

International Journal of Electronic Commerce >
Volume 15, 2010 - Issue 2

1,170 124

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Original Article

Building Consumer-to-Consumer Trust in E-Finance Marketplaces: An Empirical Analysis

Martina E. Greiner & Hui Wang

Pages 105-136 | Published online: 10 Dec 2014

 Cite this article  <https://doi.org/10.2753/JEC1086-4415150204>

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Abstract

People-to-people (P2P) lending, a specialized consumer-to-consumer e-commerce model, facilitates borrowing and lending between individuals in on-line marketplaces. On-line market exchanges are usually characterized by uncertainty and risk. Since trust-building mechanisms and establishing trust can reduce the uncertainty arising from information asymmetries in exchange transactions, trust-building mechanisms are crucial to the prosperity of on-line marketplaces. Based on the elaboration likelihood

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