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INFLUENCE OF CUSTOMER TRUST AND PERCEIVED RISK TO WILLINGNESS TO REVISIT IN AIRBNB ACCOMMODATION

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Abstract:

As Airbnb continues to grow in popularity as a lodging option, understanding what drives customer trust and perceived risk plays a critical role in shaping revisit behavior. This study investigates how these two factors influence the willingness to revisit Airbnb accommodations among users. Using a descriptive-quantitative research design, a survey was administered to 385 respondents to measure levels of customer trust (perceived usefulness, ability, ease of use, and integrity) and perceived risks (psychological, performance, physical, convenience, and social). The results revealed that customer trust, especially perceived usefulness, had a strong positive impact on the intention to revisit, while psychological risk had the most notable negative effect. The regression model showed that 67.2% of the variance in willingness to revisit could be explained by the independent variables, highlighting the greater influence of trust over risk in customer decision-making. These findings emphasize the importance of building customer trust while minimizing perceived risks to encourage continued use of Airbnb.

SDG Indicator: #8 (Decent Work and Economic Growth), #9 (Industry, Innovation and Infrastructure)

Keywords: Airbnb, customer trust, perceived risk, revisit intention

1. Introduction

Airbnb, a new kind of accommodation sometimes referred to as a sharing economy or peer-to-peer (P2P) business, has emerged as the industry leader in the hospitality sector. The concept of offering affordable rooms to regular citizens has produced a tremendous

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impact on the hospitality sector (An, Suh, and Eck, 2019, p.145). The peer-to-peer accommodation is expanding in several popular tourist locations, and it is a competitive option for hotels' typical accommodation services (Ratilla, Dey, and Chovancova, 2023, p.301). Among all the peer-to-peer lodging platforms in the United States, Airbnb stands out as one of the most prosperous pioneers of this business model (Hsieh, Chen, and Yin, 2022, np). With 7 million properties available in over 100,000 cities spread across 220 different nations, Airbnb boasted 750 million guests served in 2020 (Jun, 2020, p.1). The rapid growth of Airbnb has further resulted in a change in the demand for accommodation in urban areas, with a rise in temporary rentals in popular urban tourist destinations. Between 2013 and 2025, the global peer-to-peer accommodation sector is expected to grow at an annual rate of 31%, which is six times faster than the growth of traditional bed and breakfast and hostel industries (Kuhzady, Seyfi, & Béal, 2022, p.2).

Trust has frequently been highlighted as a primary obstacle in the sharing economy, particularly within peer-to-peer accommodations. This challenge stems from underlying distrust between strangers and heightened concerns over privacy. As peer-to-peer accommodation platforms grow quickly, many struggle with low trust levels, which has greatly discouraged numerous potential guests from participating. (Ye *et al.*, 2019, p.2). Interacting with strangers makes sharing private accommodations inherently more uncertain than traditional lodging options like hotels, resorts, and bed-and-breakfasts (Hsieh, Chen, and Yin, 2022, np). This uncertainty arises from guests' inability to evaluate one another's trustworthiness, leading to unexpected situations. A recent example involved a nineteen-year-old who was sexually assaulted by his Airbnb host while visiting Madrid. Although the concept of sharing relies on mutual trust between participants, negative experiences can occur, resulting in increased mistrust and discouraging travelers from choosing Airbnb over conventional lodging options (Sthapit and Björk, 2019, p.245).

Consequently, it has been discovered that some visitors are deterred from using peer-to-peer accommodations because of their perception of risk (Hsieh, Chen, and Yin, 2022, np). Several complaints have been made by Airbnb users against hosts who have failed to show up, canceled reservations just before check-in, failed to provide the amenities or items listed in the listing description, the property did not maintain a satisfactory level of cleanliness, and the number of bedrooms and bathrooms listed was inaccurate (Jun, 2020, p.1-2). In addition to financial loss and unreliable strangers, users of the sharing economy, such as Airbnb, face the danger of encountering unreliable hosts or even threats to their physical safety (Sthapit and Björk, 2019, p.245). Recently, major concerns about security, safety, and prejudice have surfaced. Potential clients have been exposed to several terrifying accounts regarding Airbnb via social media and news outlets. In addition to reports of sexual assaults and fraudulent listings, there are also numerous incidents related to physical safety risks. Due to a malfunctioning heater that released toxic gas into the room, a Canadian woman tragically passed away while staying at an Airbnb rental in Taiwan. Additionally, an IT specialist from Melbourne experienced a significant financial loss due to a fraudulent listing for a Hawaiian villa. Furthermore,

during a snowfall, an Airbnb owner turned away an Asian American woman based solely on her race. These instances have sparked a global discussion regarding Airbnb's corporate obligations. This ought to have a detrimental effect on how prospective guests see Airbnb. Nevertheless, not much study has been done on how customers perceive risk and how it affects their use of Airbnb (Jun, 2020, p.2-4).

In the Philippines, customer experiences with certain Airbnb accommodations have reflected various perceived risks that can negatively affect their willingness to revisit. For instance, a study on Eugene's Place Villa in Baler highlighted customer concerns such as old and damaged furniture and appliances, inconsistent water supply, leaky toilet fixtures, and inaccurate directions during check-in and check-out. Additionally, guests reported that the pictures online did not match the actual condition of the property, and that the host and staff were often unresponsive, especially during peak seasons and holidays (Ramos, Tanes, and Esplanada, 2022, p.162).

Currently, there is a knowledge gap in the literature on Airbnb's presence in the Philippines. Despite Airbnb's entrance into the Philippine market eight years ago, research remains limited (Tumbali, 2020, p.107-108). As the platform grows, themes like trust, pricing, and impacts on destinations have become increasingly important (Ding, Niu, and Choo, 2023, p.1).

This study aims to fill the gap by assessing the influence of customer trust and perceived risk on guests' willingness to revisit Airbnb accommodations. Specifically, it attempts to answer the following questions: What is the level of customer trust in Airbnb accommodations in terms of integrity, ability, social presence, trust in the platform, perceived usefulness, and perceived ease of use? What is the level of perceived risk in Airbnb accommodations in terms of performance risk, physical risk, social risk, convenience risk, and psychological risk? What is the level of willingness of guests to revisit Airbnb accommodations? What is the relationship between customer trust and perceived risk? To address this, the following null hypothesis was formulated and tested at a significance level of 0.05: HO1: There is a relationship between customer trust and perceived risk.

The findings of this study will provide valuable insights for Airbnb hosts, platforms, and users. It will help hosts develop strategies that enhance customer trust and mitigate perceived risks, thereby improving service quality and encouraging repeat bookings. This research will also benefit users by offering insights into what influences their trust and willingness to revisit Airbnb accommodations, leading to a more satisfying and trustworthy experience. The study will also assist the Davao City Tourism Operations Office in shaping policies and initiatives to promote responsible and sustainable tourism practices. Furthermore, the study will benefit future scholars by enhancing the understanding of Airbnb's impact in the Philippines. Conversely, this research aligns with SDG 8: Decent Work and Economic Growth, as it fosters inclusive economic growth within the tourism and hospitality sector and SDG 9: Industry, Innovation, and Infrastructure, by how technological innovation and platform development affect trust and customer behavior.

2. Literature Review

E-commerce and the sharing economy in general depend heavily on trust. In the study of Kapil (2022, p.148), integrity and ability were adopted from the various proposed dimensions of trust based on the scope of the research as formative first-order constructs to measure and explore a comprehensive understanding of overall trust. Integrity refers to the trustor's belief that the trustee adheres to a set of values acceptable to the trustor. Ability encompasses the skills, abilities, and attributes that enable an individual or entity to exert influence effectively in a particular area (Wang, Asaad, and Filieri, 2020, np).

Furthermore, peer-to-peer accommodation faces challenges in establishing customer trust due to the lack of physical presence and automation in online marketplaces. The research conducted by Ye et al. (2019, pp. 2-3) discusses how customer trust in peer-to-peer (P2P) accommodation platforms can be measured through factors such as social presence, trust in the platform, perceived usefulness, and ease of use. Social presence is viewed as an attribute of the platform, influencing the formation of trust, which is not solely based on the platform's utility. Studies suggest that increased social presence can enhance online trust and encourage re-purchasing intention. Increased social presence can enhance the task performance of the platform, including its perceived usefulness and ease of use, and thus increase user trust. This is supported by empirical findings that perceived usefulness and ease-of-use are important predictors of consumer trust in mobile commerce.

The study by Lee and Deale (2021, pp. 228-229) explores perceived risk in the context of sharing services, focusing on social, physical, performance, and convenience risks. Perceived risk is more significant for services due to their intangibility and consumer involvement. The uncertainty-risk-value framework identifies perceived information asymmetry, technology uncertainty, regulatory uncertainty, and service intangibility as the main determinants of perceived risk. Consequently, in the study of Jun (2020, p.3-4), Jacoby and Kaplan's six constructs were employed to measure perceived risk in the context of Airbnb usage. Building upon this foundation, six distinct types associated with perceived risk were identified: performance, financial, physical, psychological, social, and time risks.

The willingness to choose the same destination reflects an individual's intention to revisit. According to the study of Hong *et al.* (2021, p.34), a customer's intention to continue using a product or service or to return to a store is a crucial measure of their level of satisfaction or dissatisfaction, as well as their likelihood of remaining loyal to the current provider in the future. Consequently, the intention to revisit is essential for assessing the effectiveness of marketing relationships, as it measures the likelihood of forming a long-term connection. Previous research indicates that the intention to return is significantly impacted by positive events.

The significance of trust in influencing consumer behavior in the sharing economy is further emphasized by Zubair *et al.* (2022, p.4), who noted that consumers with higher trust in a platform tend to develop greater optimism toward repurchasing, as trust fosters

satisfaction and continuance intention. Similarly, Wang, Asaad, and Filieri (2020, np) confirmed that trust is a fundamental determinant of loyalty and sustained participation in sharing economy platforms such as Airbnb. On the other hand, Kapil (2022, p.149) highlighted that perceived risk exerts a direct negative influence on participation intention within the sharing economy. In line with this, Mohsin and Lengler (2021, p.13) found that risk perception plays a crucial role in shaping customer satisfaction and repurchase intention, particularly in online platforms like Airbnb. Furthermore, Cui *et al.* (2020, p.312) stressed that in the peer-to-peer accommodation sector, risk perception not only weakens customers' perceptions of e-service quality and trust but also directly reduces their behavioral intention to engage with the platform.

The Theory of Planned Behavior (TPB) is a widely used framework for understanding behavioral intentions. It posits that three key components influence intention: attitude, subjective norms, and perceived behavioral control. Specifically, subjective norms relate to an individual's perception of social pressures, perceived behavioral control refers to the individual's assessment of the ease or difficulty of performing a behavior, and attitude reflects their willingness to engage in a specific activity. According to TPB, these three factors collectively impact behavior, but intention serves as a mediating variable. In the context of tourism and hospitality research, TPB is frequently employed to investigate travelers' behavioral intentions regarding various activities, such as choosing destinations, staying in eco-friendly accommodations, and participating in experiences related to medical tourism, cultural heritage tourism, and wine tourism (Tajeddini *et al.*, 2021, p.7).

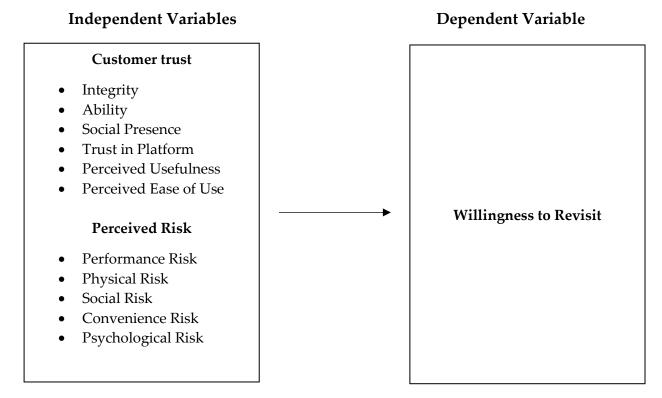


Figure 1: The Conceptual Framework Introducing the Variables

The Theory of Planned Behavior (TPB) offers critical frameworks for understanding how customer trust and perceived risk influence intentions to revisit Airbnb accommodations. TPB provides insight into how guests' attitudes, social influences (subjective norms), and perceived ease of booking (behavioral control) shape their intentions. This theory supports the study by interpreting the interplay between trust, perceived risk, and revisit intentions, highlighting the underlying behavioral drivers in Airbnb users' decision-making processes.

3. Methods

3.1 Research Respondents

The users of Airbnb accommodation in Davao City are the research subject of this study. The respondents of this study are individuals aged 18 and above who have used Airbnb accommodations in Davao City at least once within the last three years. This criterion ensures that participants have recent and relevant experiences that can accurately reflect perceptions of trust, perceived risk, and willingness to revisit. The study comprises 385 respondents, determined using the Cochran's formula to estimate the required sample size, which is based on a 95% confidence level and a 5% margin of error. Respondents were chosen through a non-probability sampling method called convenience sampling. This sampling technique allowed the researchers to easily access individuals who are readily available and willing to participate.

Table 1 presents the 385 respondents' demographic characteristics, including age, sex, civil status, educational background, Airbnb usage per year, and reasons for choosing the platform. In terms of sex, the majority were female (63.6%), while 36.4% were male. The largest age group was 18-27 years old (73.0%), aligning with the study of Garg (2020, p. 61), which found that young adults in the 19–28 age group with university education are the most frequent users of Airbnb. The study further describes them as key participants in the sharing economy and that young users are the foremost consumers that could contribute to the future growth of Airbnb, as they have just begun independent travel, which is expected to continue in the coming years. Most respondents were single (84.7%), and nearly half were undergraduate students (47.0%), followed closely by graduates (45.2%). The most common usage frequency was 2-3 times per year (50.6%). Affordability was the top reason for choosing Airbnb (38.2%), suggesting that cost is a major deciding factor. This is supported by the study of Ho, Chen, and Li (2023, p.7), who emphasized that price plays a primary role in accommodation choice like Airbnb, reinforcing the idea that affordability is a crucial factor influencing travelers' decisions.

Table 1: Characteristics of 385 respondents included in the survey

Profile Variables	f	%
Age	1	
18-27	281	73.0
28-37	85	22.1
38-47	15	3.9
48-57	4	1.0
Sex		
Male	140	36.4
Female	245	63.6
Civil Status		
Single	326	84.7
Married	55	14.3
Widow(er)	4	1.0
Educational Attainment		
High School	6	1.6
Technical or Vocational	4	1.0
Undergraduate	181	47.0
Graduate	174	45.2
Post-Graduate	20	5.2
Frequency using Airbnb Per Year		
Less than once	136	35.3
2-3 times	195	50.6
4-5 times	37	9.6
6-10 times	10	2.6
More than 11 times	7	1.8
Reason for Booking Airbnb	_	
Affordable	147	38.2
Authenticity	22	5.7
Amenities	47	12.2
Other	33	8.6

4. Research Instrument

In this study, an adapted questionnaire was employed from the study of Kapil (2022), Ye et al. (2019), Park and Tussyadiah (2020), Jun (2020), Lee and Deale (2021), and Hong et al. (2021). The current study's questionnaire is divided into four parts: the profile of the respondents, determining customer trust, perceived risk, and willingness to revisit Airbnb accommodation. Additionally, the researchers utilized a 5-point Likert scale to gather quantitative data, which includes the following responses: (5) strongly agree, (4) agree, (3) neutral, (2) disagree, and (1) strongly disagree.

The scale used for interpreting the independent variables is presented below:

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Range of Means	Description	Interpretation		
4.20 F.00		This means that the customer trust and		
4.20 - 5.00	Strongly Agree	the perceived risk manifested is very high.		
2.40 4.10	A =====	This means that the customer trust and		
3.40 - 4.19	Agree	the perceived risk manifested is high.		
2.60 2.20	Nontral	This means that the customer trust and		
2.60 - 3.39	Neutral	the perceived risk manifested is moderate.		
1.00 2.50	This means that the customer trust a			
1.80 - 2.59	Disagree	the perceived risk manifested is low.		
1.00 - 1.79	Cimanala Diagram	This means that the customer trust and		
	Strongly Disagree	the perceived risk manifested is very low.		

The scale used to interpret the dependent variable is presented below:

Range of Means	Description	Interpretation		
4.20 - 5.00	Strongly Agree	This means that the willingness to		
4.20 - 3.00	Strongry Agree	revisit is very high.		
3.40 - 4.19	Agree	This means that the willingness to		
3.40 - 4.19	Agree	revisit is high.		
2.60 - 3.39	Neutral	This means that the willingness to		
2.00 - 3.39	Neutrai	revisit is moderate.		
1.80 - 2.59	Disagras	This means that the willingness to		
1.80 - 2.39	Disagree	revisit is low.		
1.00 - 1.79	Cturen alar Disa arras	This means that the willingness to		
1.00 - 1.79	Strongly Disagree	revisit is very low.		

4.1 Research Design

The study employed a quantitative approach for data collection and analysis. This approach had aimed to explore respondents' trust, perceived risk, and willingness to revisit Airbnb accommodations through a systematic and objective examination of the phenomenon. By applying statistical and logical analyses to the aggregated data, the study sought to draw meaningful conclusions about these variables and their interrelationships (Ahmad *et al.*, 2019, p.2828).

The following steps were observed in the implementation of the study. First, the researchers sought approval to conduct the study by sending a letter, endorsed by the Dean of the College of Hospitality Education, to the managers of an Airbnb accommodation establishment in Davao City. The letter requested permission to conduct a survey among the users of these Airbnb accommodation establishments. The researchers obtained individual consent from the respondents and sought their permission before beginning the data collection process. And in order to guarantee clarity, questionnaires were distributed and explained.

The researchers utilized descriptive statistics, specifically the mean, to gauge the levels of customer trust, perceived risk, and willingness to revisit among Airbnb users. Pearson's R was employed to examine the correlation between customer trust and perceived risk, enabling an understanding of the strength and direction of their

relationship. Regression analysis was used to model and investigate the relationship between the dependent variable (willingness to revisit) and the independent variables (customer trust and perceived risk). This method is commonly employed to analyze cause-and-effect dynamics among variables and to generate predictions and estimates grounded in empirical data (Tyagi, Rane, and Manry, 2022, p.2).

5. Results and Discussions

Table 2 presents the level of customer trust in Airbnb accommodations based on various trust indicators. Perceived Usefulness received the highest mean score of 4.42 (SD = 0.70), categorized as strongly agree. Ability follows with a mean score of 4.32 (SD = 0.73), also classified as strongly agree. Lastly, Perceived Ease of Use has a mean score of 4.30 (SD = 0.72), categorized as strongly agree. These dimensions reflect the functional and practical value of Airbnb as a platform. Perceived Usefulness, which ranked the highest, indicates that customers find Airbnb helpful in searching and booking accommodations. This aligns with questionnaire items emphasizing ease of finding relevant information, simplifying the booking process, and providing value for travel planning. Similarly, the high mean score in Ability shows that customers recognize Airbnb's competence in delivering excellent service and understanding the market. Ease of Use, with a strong rating, points to the user-friendly nature of the platform even for first-time users. Overall, these results imply that the technological efficiency and perceived value of Airbnb strongly contribute to building customer trust. This finding is supported by Quoquab and Mohammad (2022, p.63), who emphasized that rich and helpful information reduces uncertainty and inspires trust; Ozdemir and Sonmezay (2020, p.809), who highlighted that platform competence builds trust through operational capabilities; and Cui et al. (2020, p.311), who confirmed that e-service quality, particularly ease of use has a direct positive effect on trust and behavioral intention.

Other trust indicators received slightly lower but still positive evaluations, including Social Presence, which received a mean score of 4.14 (SD = 0.76), which is interpreted as agree. Trust in Platform also received a mean score of 4.14 (SD = 0.66), interpreted as agree. Integrity scored the lowest among all indicators, with a mean of 4.12 (SD = 0.67), though still interpreted as "agree." These dimensions are more focused on the emotional and ethical side of trust. The score for Social Presence suggests that customers perceive Airbnb as warm, personal, and capable of fostering meaningful host-guest interactions, contributing to relational trust. Trust in Platform reflects confidence in Airbnb's ability to provide reliable, safe, and consistent services, while the relatively lower mean score in Integrity indicates that while Airbnb is generally seen as honest, some users may remain cautious about the sincerity and ethical transparency of the platform. Overall, these results show that emotional connection and perceived ethical behavior also play vital roles in sustaining customer trust. These results align with Ye *et al.* (2019, p.8), who found that social presence enhances user trust through meaningful engagement; Park and Tussyadiah (2019, np), who emphasized that trust-building

measures like safety policies and platform credibility contribute to trust in peer-to-peer services; and Ozdemir and Sonmezay (2020, p.817), who stressed that integrity—such as privacy protection and ethical transparency—plays a key role in solidifying consumer trust.

The overall mean score for customer trust in Airbnb is 4.24 (SD = 0.61), categorized as strongly agree, indicating a strong level of trust across all indicators. A consistently high level of trust across multiple dimensions indicates that users feel secure, confident, and satisfied with their experience on the platform, reinforcing Airbnb's reputation as a trusted choice in peer-to-peer accommodations. This is supported by the findings of Cui *et al.* (2020, p.311), which indicated that e-service quality has a direct effect on eTrust and behavior intention in peer-to-peer accommodation platforms. Wang, Asaad, and Filieri (2020, np) also noted that technical enablers and system quality are strong determinants of trust towards sharing economy platforms. Ozdemir and Sonmezay (2020, p.817) further confirmed that business competence, reliability, and integrity work together to enhance overall consumer trust in e-commerce systems.

Table 2: Level of Customer Trust in Airbild Accommodation (n=383)							
Indicators	Mean	Standard Deviation	Descriptive Interpretation				
Integrity	4.12	0.67	Agree				
Ability	4.32	0.73	Strongly Agree				
Social Presence	4.14	0.76	Agree				
Trust in Platform	4.14	0.66	Agree				
Perceived Usefulness	4.42	0.70	Strongly Agree				
Perceived Ease of Use	4.30	0.72	Strongly Agree				
Overall	4 24	0.61	Strongly Agree				

Table 2: Level of Customer Trust in Airbnb Accommodation (n=385)

Table 3 presents the level of perceived risk in Airbnb accommodations. As shown in the table, Psychological Risk received the highest mean score of 4.07 (SD = 0.88), followed by Social Risk with a mean of 3.96 (SD = 0.89), both interpreted as agree. These dimensions represent the emotional and social discomfort that users may associate with Airbnb. The high psychological risk score suggests that many respondents feel uneasiness, anxiety, or stress when staying at an Airbnb, potentially due to safety concerns or unfamiliar environments. Similarly, the agreement level on social risk implies a sensitivity to social judgment, where guests fear being perceived as cheap or making an inferior accommodation choice. These findings highlight that beyond functionality, users weigh emotional and reputational outcomes when choosing peer-to-peer lodging. This result aligns with Malazizi, Alipour, and Olya (2018, p.9), who found that users often experience anxiety due to uncertainty and limited control over their stay, especially in the absence of traditional hospitality guarantees; and Lee, Erdogan, and Hong (2021, p. 3), who emphasized that social norms and collective opinions impact booking decisions, particularly when social influence leads consumers to adjust their behavior to meet perceived expectations.

Physical Risk and Convenience Risk both received mean scores interpreted as neutral, with a mean score of 3.04 (SD = 1.10) and 2.86 (SD = 0.94), respectively. These

dimensions are more practical in nature, relating to safety, hygiene, ease of booking, and service support. The neutral interpretation suggests a balanced view among respondents, while some may be concerned about cleanliness, security, or the inconvenience of booking processes, others feel adequately reassured by Airbnb's systems or personal experiences. The neutrality could also reflect Airbnb's continued efforts in improving host verification, cleanliness standards, and user-friendly features. These results align with Agina *et al.* (2023, p.4), who highlighted that, unlike hotels, Airbnb lacks strict safety standards, making guests reliant on hosts for their security, raising legitimate safety concerns. Yi, Yuan, and Yoo (2020, p.4) further emphasized the reality of physical threats through media-reported incidents such as theft and assault, indicating that safety lapses in the sharing economy can pose real harm. Reinhold and Dolnicar (2018, p.42) also noted that Airbnb has introduced features such as personalized search tools and platform optimization to improve convenience, which may help reduce such concerns over time.

Performance Risk received the lowest mean score of 2.47 (SD = 1.07), interpreted as disagree. This suggests that respondents generally believe Airbnb listings are accurate and that the service quality is dependable. This low mean score suggests that users trust the platform's ability to present listings truthfully and consistently. This finding is supported by Lee and Tse (2021, p.30), who noted that Airbnb's transparency initiatives, such as interactive media and improved listing accuracy, help reduce performance-related uncertainty. Their study also highlighted platform policies like check-in improvements and penalties for unreliable hosts, which have helped establish credibility in the accuracy and consistency of Airbnb listings. These efforts likely explain why most respondents do not view this dimension as a major concern.

The overall mean score for perceived risk in Airbnb accommodations is 3.28 (SD = 0.72), interpreted as neutral. This reflects a balanced perception among respondents—while some dimensions of risk, particularly psychological and social, raise concern, other risks, such as performance and convenience are perceived as minimal or manageable. The findings suggest that while Airbnb has successfully addressed operational and functional risks through platform design and trust mechanisms, emotional and social concerns remain a challenge. This aligns with Agina *et al.* (2023, p.11), who asserted that the nature of Airbnb's host-driven model creates unique perceived risks, particularly psychological, social, and physical, that influence travelers' decision-making in the peer-to-peer accommodation space. Given that Airbnb operates outside standardized hospitality regulations and relies heavily on individual hosts, concerns regarding security, service quality, and convenience remain key considerations for travelers.

Table 3: Level of Perceived Risk in Airbnb Accommodation (n=385)

Indicators	Mean	Standard Deviation	Descriptive Interpretation
Performance Risk	2.47	1.07	Disagree
Physical Risk	3.04	1.10	Neutral
Social Risk	3.96	0.89	Agree
Convenience Risk	2.86	0.94	Neutral
Psychological Risk	4.07	0.88	Agree
Overall	3.28	0.72	Neutral

Table 4 presents the level of willingness to revisit Airbnb accommodations among respondents, measured through five specific intention-based items. The overall mean score is 4.36 (SD = 0.76), categorized as strongly agree, indicating that respondents express a strong likelihood to use Airbnb again and to recommend it to others. Among the individual items, the highest mean score is from those who expressed interest in learning more about Airbnb for future vacations (M = 4.43, SD = 0.79), followed closely by those planning to use Airbnb again soon (M = 4.42, SD = 0.86) and considering Airbnb for their next trip (M = 4.38, SD = 0.88). These scores reflect a high level of user commitment and positive sentiment toward the platform. Respondents also strongly agreed with recommending Airbnb (M = 4.25, SD = 0.85) and sharing positive feedback with others (M = 4.34, SD = 0.84), suggesting that positive experiences extend to word-of-mouth marketing and brand advocacy. These results show that overall user satisfaction, trust, and perceived value are crucial in influencing Airbnb users' intention to return.

This aligns with Tran, Wen, and Gugenishvili (2023, np), who found that customer trust in both the Airbnb host and the platform enhances brand likeability, ultimately fostering brand loyalty and repeat usage. Similarly, An, Suh, and Eck (2019, p.157) highlighted that higher satisfaction levels significantly predict future usage intention. Moreover, Nobre Pereira *et al.* (2024, p.11) emphasized that rational, emotional, and social factors collectively drive consumers' desire and intention to revisit Airbnb. These findings reinforce the notion that positive platform experiences translate into sustained consumer loyalty in peer-to-peer accommodation services. Lastly, Malazizi, Alipour, and Olya (2018, p.3) stressed that in the sharing economy, consumer behavior is influenced not just by price or convenience, but by the interplay of trust, perceived risk, and satisfaction—factors that clearly shape the strong revisit intention among Airbnb users in this study.

Table 4. Level of Willingness to Revisit in Airbnb Accommodation (n=385)

Indicators	Mean	Standard Deviation	Descriptive Interpretation
Revisit Intention	4.36	0.76	Strongly Agree

The correlation analysis between customer trust dimensions and perceived risk factors in Airbnb accommodation revealed several significant relationships. It was found that Integrity had a significant positive correlation with Social Risk (r = 0.168, p<0.01) and Psychological Risk (r = 0.233, p<0.01). This suggests that customers who trust Airbnb's integrity, such as believing that Airbnb keeps its promises and provides honest information, tend to perceive higher social and psychological risks, such as worrying about being judged for choosing Airbnb or feeling anxious during their stay. Similarly, Ability was significantly positively correlated with Social Risk (r = 0.195, p<0.01) and Psychological Risk (r = 0.295, p<0.01), and negatively correlated with Performance Risk (r = 0.111, p<0.05). This indicates that customers who perceive Airbnb as competent and knowledgeable tend to recognize risks related to social judgment and emotional discomfort, but also perceive less risk regarding mismatches between listings and actual accommodations. Trust in Platform also showed significant positive correlations with

Social Risk (r = 0.135, p < 0.01), Convenience Risk (r = 0.144, p < 0.01), and Psychological Risk (r = 0.304, p < 0.01), implying that even with trust in the platform's reliability, concerns about booking difficulties and emotional unease still arise. Moreover, Perceived Usefulness was significantly negatively correlated with Performance Risk (r = -0.209, p < 0.01) and positively correlated with Social Risk (r = 0.183, p < 0.01) and Psychological Risk (r = 0.347, p < 0.01), suggesting that while users who find Airbnb useful worry less about mismatched accommodations, they are still cautious about others' opinions and emotional risks. Lastly, Perceived Ease of Use was significantly negatively correlated with Performance Risk (r = -0.239, p < 0.01) and positively correlated with Psychological Risk (r = 0.251, p < 0.01), indicating that ease of navigation and booking reduces performance-related worries but does not eliminate emotional concerns.

On the other hand, several customer trust dimensions demonstrated no significant relationships with perceived risk factors. Integrity was not significantly correlated with Performance Risk (r = -0.062, p>0.05), Physical Risk (r = 0.001, p>0.05), and Convenience Risk (r = 0.001, p>0.05), suggesting that beliefs about Airbnb's honesty and reliability do not significantly influence concerns about performance discrepancies, physical safety, or booking convenience. Ability also showed no significant relationship with Physical Risk (r = 0.008, p>0.05) and Convenience Risk (r = 0.021, p>0.05), meaning customers' views on Airbnb's competence do not impact their perception of these risks. Additionally, Social Presence was not significantly correlated with any risk dimensions except Psychological Risk, implying that the humanized and personal feel of Airbnb does not significantly affect users' views on performance, physical security, social image, or convenience issues. Trust in Platform was not significantly related to Performance Risk (r = -0.021, p>0.05) and Physical Risk (r = 0.092, p>0.05), showing that general trust in Airbnb's reliability does not lessen these risks. Furthermore, Perceived Usefulness was not significantly correlated with Physical Risk (r = -0.063, p>0.05) and Convenience Risk (r = -0.023, p>0.05), and Perceived Ease of Use showed no significant correlation with Physical Risk (r = -0.095, p>0.05), Social Risk (r = 0.078, p>0.05), and Convenience Risk (r = -0.021, p>0.05). These findings imply that although users may find the platform useful and easy to navigate, these perceptions alone do not guarantee reduced concerns about physical threats, social judgment, or booking inconveniences.

The overall relationship between Customer Trust and Perceived Risk was found to be low and not significant, with its computed r-value of 0.085 and p≥0.05. This denotes a very slight positive relationship that is not statistically significant. Thus, the null hypothesis stating that there is a significant relationship between customer trust and perceived risk in Airbnb accommodation is rejected. Customers' overall trust in Airbnb, encompassing factors like integrity, ability, social presence, and perceived usefulness, does not strongly influence their perceived risks, such as performance inconsistencies, physical threats, social judgments, inconvenience, and psychological discomfort. This finding supports the prior study of Marth, Hartl, and Penz (2022, p. 1261), which found that trust-building measures had neither a significant influence on risk perception as a

mediator nor on behavioral intention. This means that variations in customer trust do not strongly correspond to changes in perceived risk.

	Perceived Risk						
Customer Trust	Performance			Convenience	Psycho-	0 11	
	Risk	Risk	Risk	Risk	logical Risk	Overall	
Integrity	-0.062	0.001	0.168**	0.001	0.233**	0.080	
Ability	-0.111*	0.008	0.195**	0.021	0.295**	0.095	
Social Presence	0.085	0.040	0.040	0.094	0.258**	0.084	
Trust in Platform	-0.021	0.092	0.135**	0.144**	0.304**	0.167**	
Perceived Usefulness	-0.209**	-0.063	0.183**	-0.023	0.347**	0.042	
Perceived Ease of Use	-0.239**	-0.095	0.078	-0.021	0.251**	-0.024	
Overall	-0.142**	-0.004	0.153**	0.042	0.325**	0.085	

Table 5: Correlation Matrix between Customer Trust and Perceived Risk in Airbnb Accommodation (n=385)

Table 6 presents the regression analysis showing the influence of customer trust and perceived risk indicators on the willingness to revisit Airbnb accommodations. The result revealed that customer trust in terms of Ability significantly predicts willingness to revisit (β = 0.118, p < 0.05), indicating that Airbnb's competence in providing quality service encourages users to return. Similarly, Trust in Platform (β = 0.150, p < 0.05) also significantly influences revisit intention, suggesting that customer confidence in the reliability and safety of Airbnb contributes to their decision to revisit.

Among all the predictors, Perceived Usefulness had the highest standardized beta coefficient (β = 0.352, p < 0.05), indicating that the usefulness of the platform, such as the ease of finding and booking accommodations, is the strongest positive factor influencing willingness to revisit. Perceived Ease of Use (β = 0.162, p < 0.05) also shows a significant relationship, highlighting that users are more inclined to return when the platform is user-friendly and accessible.

In contrast, Performance Risk (β = -0.142, p < 0.05), Convenience Risk (β = -0.186, p < 0.05), and Psychological Risk (β = -0.257, p < 0.05) negatively and significantly affect the willingness to revisit. This suggests that the more users are concerned about the inconsistency of services, difficulty in convenience, and emotional discomfort when using Airbnb, the less likely they are to revisit. Although Physical Risk had a negative coefficient (β = -0.136), it did not reach statistical significance at the 0.05 level, implying that safety concerns may not play a major role in influencing revisit intention in this context.

The model's R² value of 0.672 indicates that 67.2% of the variance in Willingness to Revisit is explained by the independent variables included in the study. The remaining 32.8% represents unexplained variance, which accounts for other factors that may influence revisit intention but were not measured in this study.

These results are consistent with the Theory of Planned Behavior, which suggests that an individual's intention to perform a behavior is shaped by their attitude toward the behavior, perceived social pressure, and their sense of control. Perceived usefulness

^{*}p<0.05; **p<0.01

and perceived ease of use may enhance favorable attitudes and perceived behavioral control, thereby increasing revisit intention. On the other hand, the negative impact of perceived risks may reduce behavioral control and negatively influence attitude, leading to a lower willingness to revisit (Ratilla, Dey, and Chovancová, 2021, p.15).

Table 6: Regression Analysis for Variables Predicting Willingness to Revisit in Airbnb Accommodation (n=385)

Variable	В	SE B	β	
Ability	0.122	0.060	0.118*	
Trust in Platform	0.271	0.071	0.150*	
Perceived Usefulness	0.384	0.065	0.352*	
Perceived Ease of Use	0.272	0.052	0.162*	
Performance Risk	-0.101	0.036	-0.142*	
Physical Risk	-0.094	0.036	-0.136	
Convenience risk	-0.150	0.034	-0.186*	
Psychological Risk	-0.221	0.033	-0.257*	
R^2		0.672		
F		72.503		

^{*}*p*<0.05.

The model summary further supports the findings, with an R value of 0.825, indicating a strong positive relationship between the set of predictors and the willingness to revisit Airbnb accommodations. The coefficient of determination (R^2) at 0.681 indicates that 68.1% of the variation in willingness to revisit is accounted for by the included predictors. Meanwhile, the adjusted R^2 of 0.672, which adjusts for model complexity and sample size, confirms the model's good fit. The F-change statistic of 72.503 with a significance value of p < 0.001 indicates that the overall regression model is statistically significant. Thus, in totality, the model demonstrates that customer trust and perceived risk collectively have a substantial and significant influence on the willingness to revisit Airbnb accommodations.

	Model Summary								
			ال مدود م	Ctd Emmon of	R	Ch	ange Statis	tics	Cia E
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Square	F	df1	df2	Sig. F Change
			K Square	the Estimate	Changed	Change	ull	uiz	Change
1	.825a	.681	.672	.43458	.681	72.503	11	373	.000

a. Predictors: (Constant), Psychological Risk, Performance Risk, Integrity, Social Risk, Perceived Ease of Use, Convenience Risk, Social Presence, Physical Risk, Ability, Perceived Usefulness, Trust in Platform

6. Conclusions and Recommendations

6.1 Conclusions

The findings of this study revealed that respondents generally have a high level of customer trust in Airbnb accommodations, with an overall mean of 4.24. Among the six trust indicators, Perceived Usefulness, Ability, and Ease of Use received the highest ratings, while Integrity, though still rated highly, had the lowest mean. This indicates that

while users find Airbnb useful and easy to use and trust in the ability of hosts and the platform, there remains slight hesitation regarding ethical standards and transparency. In terms of perceived risk, the results showed a neutral perception (M = 3.28), with Psychological Risk and Social Risk rated the highest among the five types. This suggests that users experience some emotional discomfort or concern about social judgment when using Airbnb, even though risks related to safety, convenience, and performance are not considered major issues.

Despite the perceived risks, the respondents showed a strong willingness to revisit Airbnb accommodations, with a high overall mean of 4.36. This reflects that customer trust appears to outweigh perceived risk in influencing revisit intentions. The correlation analysis further supports this, showing a strong positive relationship between customer trust and willingness to revisit, particularly in dimensions like Integrity and Ability. On the other hand, perceived risk showed a low negative correlation with revisit intentions, with psychological concerns being the most notable. Interestingly, no significant correlation was found between customer trust and perceived risk, suggesting these two constructs may influence consumer behavior independently.

6.2 Recommendations

In light of the study's findings, it is recommended that Airbnb and similar peer-to-peer accommodation platforms continue to enhance the perceived usefulness of their services, as this was identified as the most influential factor positively affecting customers' willingness to revisit. Practical steps include improving the efficiency and clarity of the booking process, strengthening search and filtering features, and ensuring users receive value-added services that make travel planning easier and more personalized. Marketing strategies may also emphasize the utility and convenience of Airbnb to reinforce its value proposition among potential and returning users.

Furthermore, addressing psychological risk should be prioritized, as it was the strongest negative predictor of revisit intention. This includes reducing guest anxiety and emotional discomfort through better transparency, safety assurances, and host credibility. Airbnb can invest in safety certifications, visible guest support features, and emotional reassurance messaging in its communication strategies. Building stronger host-guest trust through verified reviews, real-time support, and empathetic customer service may help alleviate the psychological unease often associated with unfamiliar accommodations.

By strengthening perceived usefulness and reducing psychological risks, Airbnb can foster greater trust and user satisfaction, ultimately encouraging repeat usage and platform loyalty.

Finally, this research contributes to the growing body of literature on the sharing economy in a Philippine context, but future studies may expand other variables beyond trust and risk, such as customer satisfaction, experience, or service quality, to gain a more comprehensive understanding of revisit behavior. Moreover, examining mediating or moderating variables (e.g., satisfaction, peer influence, pricing) may provide a deeper

insight into the relationship between trust, risk, and customer decisions in the sharing economy. As noted in previous literature, the dynamic and evolving nature of Airbnb's business model requires continuous evaluation to ensure trust and safety remain at the core of the user experience.

Conflict of Interest Statement

The authors declare no conflicts of interest.

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