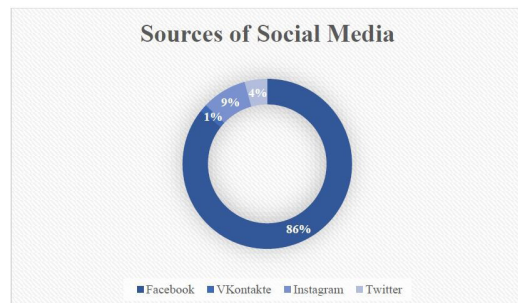


Figure B3: Detailed sources of texts from Social Media

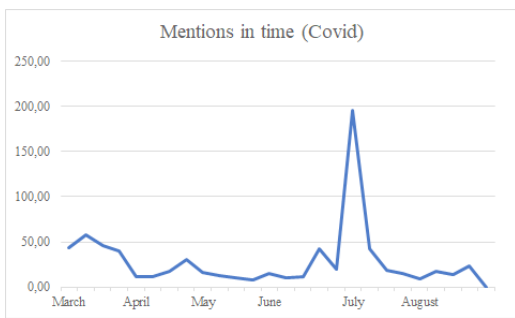


Figure B4: Number of all mentions (Covid and Airbnb)

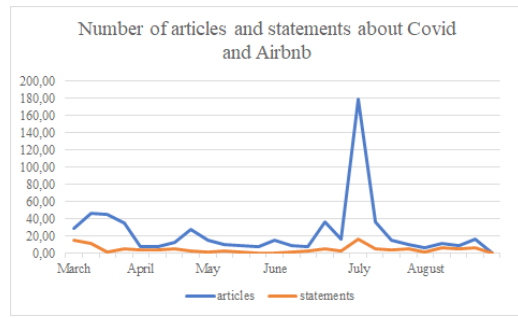


Figure B5: Number of mentions differentiated by type of text



Figure B6: Keyword cloud for the top 25 keywords regarding "Covid" and "Airbnb"