ENTERING THE TRUST AGE
### Authors Note and Acknowledgements

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FROM THE AUTHORS

IN TRUST WE TRUST. - This is one of the core values of BlaBlaCar. Why? Because by creating trust, we enable 30 million members of our community to share their car rides across three continents, resulting in countless enriching experiences. And we are not alone. Across the collaborative economy, individuals are entrusting each other with their homes, their cars, their knowledge and skills. Peer-to-peer platforms are connecting an ever-increasing number of individuals and empowering them with trust tools to unlock the world’s sharing potential.

Every day, BlaBlaCar works hard to better understand what strengthens the sense of trust between online peers. Together with NYU Stern Professor and sharing economy specialist, Arun Sundararajan, we looked at the mechanics of online trust, and the resulting level of trust created. Building on our ongoing research, this analysis shows that if provided with the right digital trust tools, individuals are able to build high trust without ever having met in person. It’s a first in history.

Individuals are now empowered to trust one another and collaborate at an unprecedented scale. We are at the beginning of a worldwide revolution, one in which strangers are becoming peers. Together we are building a more trusted society; a friendlier world. Welcome to the Trust Age.

“I have been fascinated by digital trust ever since, as a graduate student in the early days of the Web, I traded concert tape recordings with strangers on Usenet groups. To me, understanding trust is central to understanding the economy. And the explosion of the sharing economy and crowd-based capitalism can be attributed to dramatic improvements in the ability of people to trust others they don’t know well.”

As we stand at the threshold of a new era of commerce, I’m delighted to be collaborating with BlaBlaCar – a pioneering platform with some of the most sophisticated digital trust systems in the world – on deepening our scientific understanding of trust in the new economy. The results of this report, which draw from an ongoing academic research study, represent the first phase of a longer program of collaboration between NYU and BlaBlaCar.

Over the centuries, each significant economic expansion has been enabled by the accompanying creation of new trust systems, from government standards, to trader networks, economic institutions, contracts, and corporate brands. Today’s digital institutions are catalysing an expansion that will reintegrate into economic interaction the social aspects of commerce that have been inefficiently marginalized by 20th century capitalism. I’m looking forward to this new world of trust – more personal, more connected, and eventually, more empowering to the individual.

“Together we are building a more trusted society”

“Understanding trust is central to understanding the economy”

Frederic Mazzella
Founder and CEO of BlaBlaCar

Arun Sundararajan
Professor and Rosen Faculty Fellow at New York University’s Stern School of Business
Entering the Trust Age

THE BUILDING BLOCK OF SOCIETY - INTERPERSONAL TRUST - IS BEING TRANSFORMED FROM A SCARCE RESOURCE INTO AN ABUNDANT ONE

WHY TRUST MATTERS

“THE BUILDING BLOCK OF SOCIETY - INTERPERSONAL TRUST - IS BEING TRANSFORMED FROM A SCARCE RESOURCE INTO AN ABUNDANT ONE”
“Trust is the leap of faith without which little human collaboration can exist.

It has allowed mankind to overcome its limits, and to cooperate with one another. It is at the heart of any social system, whether families or businesses, and central to any social construct, from money and ownership to citizenship and democracy. It is the glue that holds our world together.

UNTIL RECENTLY, AN INDIVIDUAL’S NETWORK OF TRUST HAS BEEN RESTRICTED.

For thousands of years, trust was limited to close circles of family and friends. One’s reputation in a community, typically a village, was the initial indicator people relied on to decide whether or not to collaborate with each other. To overcome these limitations, as communities grew and as we grasped the advantages of the social contract, trust was scaled by shifting it to governments and a variety of institutions that formalized the “rules of engagement” and centralized some of the systems needed to organize society. Regulations and contracting, supported by legal and financial institutions, allowed people to trade beyond their immediate circle of trust. This fostered economic growth, which together with the development of transport and information technologies, led to the emergence of corporations. Businesses moved from small-scale shops with a well-known customer-base to larger-scale organizations catering to the needs of a much broader audience in a competitive market. Today, a significant fraction of trust is facilitated by using brand to convey values, qualitative attributes, and most importantly, the promise of current and future reliability.

By the end of the 20th century, trust had scaled globally, through institutions and through brands. Interpersonal trust, however, was still limited to the people you know - to friends, family, colleagues, and perhaps to friends of friends.

James Coleman
Sociologist
For the first time in history, this is changing.

Internet connectivity and new digital trust tools are scaling interpersonal trust, allowing human exchange at a previously unimaginable scale, thereby unlocking a massive untapped potential for collaboration. Online platforms, or peer-to-peer marketplaces enabled by databases, search engines, and connectivity are creating new systems for the provision and nurturing of unprecedented levels of interpersonal digital trust. Peers are becoming part of population-scale digital trust grids, where reliable connections can be made not just with one’s friends and family, but with the world at large.

As peer-to-peer platforms provide the tools that allow people to trust each other, individuals in turn are becoming their own brands. They build profiles and accumulate feedback from multiple one-shot interactions. When aggregated, summarized, and made visible to others, this history becomes part of their “trust capital”. Peers can instantly download information about each other to form an opinion on whether or not to trust a specific individual. The implications of digital trust grids for interpersonal trust can be compared to the breakthrough in communication when the telephone was invented. The phone suddenly enabled people to communicate with anyone instantly; in the same way, digital trust grids allow individuals to download anyone’s trust capital with immediate effect. Trust is being disrupted both in its reach and instantaneity.

Pioneered by eBay’s “low stakes” rating systems in the late 1990s, online trust is now expanding to “higher stakes” offline experiences. Individuals are not merely exchanging second-hand goods. They are staying in strangers’ homes and sharing a city-to-city ride in the car of someone they don’t know. This empowerment of individuals is creating a radical shift away from centralised institutions towards decentralised, more connected peers. In other words, we are moving from a “one-to-many” configuration to a world where trusted interactions can occur on a “many-to-many” basis, changing relationships between economic and social actors along the way, and creating a new “crowd-based” form of capitalism. Thanks to online trust, and freed from limits of the past such as time and distance, individuals are empowered to share, rent or exchange goods, knowledge, money, skills, network, and content at an unprecedented scale, unleashing formidable untapped value. Dormant capital can be put to more productive use, generating a wide variety of new consumption experiences. We can now use assets belonging to others without the hassle and cost of ownership. Great opportunities for resource efficiency are opening up and creating a wealth of new enriching online and offline social interactions.

With 44 percent of the world’s population connected to the Internet and with the spread of mobile connectivity, we are only at the beginning of a profound behavioural shift. Online trust is not just an incremental change to society; it is a massive and disruptive change.

THE KEY BUILDING BLOCK OF SOCIETY - INTERPERSONAL TRUST - IS BEING TRANSFORMED FROM A SCARCE RESOURCE INTO AN ABUNDANT ONE. OUR POTENTIAL TO COLLABORATE AND CREATE VALUE HAS NEVER BEEN SO IMMENSE.
TRUST CAPITAL

Two people typically create trust over time through repeated interactions. Digital trust systems extract, summarise and make available the details about multiple one-shot interactions between a person and many other different individuals. Based on this accumulated track record, information can be aggregated to enable anyone to “download” the trust capital of an individual instantly. Interpersonal trust can thus be transferred, shared and scaled.

DIGITAL TRUST IS TO INTERPERSONAL TRUST WHAT THE INVENTION OF THE PHONE WAS TO BILATERAL COMMUNICATION: A HISTORICAL BREAKTHROUGH SUDDENLY INTRODUCING UNLIMITED REACH AND IMMEDIACY.

Before
Mary builds trust in Joe over time through repeated interactions

Trust Age
Mary immediately downloads Joe’s trust capital, accumulated through multiple one-shot interactions with different people
“THE D.R.E.A.M.S. FRAMEWORK PROVIDES THE FOUNDING BLOCKS OF TRUST IN ONLINE COMMUNITIES”
THE GRADUAL EVOLUTION OF BLABLACAR’S TRUST LAYER:

1. **Declarative information**: Removing anonymity was the first step in building trust within the community. In the early days, it quickly became clear that members wanted to see the name and a photo of the person they would travel with. A stranger with a name and a face is simply more trusted.

2. **Verification**: Feedback then indicated the need to verify phone numbers, as a wrong phone number could result in members missing their rideshare.

3. **Ratings**: Drivers then requested a rating system to avoid having to prove their trustworthiness from scratch at each new exchange.

4. **Booking system**: Once the rating system was introduced, passengers could easily see the ratings left for drivers by other members when they were choosing a ride, but in the absence of an online booking system, they called the driver on the phone. The latter did not have immediate access to a passenger’s ratings. This created a mismatch in the information held by each party. An online booking system was therefore introduced to provide equal previous access to profile information. With this system drivers can see the full passenger’s profile before accepting an incoming request to share a ride. It also streamlines the process for drivers who no longer need to speak over the phone with numerous potential passengers, and create an additional level of commitment by allowing passengers to pay online prior to the ride.

5. **Two-way ratings**: Recently, two-way ratings were introduced, whereby when a member receives a rating, it’s undisclosed until they leave one in return. This process allows members to leave a completely honest rating, because they know the other member can’t leave a negative rating as revenge, in response. It therefore improves the overall accuracy of ratings.

Building a trusted environment is a continuous process. Through constant iterations, BlaBlaCar identified tools and product features, which facilitate peer-to-peer interactions, allowing the ridesharing platform to become one of the largest sharing communities worldwide. Based on this experience, BlaBlaCar has developed a trust framework for the collaborative economy. This is summarised by the acronym D.R.E.A.M.S.
Online trust on peer-to-peer platforms is created through a combination of the six following pillars:

**D. Declared**
Declared information is the foundation of a trusted online profile. It is the information that is volunteered by the user, telling the community a bit more about themselves. No-one trusts a complete stranger, so this is the first essential step in moving away from anonymity towards online trust. Members can declare their name, age, preferences, and give a description of themselves in their own words.

**R. Rated**
Ratings allow for the aggregation of feedback from objective third parties. Ratings have been largely democratised by online services like eBay or Tripadvisor, but collaborative platforms ask users to rate one another after having shared higher-stakes experiences than ever before, “in real life”, offline. This enables people to build valuable peer-reviewed reputations and create interpersonal trust in a community.

**M. Moderated**
All information transferred by users of a sharing service must be third-party verified, whether this is the verification of contact or bank details or the approval of User-Generated Content. Users need to know that everything they see online meets a required level of goodwill and authenticity, as ensured by the third party providing the sharing platform.

**E. Engaged**
In order to feel completely comfortable transacting with a fellow user of a sharing service, you need to believe that the other party is fully engaged, and will honour their commitment. Collaborative platforms that allow members to financially commit to a transaction ahead of the experience, via a pre-payment service, create trust through engagement. This is the sole parameter in the D.R.E.A.M.S. framework that is geared towards future interaction. It links past information to future commitment.

**A. Active**
Members of a collaborative service depend on each other to provide the goods or service to which the platform is dedicated. That’s why it’s vital to enable a reactive exchange between them, ensuring that the transaction progresses smoothly from initial interest to realisation. To do this, information about the level and frequency of a user’s activity must be provided to the other party in a transaction, for example publishing the number of rides and including statements such as “Laura will aim to reply within 3 hours”.

**S. Social**
Social networks allow users to connect their identity with their existing online identity, be it socially via Facebook, or professionally via LinkedIn. Connecting a profile with other existing social networks will allow a person to leverage their existing online presence to create trust.

THE D.R.E.A.M.S. FRAMEWORK
Building trust in online communities

THE D.R.E.A.M.S. FRAMEWORK
Applied to BlaBlaCar

Declared photo and name

Rated ratings

Moderated verification box

Social facebook / LinkedIn connections

Active activity box

Engaged “booking” box

Peter S. 42 y/o
Ambassador

Note: 4.7 - 43 Ratings
Driving skill: Good

I’m a photographer and I love travelling.

Verifications
- Phone number verified
- 344 Facebook friends

Activity
46 rides offered
Last online: yesterday 17:48

/+ BOOK
Looking ahead

As our understanding of what creates online trust is refined over time, the tools that enable peers to create trust evolve in tandem. The reliability of ratings is increasingly questioned as online reputation systems become ubiquitous in society. Open feedback that cannot be traced back to a verifiable transaction may lack legitimacy, like someone rating accommodation without proof that they ever stayed there. Transactional ratings—ones that originate from transactions that have verifiably occurred—enjoy greater legitimacy as they are founded on an actual experience. Amazon’s recent “verified purchase” tag is an illustration of the importance of building credible ratings by tracing them back to a credible experience. Transaction ratings are central to sharing economy platforms that enable offline experiences.

Over time, as technology and the science of trust progresses, the components of each pillar will continue to evolve. For instance, the adoption of payment platforms has made it easier and safer to process transactions and thus be “Engaged” in the transaction prior to the ride. Recent improvements in digital ID verification solutions reinforce the D for “Declared”, and M for “Moderation”. The provision of insurance by the platform also reinforces M for “Moderation” and the platform’s role as a purveyor and administrator of new solutions to create a trusting ecosystem.

The right alchemy of what creates online trust is evolving, but overall, the six pillars of D.R.E.A.M.S are the founding blocks of trust in online communities.

In Chapter 3 we will look at the level of trust built in the BlaBlaCar community by using the trust tools outlined above.

“The right alchemy of what creates online trust is evolving, but overall, the six pillars of D.R.E.A.M.S are the founding blocks of trust in online communities”
A TRUSTED COMMUNITY

“RIDESHARERS WHO HAVE NEVER MET, TRUST EACH OTHER ALMOST AS MUCH AS FRIENDS”
To understand the level of trust built within the BlaBlaCar community, a Europe-wide survey of BlaBlaCar members was conducted, generating responses from 18,289 members across 11 countries.¹

The survey took place in mid-2015 with the assistance of the French research consultancy Le BIPE². 62% of respondents were male and 38% female. 30% were over 35 years old, and the largest age group (43% of respondents) were between 25 and 34 years old. Close to half of the respondents (46%) were passengers only, 29% were drivers only, and 25% were both drivers and passengers.

Participants were first asked what, according to them, was the main role of BlaBlaCar. 74% of members responded with Connecting People, 63% with Creating Trust by Moderation and 57% with Communicating about Ridesharing. Connecting people and creating trust are fundamental elements in building a reliable environment of collaboration and ultimately an online platform’s main reason for being.

It is likely that “communicating about ridesharing” appears in the top three (out of eight options provided) because marketplace visibility and liquidity lead to a more mainstream usage, with implications for familiarity and trust. 70% of respondents say that they feel more comfortable ridesharing because there are so many drivers and passengers on BlaBlaCar, with little variation across countries. This confirms that what is true in the real world – that familiarity with a service or situation enhances trust – also applies to an online world where trust relies on digital cues.

1. Countries included in the survey are: France, Germany, Hungary, Italy, Netherlands, Poland, Portugal, Russia, Spain, Ukraine, UK. Portions of the results we describe are based on an ongoing scientific research study that Frederic Mazzella, BlaBlaCar Corporate Communications, Namina Birt (FIGi) and Arun Sundararajan and NYU research scientist Mareike Moehlmann are collaborating on.

2. BIPE is a strategy consulting firm founded in France in 1958 which specializes in economic research and forecasting, modeling and big data, socio-economic forecast and future trends analysis. BIPE supports companies and industries in a wide variety of sectors all over the world. (www.bipe.com).
Measuring Trust

Trust is a difficult concept to define and evaluate. In order to assess the level of trust in BlaBlaCar’s ridesharing community, members were asked to rank the trust they placed in a BlaBlaCar member with a full profile relative to the trust they placed in other familiar types of people, ranging from family and friends to strangers. Participants were asked to rate, on a scale from 0 to 5, the degree to which they trust these different personas.

The survey revealed, as expected, that family and friends are trusted most, followed by colleagues, neighbours, social network contacts and strangers. When included as part of this trust spectrum, a BlaBlaCar member with a full profile gets a consistently high ranking, just behind friends, and well ahead of colleagues and neighbours.

Looking at the distribution of responses for two categories, namely a BlaBlaCar member with a full profile and a colleague, the distribution of trust scores is skewed towards a high level of trust for a BlaBlaCar member, whereas it is more broadly spread across all trust levels for a colleague.

"THE DISTRIBUTION OF TRUST SCORES IS SKEWED TOWARDS A HIGH LEVEL OF TRUST FOR A BLABLACAR MEMBER, WHEREAS IT IS MORE BROADLY SPREAD ACROSS ALL TRUST LEVELS FOR A COLLEAGUE"
When measuring specifically who they trust highly, a striking 88% of respondents say that they highly trust another BlaBlaCar member with a full profile. This is close to the 92% who highly trust their friends, and significantly higher than the 58% who highly trust their colleagues. This result gives a sense of the magnitude of the social transformation currently under way.

When provided with the right set of tools, users of online platforms are able to recreate a sense of trust almost comparable to the level of trust in friends, and robust enough to supersede the need to meet in person before engaging in high-stakes exchanges. Two ridesharers who have never met end up trusting each other more than colleagues who share the same office and meet every day. This holds true across all countries surveyed, revealing the universality of the phenomenon.

3. We compute the measure of a “high level of trust” by summing up the percentage of respondents who graded their trust at a level of 4 or 5 on a response scale that ranges from 0 to 5.
To gain a deeper understanding of these results, the effect of BlaBlaCar’s brand was separated from that of BlaBlaCar’s trust tools.

Participants were asked to indicate the level of trust they would give ridesharers whose profiles included the exact same information, but on another generic platform. Interestingly, 67% of respondents highly trust ridesharers with a full profile on a generic platform vs. 88% on BlaBlaCar. Although this is lower than trust built through the branded platform, the trust level is still higher than that associated with colleagues or neighbours.

The Brand Effect: The difference in trust between the 67% on a generic platform and 88% on the BlaBlaCar platform can be attributed to the brand. This difference shows that brands still play an important role, and remain an essential and powerful trust proxy in today’s economy. The broader and longer-term implication for platforms is that whilst they are empowering individuals to trust each other, they must also create trust in their own ability to host and moderate interactions.

The D.R.E.A.M.S. Effect: When the effect of the brand is stripped away, what remains reflects the efficiency of platform trust tools. Compared to an average level of trust, 17% more members highly trust a ridesharer with a full profile on a generic platform.

This is what is called the D.R.E.A.M.S. effect, as trust is gained purely from the information gathered through the trust tools that make up the framework.

A deeper analysis between different trust levers and the extent to which BlaBlaCar members trust each other was conducted by building a series of models using logistic regression. Even after controlling for a variety of other variables, this analysis revealed that factors related to each of the six dimensions of the D.R.E.A.M.S. framework are significantly correlated with higher levels of trust.

Furthermore, the six pillars of D.R.E.A.M.S. were increasingly correlated with bilateral trust as the experience level of a member on the platform grew. These correlations were higher for members who had been on the platform for more than one year than for newer members.

THIS INDICATES THAT MEMBERS MAY START OUT BY GARNERING THEIR TRUST FROM A BRAND, BUT OVER TIME, BECOME MORE FAMILIAR WITH THE TRUST TOOLS AND SHIFT THE BASIS FOR THEIR DECISIONS TO THE TRUST CAPITAL OF THE DRIVER/PASSENGER.

Looking more specifically at which levers create trust, ratings remain a critical criterion affecting both drivers’ and passengers’ choice to travel with a peer. However, a notable difference exists between drivers and passengers, with 51% of drivers giving a high importance to ratings when choosing who to travel with, as opposed to 73% of passengers. The difference is likely to reflect the fact that a passenger entrusts the driver with the success and safety of a shared journey. The other main criteria for choosing who to travel with include profile photos, speaking together on the phone prior to the ride and experience levels, as well as comfort criteria such as whether an individual is a smoker and how many people will be in the car. Comfort and civility go a long way towards creating a trusted environment.

Different peer-to-peer marketplaces use varying mechanisms of creating digital trust to foster online exchanges. These mechanisms depend in part on the stakes involved in the exchanges. Craigslist favours a low-stakes and low trust strategy, while eBay and Etsy use ratings, but do limited moderation by themselves. At the other end of the spectrum, platforms such as BlaBlaCar and Airbnb, who offer high-stakes offline experiences, put a lot of thought and effort into creating the highest possible level of trust between their users, through ratings, moderation, verified IDs and insurance.

But does activity on a high-trust collaborative platform like BlaBlaCar encourage members to use other collaborative services? Chapter 4 investigates the spread of trust further.
CHAPTER 4

SPREADING TRUST DISCUSSES THE SPILLOVER EFFECT OF TRUST CREATED IN ONE COLLABORATIVE SPACE TO OTHER COLLABORATIVE SERVICES.

“RIDESHARING IS MAKING PEOPLE MORE PRONE TO TAKING PART IN OTHER COLLABORATIVE ACTIVITIES”
**CHAPTER 4**

**SPREADING TRUST**

If interpersonal trust can now spread beyond a restricted circle, can familiarity with one peer-to-peer marketplace create a positive spillover to other platforms? Close to half of BlaBlaCar members (48%) declare that ridesharing has made them more open to others. The survey explored whether this openness could result in ridesharers wanting to try other forms of sharing economy consumption, and tested whether the familiarity with one collaborative service could have positive spillovers on the usage of other collaborative services.

BlaBlaCar members were asked about the other collaborative services they had used prior to ridesharing. One quarter of respondents declared that they were already active on peer-to-peer house rental platforms and sharing skills platforms, whilst 39% were active on used-goods marketplaces. Activity on peer-to-peer car rental, crowdfunding and co-working platforms still remains relatively limited amongst the members of BlaBlaCar’s community.

Members were then asked whether their participation in platform-based ridesharing had made them want to try other types of collaborative services. Combining respondents who answered “yes, I started doing this since ridesharing” and “yes, I intend to do this”, the analysis reveals that potential spillovers can increase participation in other forms of sharing economy activities by between 1.3x to 3.1x, relative to the baseline or pre-BlaBlaCar levels of participation.

The highest spillover multiples identified are for sharing skills and peer-to-peer house rental. Interestingly, these are the two of the categories which had the highest absolute levels of prior participation, indicating the possibility that such spillovers are bilateral, or in both directions. In other words, familiarity built on other platforms may have spilled over to BlaBlaCar, in the same way that ridesharing is making people more prone to taking part in other collaborative activities. Together, collaborative platforms are creating the new digital trust ecosystem where trust built on one platform has positive spillovers for the entire collaborative economy.

When analysing the results between the different age categories, the potential spillovers are systematically higher for millennials. This is consistent with the more digitally-connected generation’s tendency to use collaborative platforms. However, the gap between millennials and non-millennials is not as wide as one might have expected. The difference between their answers and those of the rest of the sample only differ by single digit percentage points. The consistency of the results across age groups reveals that the collaborative trend is a social shift affecting a broad cross-section of society today.

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*6. Millennials are respondents between the ages of 18 years and 35 years in 2015.*
“Close to half of BlaBlaCar members declare that ridesharing has made them more open to others”
CONCLUSION

“We are at the dawn of an incredibly promising era. Together, we are entering the Trust Age.”

Internet connectivity has removed many of the obstacles, such as time and distance, that have historically hindered human collaboration. However, a connection without trust has natural limitations. The development of digital trust tools over the last ten years is radically repainting this picture, liberating human beings from the shackles of scarce interpersonal trust. Connected peers, empowered by their trust capital, are now part of a global trust grid offering boundless opportunity for collaboration.

This research conducted jointly by BlaBlaCar and NYU Stern shows that online platforms are enabling users to recreate a sense of trust robust enough to supersede the need to meet in person before engaging in high-stakes exchanges. 88% of respondents highly trust a BlaBlaCar member with a full profile - a level of trust that is strikingly close to the 92% who highly trust their friends.

The power of this behavioural shift is manifest in its occurrence across countries and across age groups. In less than a decade, century-old social constructs have been superseded. Organisations are being disintermediated by connected peers, ownership is being replaced by shared usage, and even our ancestral apprehension of strangers is changing.

As we reinforce our faith in each other through successful economic and social interactions with online peers, we grow the overall level of trust in society. When human beings trust each other more, a virtuous cycle of collaboration is set in motion. The possibilities become endless.

We are at the dawn of an incredibly promising era. Together, we’re entering the Trust Age.
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