## Unjustified beliefs about trust conflation on multi-sided sharing economy platforms

Much previous research has addressed the benefits of trust mechanisms on multi-sided sharing economy platforms. To this end, digital trust cues are widely accepted to immediately boost trust beliefs among peer consumers. Yet little is known about whether such trust beliefs may be unjustified. Our mixed-methods, abductive research explores peer consumers' trust conflation at low levels of familiarity with a platform, and how it may differ from the trust differentiation of more experienced peer consumers. We find that when peer consumers start to use a platform, they perceive that various digital trust cues simultaneously influence multiple trust targets across different levels, as they form unjustified beliefs about trust conflation surrounding trust in the platform intermediary and in the peer providers. Once peer consumers have had more time to gain relevant knowledge about trust processes, they develop more accurate beliefs in the form of differentiated relationships between trust cues and trust targets.