



[International Journal of Electronic Commerce](#) >  
Volume 15, 2010 - Issue 2

1,048

Views

110

CrossRef citations to date

3

Altmetric

Original Article

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

Martina E. Greiner &amp; Hui Wang

Pages 105-136 | Published online: 10 Dec 2014

[Download citation](#) <https://doi.org/10.2753/JEC1086-4415150204>

Sample our  
Economics, Finance,  
Business & Industry Journals  
>> [Sign in here](#) to start your access  
to the latest two volumes for 14 days

[References](#)[Citations](#)[Metrics](#)[Reprints & Permissions](#)[Get access](#)

## 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 model (ELM), which explains attitudinal change, trust-building mechanisms for P2P lending marketplaces are investigated empirically and tested. The study uses data collected from Prosper, the largest U. S. P2P lending marketplace. The results support the importance of the central route (economic status) as the major driver for bidding behavior and of peripheral cues (social capital and listing quality) as trust-building mechanisms that influence trust behavior. These findings will help on-line marketplace providers to build successful P2P lending marketplaces.

Keywords: [E-finance](#) [elaboration likelihood model](#) [on-line communities](#) [P2P marketplace](#) [trust](#)  
[trust-building mechanisms](#)



## Related research

People also read

Recommended articles

Cited by  
110

[Evaluating credit risk and loan performance in online Peer-to-Peer \(P2P\) lending >](#)

---

Riza Emekter et al.  
Applied Economics  
Published online: 7 Nov 2014

[The Effect of On-Line Consumer Reviews on Consumer Purchasing Intention: The Moderating Role of Involvement >](#)

---

Do-Hyung Park et al.  
International Journal of Electronic Commerce  
Published online: 8 Dec 2014

[Counterfeit Products on the Internet: The Role of Seller-Level and Product-Level Information >](#)

---

Tamilla Mavlanova et al.  
International Journal of Electronic Commerce  
Published online: 10 Dec 2014

[View more](#)

## Information for

[Authors](#)

[R&D professionals](#)

[Editors](#)

[Librarians](#)

[Societies](#)

## Opportunities

[Reprints and e-prints](#)

[Advertising solutions](#)

[Accelerated publication](#)

[Corporate access solutions](#)

## Open access

[Overview](#)

[Open journals](#)

[Open Select](#)

[Dove Medical Press](#)

[F1000Research](#)

## Help and information

[Help and contact](#)

[Newsroom](#)

[All journals](#)

[Books](#)

## Keep up to date

Register to receive personalised research and resources by email



Sign me up



[Copyright © 2022 Informa UK Limited](#) [Privacy policy](#) [Cookies](#) [Terms & conditions](#)

[Accessibility](#)



Taylor & Francis Group  
an **informa** business

Registered in England & Wales No. 3099067  
5 Howick Place | London | SW1P 1WG