# Users' Strategies for Ensuring Trust, Privacy, and Safety on Facebook Marketplace: Challenges and Recommendations

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We conducted semi-structured interviews with Facebook Marketplace users to gain insights into their strategies for ensuring Trust, Privacy, and Safety (TPS). Our investigation uncovered a range of approaches participants employed. We discovered that users actively sought to convey their trustworthiness to other users while also assessing the trustworthiness of others. Furthermore, they took steps to safeguard their privacy by selectively sharing information and making thoughtful decisions regarding payments. Participants also implemented various strategies to mitigate the risks of physical harm and financial losses, sometimes resulting in preferences that were conflicted between buyers and sellers. Drawing from these findings, we offer recommendations to aid users in evaluating others' trustworthiness, effectively communicating their own trustworthiness, achieving a more optimal balance between privacy and trust, and increasing awareness of potential risks associated with different payment methods.

CCS Concepts: • Human-centered computing → Empirical studies in HCI.

Additional Key Words and Phrases: E-commerce, Facebook Marketplace, Strategies, Safety, Privacy, Trust

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#### 1 Introduction

E-commerce has become an integral part of people's daily lives. Through the Internet, it allows users to buy and sell goods or services online [82]. E-commerce can provide access to a global market, allow for convenient shopping at any time with internet access, and facilitate effortless price comparison among multiple retailers [8, 170]. The expansive world of e-commerce comprised by early 2024 between 12 million to 24 million sites globally, with popular platforms such as Amazon, eBay, AliExpress, and Walmart leading the way [138]. By 2025, E-commerce was forecast to account for nearly 22% of all worldwide retail sales, exceeding USD \$7,528 billion [138].

Facebook Marketplace (FM) is a globally recognized e-commerce platform specializing in second-hand goods trading. Launched in 2016, it was ranked second most popular online site for second-hand goods in the United States in 2022, following eBay [137]. FM enables peer-to-peer (P2P) transactions, connecting users for buying and selling purposes [158]. It is seamlessly integrated

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into the Facebook social network [36]. Anyone with an active Facebook account can create listings, discover products or services, and engage in transactions with other users in their local community [114]. In an average month of 2023, up to 1.2 billion online shoppers used FM, which represented 40% of Facebook's 3 billion monthly active users [148]. The sheer scale of e-commerce platforms and the distinct nature of user experience on them attracted the attention of academic and industry researchers.

Extensive research has been conducted to explore users' perceptions of e-commerce platforms and the factors associated with their adoption. Many factors shape users' adoption, encompassing considerations such as platform provider reputation, trust, financial risks, return policy, and security and privacy [10, 46, 101, 135, 193].

Trust, in particular, has received considerable attention and is often examined alongside privacy and safety due to their entangled nature [88, 125, 129, 193]. The safety aspect focuses mainly on ensuring secure transactions [20, 77, 85, 145, 177], representing the digital dimension of the overall safety concept [124, 127]. Other dimensions of safety [124] are physical and emotional [105]. In addition to safety, users' trust in such platforms is influenced by their perceptions of privacy [10, 15, 35, 147].

These three elements - trust, privacy, and safety - have been collectively investigated from different perspectives, including users' perceptions [147, 152], preferences [2], attitudes [15], and concerns [80, 129, 133] within the context of e-commerce platforms. Recent work has further expanded this understanding by examining how trust, privacy, and safety influence trading decisions on FM, identifying such categories of TPS factors as pre-existing concerns, reassuring and warning signals, as well as perceived benefits [126]. In our study, we further the understanding of TPS-related behavior of FM users.

Users' concerns, reported by researchers as well as the media, speak to the importance of TPS aspects on FM. Specifically, many TPS-related concerns have been identified in the literature [67, 80, 129, 133, 174], such as the personal information being disclosed [80, 129], platforms' policies [133, 193], and safety risks associated with digital transactions [129]. Furthermore, there are many reported cases of privacy violations and safety failures on FM [9, 140, 141, 153, 179]. For instance, a fraudulent listing for a vintage Lenox Spice Village set featured a scammer who created a sense of urgency and requested a deposit, but after receiving the money, they ceased communication, leaving the buyer defrauded and potentially exposed to further risks, such as identity theft [9].

We contribute to the existing body of knowledge by investigating the strategies users employ to meet their needs for trust, privacy, and safety. Investigating such strategies contributes towards insight into how users navigate the complexities of FM-based trading and manage associated risks, as well as how they can be supported better. By improving their ability to choose and effectively employ TPS-related strategies, such interventions could foster a safer and more private trading environment, ultimately improving the overall user experience and trust in the platform.

We opted to use FM as a case study for tow main reasons. First, FM distinguishes itself as one of the foremost second-hand e-commerce platforms [137], yet it has been underexplored by researchers, creating a significant research gap. Second, while FM has many similarities with other major e-commerce platforms, it also has unique features that set it apart. Unlike Craigslist [43], traders on Facebook Marketplace (FM) do not have pseudonymity on the platform. In contrast to eBay [57, 150], FM does not provide pseudonymity for its users and typically finalizes transactions through in-person meetings, which introduces additional risks. Furthermore, unlike platforms such as Airbnb [4] and Uber [176], FM lacks a formal dispute resolution mechanism. Additionally, FM's integration with Facebook introduces distinctive elements, particularly in its approach to

pseudonymity, setting FM apart from eBay (further comparisons are explained in §2.3) Our examination of FM offers not only insights specific to it but also valuable comparison with other leading e-commerce platforms (§6.2).

We conducted semi-structured online (using video calls) interviews with FM users to learn about their TPS-related strategies. A diverse sample of 42 participants was recruited through multiple methods, including Facebook ads, our institution's study list, and snowball sampling. Participants were asked to share their experiences, focusing on the actions and strategies they adopted to meet their trust, privacy, and safety (TPS) needs and mitigate associated risks. The data was transcribed and analyzed using thematic analysis, which enabled the identification and organization of key themes related to participants' strategies.

Our findings unveiled a variety of strategies that the participants employed. We discovered that they took steps to project trustworthiness to other users and to evaluate the trustworthiness of others. They also safeguarded their privacy by selectively disclosing information and making informed payment choices. Furthermore, they implemented strategies to mitigate physical harm and financial risks, some of which created conflicts between buyers and sellers. For detailed results, see §5.

Building upon these insights, we formulate recommendations to tackle encountered challenges and enhance user experience (see §6). These suggestions include assisting users in interpreting others' trustworthiness and effectively communicating their own, striking a better balance between privacy and trust, heightening awareness of payment-related risks, and making relevant guidelines more visible.

# 2 Background

#### 2.1 Definitions

Based on previous work, we defined key concepts that form the foundation for our data analysis. **Trust:** Building upon previous studies [119, 175], we define a seller/buyer's trust as their subjective belief that the buying/selling party or platform will fulfill its promises or expectations.

**Privacy:** Based on previous work [156, 188], we define privacy as the extent of control that sellers/buyers have over the information they share with the FM platform and other traders. It includes how this information is utilized by the platform and other traders during and/or after the transaction.

**Safety:** Our definition of safety encompasses both online safety and physical safety, ensuring protection against bodily harm, emotional harm, and financial loss for both sellers and buyers, as supported by relevant literature [124, 127, 130].

We also want to provide our understanding of several terms frequently used throughout this manuscript. **Trustworthiness** is the evaluation of whether someone or something is deserving of another's trust. On the other hand, the word **'trustworthy'** is specifically employed to describe a person who can be relied upon, trusted, or considered reliable [16].

#### 2.2 Facebook Marketplace

FM is an online marketplace that allows users to purchase and sell new and pre-owned items within their local area. With 845 million daily active users, FM stands as a popular platform accessible in 228 countries and territories worldwide [148]. It is primarily intended for customer-to-customer shopping and buying, though it also allows companies to list their items and place ads [69].

FM is easy to use. Accessible through the app or website (https://www.facebook.com/marketplace), it is free to use with just an age requirement of at least 18 years old [73]. Sellers can easily list items by adding photos, descriptions, conditions, and prices. See FM interface in Figures 8,9, and

10 in Appendix. The details can be communicated and negotiated through Messenger<sup>1</sup> between trading parties. Users can arrange local pickups or deliveries and report issues through the platform. Payment and shipping details are handled directly between buyers and sellers, with Facebook maintaining a hands-off approach [73].

#### 2.3 FM and Similar Platforms

2.3.1 Features for TPS. FM and similar platforms offer guidance on enhancing user privacy, physical safety, and financial loss. For instance, FM offers tips on how to ensure physical safety (e.g., meeting in a public area), protect privacy (e.g., not disclosing unnecessary personal information), and how to spot frauds and scams (e.g., be alert about emails that ask for verification codes) [73]. Furthermore, some similar tips are shared among these platforms. For safety precautions, both OfferUp and FM recommend conducting in-person transactions during busy times in public places [73, 166].

Many e-commerce platforms offer features, such as user ratings and seller reviews, to enhance users' experiences. Extensive studies have focused on e-commerce users' perceptions of these features [12, 22, 24, 71, 104, 109, 142, 149, 150, 154]. Similar to other platforms (e.g., eBay [64]), FM implements a conventional 5-star rating system complemented by a user review feature [31]. Buyers on FM can write and post comments about their experiences with individual sellers. These reviews are visible on a seller's Marketplace profile and the corresponding listing. However, FM lacks a verification process to confirm if every reviewer has genuinely purchased a product from the seller they are reviewing [32]. Existing literature highlights these features' contribution to fostering user trust on the e-commerce platforms [149, 150].

2.3.2 Similarities and Differences. Several peer-to-peer (P2P) marketplaces exist, facilitating the trading of secondhand items, providing accommodation, or offering rideshares. **eBay, FM, OfferUp, and Craigslist** stand out as the most popular second-hand e-commerce platforms [137]. Additionally, **Airbnb and Uber**, which offer accommodation and rideshares respectively, are very popular P2P platforms that have garnered significant attention from academic research [71, 103, 110].

Among their shared features, all these platforms offer 'open access,' allowing nearly anyone of age to sign up for their services [56, 164]. Moreover, they rely exclusively on automation, lacking human moderators [73].

Differences emerge when considering user **pseudonymity**. Similar to Airbnb and Uber, FM users lack pseudonymity towards the platform and other users due to the necessity of providing real names and personal information during registration [39]. OfferUp prioritizes platform pseudonymity by not mandating personal information during registration [164]. Users have the option to enhance their profiles voluntarily, for example, by verifying their email or phone number to build a good reputation [162]. OfferUp maintains partial pseudonymity among users, especially during in-person transactions [166]. eBay users typically create pseudonyms or IDs for recognition among other users [128], but they lack pseudonymity towards the platform as they are obliged to provide personal information, such as a phone number, during registration [58]. While Craigslist users have pseudonymity within the platform, their anonymity is only partial when it comes to interactions with other users, as they eventually meet to exchange the traded item [42].

Another notable difference lies in **dispute resolution mechanisms.** Unlike eBay, Airbnb, and Uber, FM lacks effective dispute resolution. eBay operates an online safety center where users can initiate various resolution processes. Users can communicate unresolved issues to eBay, prompting interventions if responses from buyers or sellers are absent within a specific timeframe.

<sup>&</sup>lt;sup>1</sup>https://www.messenger.com/

One characteristic that separates FM from all other platforms is that it is **based on SNS** (social networking site). FM users are motivated to provide correct information in their FB profiles if they use them to maintain social connections.

Other differences lie in their business models. Firstly, their **target audiences** differ. eBay operates globally, facilitating international transactions [63], while FM and OfferUp focus on local transactions [33, 168]. Additionally, they differ in the **types of listings offered**. FM and OfferUp primarily feature fixed-price listings, allowing sellers to set prices [116, 167], whereas eBay provides three types: fixed-price, auction, and classified ad listings [60]. Another distinction is the **method of concluding transactions**. Users on FM typically conclude transactions through in-person meet-ups [72]. In contrast, OfferUp offers flexibility, allowing users to choose between pickup or shipping [166]. eBay transactions, on the other hand, commonly involve the shipment of items [61]. Last, FM stands out due to **its unique connection to the social media giant, Facebook.** This association allows users to access information on individuals involved in transactions [116].

#### 3 Related Work

#### 3.1 E-commerce

E-commerce has become a vital role in people's lives, encompassing online trading of goods and services [184]. The growth of E-commerce on a global scale has been exceptional. Since 2010, global E-commerce sales have surged by nearly 800% [151]. Amazon holds the highest market share among all e-commerce companies, accounting for 37.8% of e-commerce sales. E-commerce offers various advantages over traditional store shopping, including the elimination of geographical barriers, access to a global market, and convenient shopping at any time with internet access [170]. The e-commerce industry is estimated to expand further, with forecasted sales predicted to hit around 8.1 trillion U.S. dollars by 2026 [159].

# 3.2 User Considerations of E-commerce

Studies revealing user aspects of e-commerce highlight various factors that influence users' purchasing decisions. These factors include perceived product quality, familiarity, platform provider reputation, trust, financial risks, return policy, security and privacy considerations, cashback promises, and after-sale procedures [10, 11, 46, 96, 101, 117, 125, 193].

Trust has received significant attention from researchers among all these factors. Specifically, prior work has examined the role of trust in P2P transactions contexts [88, 125, 193]; strategies for establishing trust [23, 71, 109, 121]; and factors that contribute to trust-building process [68, 95, 96, 189].

Trust, privacy, and safety are commonly analyzed collectively in E-commerce literature [10, 15, 129, 147]. In particular, numerous studies have delved into understanding users' perceptions [147, 152], references [2], attitudes [15], and concerns [80, 129, 133] regarding these three aspects within e-commerce platforms. One paper specifically studied TPS and its influence on trading decisions on FM [126], identifying 78 factors grouped into four categories. For instance, pre-existing concerns were found to influence users' TPS considerations, which may arise from sources like social media.

Safety and privacy are two core aspects influencing trust-building in e-commerce [10, 35, 147]. Privacy considerations, such as information disclosed in user profiles encompassing names, images [65, 66, 71, 98, 161], and profile views [110], are essential factors in shaping how users perceive other's trustworthiness. For instance, Ert et al. [70] examined the influence of images and revealed that the perceived reliability of Airbnb hosts is closely associated with the facial characteristics in the profile pictures, such as age, gender, and facial expression. In addition, the level of trust in

e-commerce platforms is also greatly influenced by the perceived security of transactions and user data [1, 10, 77].

Safety considerations are critical in the field of e-commerce. Our definition of safety includes both online as well as physical and emotional safety (§2.1). When it comes to digital safety, previous studies have primarily concentrated on securing transactions [20, 77, 85, 145, 177]. In contrast, while the media and online articles have extensively covered physical and emotional harm issues [49, 99], researchers have allocated comparatively less attention to this aspect [89, 173]. An example of exploring physical safety concerns is demonstrated in [105]. The researchers examined the users of rental platform providers and found that perceived personal safety significantly impacts users' trust in the platform.

To the best of our knowledge, our study stands as the first to delve into users' adopted strategies aimed at enhancing their trading experience on the widely-used e-commerce platform, Facebook Marketplace. In contrast to numerous works that primarily focus on exploring users' perceptions, preferences, and concerns within e-commerce platforms [80, 129, 133, 147, 152], we have taken an alternate approach. Our focus lies in comprehending the proactive actions and strategies employed by users to address their Trust, Privacy, and Safety (TPS) concerns on the platform or enhance their overall TPS experience. Our findings unveil a spectrum of actions users undertake in their roles as buyers and sellers on FM. We delve into the underlying reasoning behind these actions and analyze their alignment with suggested platform strategies. These insights hold the potential to shape future platform designs and aid users in enhancing their TPS and overall experience.

#### 4 Method

## 4.1 Data Collection

Through semi-structured interviews, we collected open-ended responses from participants, delving into their thoughts, actions, and reasoning [37]. Participants were recruited via Facebook paid ads, our organization's paid participant study list, and a snowballing approach. We employed a questionnaire to screen individuals who meet our criteria: at least 19 years old, reside in North America, and have prior trading experiences on FM. To ensure a diverse and suitable sample, participants were selected from the individuals based on their experiences in using P2P marketplaces for goods (e.g., roles as buyers or sellers), demographic characteristics (e.g., race, gender, age, education, and occupation), varied life situations (e.g., location, city size, and years in the country) and socioeconomic backgrounds (e.g., income levels, ranging from marginalized to privileged groups). The interviews took place between February and July 2020. Participants were compensated either in the form of a \$20 e-transfer or an Amazon gift card.

#### 4.2 Interview Procedure

Through video interviews on Zoom, we explored participants' experiences with FM. We began by asking about their reasons for using FM and their perceptions of its pros and cons compared to similar platforms. Participants were then prompted to describe their individual experiences as buyers and sellers on FM, emphasizing both their most enjoyable and unpleasant interactions. They were also asked to explain the elements influencing the character of these experiences. Next, we delved deeper into their FM experiences based on their initial responses. This included exploring their engagement with specific FM characteristics, the utilization of payment options, coordination of face-to-face meetings, and subsequent contacts after completing transactions. The interviews were recorded in audio format, with an average duration of one hour each.

# 4.3 Data Analysis

We employed thematic analysis to analyze the interview data. Following the steps outlined in [81], we transcribed and iteratively analyzed the data after each interview. Two researchers participated in data analysis. Consistent with prior studies [13, 76, 169, 195], they independently coded a subset of 20 interviews, discussed and aligned their coding decisions, and achieved an inter-rater reliability of 85%, which is considered indicative of good inter-coder reliability [112, 131]. The remaining 22 interviews were subsequently coded by the leading researcher using the agreed-upon coding approach. Theoretical saturation was reached after 39 interviews, and we conducted three additional interviews to confirm that no new codes would emerge. We identified seven themes in total. In this manuscript, we only focus on reporting the results related to the themes that incorporate the strategies users employed to ensure TPS. The relevant codebook is presented in Table 1 in the Section C of the Appendix.

#### 4.4 Limitations

While interpreting the results of this study, it's essential to consider several limitations. First, our recruitment process may have introduced selection bias [38]. We mitigated this bias by intentionally selecting a diverse sample of participants based on various elements.

Second, as a qualitative study, our findings may be influenced by systematic biases [50]. To address these biases and researcher bias, common in qualitative studies, multiple researchers analyzed the data and reached a consensus on interpretations [132, 134].

Third, due to the nature of the interviews, our data is self-reported, inherently subjective [111], and susceptible to selective memory bias [139]. We mitigated this bias by avoiding leading questions and exploring the details of participants' trading experiences and their reasoning behind their strategies, rather than just asking them to recall the strategies. This approach ensures a relatively accurate representation of their experiences.

Forth, a limitation of this study is that we did not capture the frequency of participants' purchases on FM or specifically examine how their buyer experiences influenced their seller experiences, or vice versa. Future work could explore these aspects in greater depth to provide more detailed insights into purchasing behaviors and their reciprocal impacts.

Last, this study adopts a qualitative approach, and while the codebook identifies the participants who contributed to each quote, it should not be used to draw quantitative conclusions [78]. Instead, the primary aim of our work is to explore the diverse strategies employed by participants, with a focus on understanding the underlying reasons for these strategies and the context in which they were applied.

#### 5 Results

In this section, we outline how participants' TPS strategies align with their trading process steps (Figure 1).

We use *Sellers* to refer to participants who have sold items on FM and discussed their experiences. Participants who have purchased items on FM and shared their stories are referred to as *Buyers*. Note that a given participant could have been a *Seller* in some trading events and a *Buyer* in other events, sharing their experiences from both perspectives. We found that 28 participants both bought and sold on FM, 10 only bought, and 4 only sold.

We report in the following sections a wide range of strategies that participants adopted. All strategies that our participants described are those that they employed during actual trading experiences, not in hypothetical situations. Many of these strategies appear to be proactive, reflecting measures participants took to preempt potential risks and address their concerns (§5.5). At the

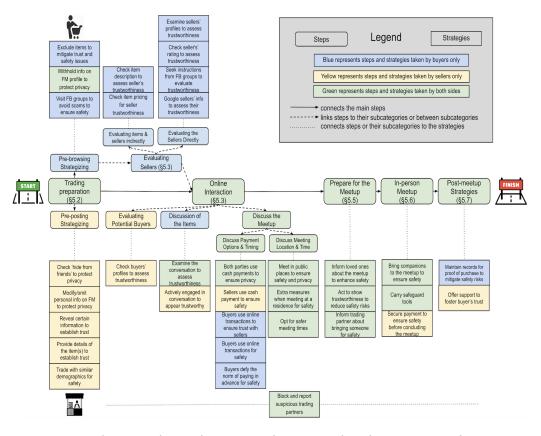


Fig. 1. Steps Taken to Conduct Trading on FM and Strategies Adopted to Mitigate or Enhance TPS

same time, participants also described reactive strategies (such as blocking suspicious users §5.4.2 and §5.8) explicitly based on unpleasant experiences they had encountered.

#### 5.1 Participants

Our 42 participants represented diverse demographics, including various age groups (from 19 to 75 years, with a median and mean being of 32), genders (22 women, 19 men, and 1 non-self-identified), ethnic backgrounds (Black, White, Asian, Indigenous, and Hispanic), city sizes (from small to large cities), occupations, education, and income. Participants' detailed demographics are summarized in Figures 2-6 in Appendix A. In terms of FM usage, aiming to capture diverse user experiences without imposing exclusionary criteria, we collected only their frequency of usage (Figure 7). During interviews, participants also spontaneously shared varied experiences of buying and selling, often indicating multiple engagements.

# 5.2 Trading Preparation

At the beginning of trading on FM, participants, whether they were acting as sellers or buyers, indicated the need to perform certain preparations before they could post items for sale or browser listing. In this subsection, we discuss the different strategies that were adopted by *Buyer* and *Seller* at this step.

5.2.1 Pre-browsing Strategizing. Exclude items to mitigate trust and safety issues. Buyers defined criteria for product categories they would avoid purchasing before browsing items to ensure trust and safety. The first category includes expensive items such as electronics and wooden furniture. Participants expressed trust and safety concerns that, due to the lack of warranty and/or return policies of FM items, they might have to go through the trouble of bringing a friend to help evaluate the item or bear the risk of losing money if the items turned out to be in poor condition (e.g., "bedbugs for wooden items" [P24]).

**Withhold info on FM profile to protect privacy.** Some *Buyers* chose to withhold some of their personal information on their Facebook profiles to enhance privacy. They believed that their information, such as profile names, photos, and contact information, could potentially be misused by adversaries. For example, when explaining the reasons for not including personal information on their Facebook profiles, P42 stated: "because [Facebook] is so easy to get hacked. My pages are hacked right now."

**Visit FB groups to avoid scams to ensure safety** Some *Buyers* made use of FB groups as a means to obtain the necessary knowledge to avoid potential scams. For instance, they would regularly visit relevant FB groups to stay informed about local reports of scams on FB, gain insights into scams reported in nearby areas through personal trading stories shared by other users, and acquire knowledge about best practices to avoid falling victim to scams on FM.

5.2.2 Pre-posting Configuration. Check 'hide from friends' to protect privacy. When preparing item posts for sale on FM, Sellers' use of the feature [115] serves two purposes. On one hand, participants wanted to avoid selling their items at lower prices, as it was perceived as a common norm to offer discounts when trading with friends. On the other hand, participants aimed to keep their personal lives and trading histories private, fearing potential embarrassment or shame if their friends were aware of their selling activities. Therefore, selecting the "hiding from friends" checkmark was used as a strategy to ensure a level of control over who could see their listings, safeguarding both their privacy and their selling practices.

Notably, this feature is accessible and adaptable to all sellers, not just full-time sellers. For instance, 11 participants brought up the feature during the study, and 2 of them (P10 and P06) reported actively using it. This indicates that the feature's utility resonates with a diverse range of users, highlighting its flexibility in addressing varying seller needs.

Modify or omit personal information on FM profile to protect privacy. Similar to *Buyers* (§5.2.1), some *Sellers* intentionally modified or omitted certain types of information on their FM profile. Although they were aware that limited profile information might lead prospective buyers to perceive them as potential scammers, thus reducing their chances of successfully selling their items, they still preferred to withhold certain information to protect their privacy. *Sellers'* actions included modifying or excluding details such as phone numbers, email addresses, home addresses, real names, posts, and profile photos. For example, P42 said: "I have shortened my first name [and] my last name. … I just took the first three letters of my first name and my last name."

**Reveal certain information to establish trust.** Some *Sellers* deliberately chose to reveal particular *facts about themselves* in the hope to appear as trustworthy individuals. For instance, inspired by a news article about Tinder profiles [136], P3 intentionally selected an image of herself with her dog as a profile picture, to convey a sense of trustworthiness.

**Provide details of the item(s) to establish trust.** Some other *Sellers* purposefully added more authentic information about the *items* they were selling in an effort to come off as more trustworthy and reliable. For instance, P35 explained that he intentionally provided authentic images of items (not copied from the internet) taken from various angles to demonstrate the authenticity of the items.

Trade with demographically similar individuals for safety. Some *Sellers* had a preference for trading with buyers who shared their demographic background, primarily driven by the desire to enhance safety and foster trust during the trade process. They believed that individuals with a similar demographic background are safer and more trustworthy. The demographic factors considered included age, gender, and ethnicity. For instance, P15, a female student at a university, preferred trading with people alike: "... young girls from the University [are the people] that I feel most comfortable with [in terms of trading]." She also mentioned feeling uncomfortable when trading with individuals outside her demographic group, such as significantly older males.

#### 5.3 Evaluating Sellers

After preparation (§5.2), *Buyers* moved on to selecting items and sellers. *Buyers* often began by assessing the items they were interested in, and in doing so, they also indirectly evaluated the corresponding sellers (§5.3.1). Furthermore, some *Buyers* would directly evaluate the sellers (§5.3.2).

5.3.1 Evaluating Sellers Indirectly. Check the item description to assess the seller's trustworthiness. Buyers often invested considerable effort in learning about the items they are interested in purchasing. This served as a means to understand the item better and to assess the trustworthiness of sellers by comparing their descriptions with the item pictures. For instance, some buyers scrutinized the quality of the photos to ensure that they provided clear and accurate representations of the item. Then, they examined the item descriptions to assess whether the items shown in the photos matched the descriptions. They checked if, for instance, the scratches shown in the photos were indeed as minor as the description implied. The sellers' trustworthiness was impacted by this assessment.

Check item pricing for seller trustworthiness. Previous work has identified a tension between trust and price, highlighting that a very low price can raise red flags for buyers, forcing them to make a trade-off between saving money and avoiding potential "lemons" and other scams [126, 187]. While prior studies have focused on this trade-off, our findings identify a specific strategy some *Buyers* used to mitigate the corresponding risks. *Buyers* would also assess the fairness of the item's price. For instance, some of them cross-referenced the item price with similar listings elsewhere to verify its reasonableness. This evaluation also impacted *Buyer*'s trust of the seller.

After completing the above steps, participants usually proceeded in one of the three ways. First, *Buyers* might directly contact sellers for further online communication, such as negotiating a better price (§5.4). Second, they might proceed with further evaluating the seller's trustworthiness (§5.3.2). Third, they might decide not to proceed with this item and instead another similar item for sale.

5.3.2 Evaluating the Sellers Directly. After item selection and evaluation, some buyers further evaluated the seller's trustworthiness through various means.

**Examine sellers' profiles to asses their trustworthiness.** In addition to reviewing the seller's name and age, earlier postings, likes, or comments associated with the postings, some *Buyers* paid attention to the other listings posted by the seller. These items were often used to infer whether the seller were a "professional seller" or individuals casually listing personal items. Professional sellers were perceived as having an established business to run, which influenced *Buyers*' trust in them.

In the existing literature, the purpose of selling in the context of e-commerce has been discussed in relation to achieving business-specific goals, such as improving customer responsiveness [19], enhancing service quality [41], fostering customer loyalty [45], and achieving financial objectives for sellers [190]. In our work, the purpose of selling was examined from the perspective of whether sellers were perceived as professional or casual.

Specifically, for some participants, if the seller has a large number of listings, it suggested that the seller was running a business, which meant they were a professional with a reputation to protect. Therefore, such sellers were perceived as trustworthy.

However, for other *Buyers*, a large number of listings, especially in the same categories (e.g., sellers selling various types of bikes), raised red flags. They believed that FM was primarily used by individuals to list personal second-hand items that they no longer needed. Hence, it seemed unlikely for someone to have many identical second-hand items, leading to concerns that the selling items might be stolen. As a result, these sellers were perceived as untrustworthy. Interestingly, it is noted that even though some *Buyers* perceived the sellers as untrustworthy, they might still proceed with the transaction with the intention of purchasing the item. However, they may take additional countermeasures to ensure safety during in-person interaction (§5.6).

**Check the rating of the sellers to asses their trustworthiness.** Similarly to earlier findings [84], we found that several *Buyers* used seller's rating to estimate (to a certain extent) the seller's trustworthiness. Specifically, a long history of high ratings was perceived as useful in representing the truthfulness of buyers' trading experiences with specific sellers. For example, P38, a 28-year-old participant, stated: "You can maybe manipulate 1, 2, 5 or 6 ratings, but if somebody let's say has 80 ratings, it is very hard [to fake]."

Despite this, some other *Buyers* were skeptical about relying on ratings and reviews as a reliable strategy for evaluating sellers' trustworthiness, citing concerns about potential manipulation. For instance, P29 questioned whether the ratings and reviews were given by the actual buyers of the product. This concern was echoed by news and research [6, 90]. Moreover, the lack of ratings for sellers was perceived as unhelpful for *Buyers*. As an example, P7 remarked, "I do not really take a look into the ratings too much. Because most people only have [...] one or two ratings."

Furthermore, some *Buyers* even found that ratings fell short of providing a comprehensive understanding of other traders, leaving questions about the meaning and depth of ratings. For instance, P19 explained that she could not rely on ratings to determine whether sellers were trustworthy, as it does not tell her "whether the [previously sold items] were as expected or whether the seller was late [for the meet up]."

**Obtain instructions from FB groups for evaluating sellers' trustworthiness.** Some *Buyers* utilized the information shared in relevant FB groups to obtain instructions on evaluating specific aspects of sellers' profiles. For instance, P10 referred to these FB groups when explaining his strategy for learning more about a seller and stated: "If I have a situation where I am not sure about a person or their profile looks suspicious, I will check in [the FB groups] for help."

**Search sellers' info on Google to assess their trustworthiness.** Some *Buyers* cross-checked the seller's information with other online sources to confirm their trustworthiness. For instance, some of them searched for the seller's name on Google and attempted to gather as much as possible information about them. For instance, the reputation of the seller's location or job was used to assess their trustworthiness. To illustrate, P12 said: "If I have [the seller's] name, I would Google it for sure to see if that person is, for example, an employee of a very famous company."

#### 5.4 Online Interaction

Typically, *Buyers* proactively contacted the sellers on FM to initiate online communication. During which, *Buyers* and *Sellers* would discuss various details of the item and/or the in-person meet up. In the following, we explain the actions that *Buyers* and *Sellers* took to ensure TPS during online interaction.

5.4.1 Evaluating Potential Buyers. Check buyers' profiles to assess their trustworthiness. Most Sellers checked potential buyers' FB profiles to estimate their trustworthiness. Since direct

interactions are typically initiated by buyers, sellers only have the opportunity to learn about potential buyers when buyers initiate contact through Facebook Messenger [26]. It is at this point that sellers have a chance to assess the trustworthiness of potential buyers.

Specifically, some *Sellers* carefully examined the legitimacy of the buyer's profile name (i.e., whether the name seemed real), searched for earlier posts made by the profile, looked for earlier likes or comments on those posts, and took the profile's age into consideration. For instance, *Sellers* believed that a higher number of previous posts, comments, and likes associated with a buyer's profile indicated that the buyer was more likely to be a trustworthy user who has been on the platform for an extended period and has not been reported for misbehavior.

Furthermore, *Sellers* believed that profile age could be challenging to fake; thus, it was perceived as another key indicator of profile authenticity. Notably, a newly-created profile would spark *Seller's* suspicion that the buyer had previously been banned from Facebook and then created a new profile. An older profile was perceived to have more credibility.

5.4.2 Discussion of the Items. Actively engaged in conversation to appear trustworthy. Both Buyers and Sellers closely examined the online conversation to further assess the trustworthiness of the other party. On one hand, Buyers mentioned that a polite and timely response was perceived as a sign of trustworthiness. Conversely, a delayed response, inconsistencies in item details clarified during direct communication, or refusal to provide extra photos were viewed as signs of untrustworthiness.

On the other hand, Sellers also reported paying close attention to the online conversation. They identified several situations when they perceived misbehavior and experienced a decrease in their trust toward potential buyers, such as the buyer asking irrelevant questions (e.g., marital status), using flirtatious language, and displaying impoliteness. For example, P34 said: "... having that [online] interaction might have helped a little bit, not to say that someone who is potentially running like a scam could not lie or talk well, but I think building that kind of connection or just chatting with a person definitely helps ... if something was off in the way that they typed or the way that they asked questions or proposed stuff caused red flags ..."

Sellers actively engaged in online communication to appear trustworthy to potential buyers. Since Sellers typically waited for potential buyers to initiate contact, online communication was usually the first direct engagement between them. Therefore, Sellers had the intention to appear trustworthy with the end goal of selling their items. This intention led them to actively respond to inquiries from potential buyers and provide additional details about the items as requested.

5.4.3 Discussion of the Meet-up. Payment Options and Timing. Participants' payment preferences were aligned with their priorities, focusing on ensuring either trust, privacy, or safety.

**Both parties use cash payments to ensure privacy.** Paying in cash was perceived by both *Sellers* and *Buyers* to ensure privacy. They believed that receiving cash eliminated the need to share names or email addresses with the other trading parties, ensuring their privacy.

**Sellers use cash payment to ensure safety.** Some *Sellers* believed that cash payments could enhance safety by eliminating the risk of chargebacks, payment cancellations, or fake payments.

**Buyers use online transactions to ensure trust with sellers.** Some *Buyers* favored online transactions because they help establish and ensure trust with sellers. For instance, the transaction records serve as proof of payment and can be used for post-trading support.

**Buyers use online transactions for safety.** Some *Buyers* chose online transactions to enhance safety, knowing that they could potentially reclaim their money if needed. For instance, a preference for using PayPal was expressed by some *Buyers* due to its money-back guarantee.

**Buyers defy the norm of paying in advance for safety.** Several *Buyers* mentioned the prevalent social norm that often compelled them to make advance payments. However, to safeguard

themselves from potential financial risks, they chose to challenge this conventional practice and declined sellers' requests for upfront payment.

*Meeting Location and Time.* Both *Buyers* and *Sellers* utilized various strategies when deciding on meeting locations and times to ensure safety:

Meet in public places to ensure safety and privacy. According to *Buyers* and *Sellers*, meeting at their own or the trading partner's residence was not a good option due to concerns about physical safety (i.e., having the trading partner enter their homes or entering the partners' homes) and privacy (i.e., disclosing home address). As a result, they preferred meeting in public places, including cafes, parking lots, or stores.

**Extra safety measures when meeting at a residence.** Some *Buyers* and *Sellers* implemented extra safety measures when arranging meetings at their home addresses or trading partners' addresses. One measure involved enabling porch pick-up or drop-off, a strategy aimed at minimizing potential risks associated with face-to-face meetings, such as violent behaviors. Another strategy was to meet in the garage rather than inside the house. Both *Buyers* and *Sellers* considered the garage as a separate and safer place compared to the interior of the house. This perception was driven by the ability to swiftly exit the garage if the need arose, contributing to an overall sense of safety.

**Opting for safer meeting times.** Both *Buyers* and *Sellers* avoided scheduling meetings with their trading partners during late hours when there were fewer people around. Instead, they preferred meeting at times when there were potential witnesses. For instance, some of them chose lunchtime meet-ups at a mall to ensure safety. They believed that, during this time, there was a higher likelihood of having more people around. Hence, in the event of any aggressive or threatening behavior from the trading partner, they could easily ask for help.

# 5.5 Prepare for the In-person Meet-up

**Inform loved ones about the meet-up.** Both *Buyers* and *Sellers* informed their relatives or friends about the meet-ups as a safety precaution to enhance safety. Some of them also asked their loved ones to check if they did not hear back from them after the meeting. They believed that their safety would be enhanced when someone else was aware of their whereabouts and the person they were meeting. In the event of any issues during the meeting, participants trusted that their people would take necessary actions (e.g., call the police).

Act to show trustworthiness to reduce safety risks. Some *Buyers* and *Sellers* actively took steps to project an image of trustworthiness and reliability as a means to mitigate safety risks. For instance, P09, an African-American participant, keenly acknowledged the safety concerns she encountered when venturing into unfamiliar neighborhoods, particularly following the tragic murder of George Floyd [185]. She devised a strategic approach to convey a sense of being a reliable and well-intentioned individual. Specifically, She carried a sign and wore a T-shirt displaying a clear message: "Please do not call the cops; I am here for FB market pick up." This intentional strategy was designed to enhance her safety by making her intentions unmistakably transparent.

Inform trading partners about bringing someone for safety. Some participants informed their trading partners in advance that they would bring an additional attendee to deter any potential misconduct. Participants believed that this preemptive action would make their trading partners reconsider any inappropriate intentions if they had, knowing that help would be available during the meeting. This proactive approach aimed to ensure safety during the meet-up.

#### 5.6 In-person Meet-up

In the subsection, we introduce the strategies participants adopted during the in-person meet-up.

Bring companions to the meet-up to ensure safety. Both *Buyers* and *Sellers* brought companions to the meeting to ensure safety. We observed that this strategy was mentioned more frequently by female (5) than male (2) participants. For instance, some of them brought their dogs along with them. Their rationale was that in case of any negative incidents, such as violence, aggression, or attempted theft, the dog would bark loudly, alerting people nearby and ensuring prompt assistance, thus reducing safety risks. Furthermore, some other participants chose to bring friends or family members for the same safety-enhancing purpose.

**Carry safeguard tools.** Several female participants indicated that they had brought weapons to the meet-up to ensure safety. They explained that they did so out of concern for their well-being as a precautionary measure. For instance, P24 stated: "... had a little weapon ... just in case I have to fight them off. I have a pocket knife, just in case they were trying to, like, rob me or something."

Secure payment to ensure safety before concluding the meet-up. *Sellers* waited to receive payment before allowing the buyers to leave with the items to avoid financial loss. Understanding the potential risks of online transactions, such as the possibility of payment failures or chargebacks, *Sellers* opted to wait until payment was confirmed to prevent any financial loss.

# 5.7 Post-meet-up Strategies

Maintain records for proof of purchase to mitigate safety risks. Buyers kept relevant information as proof of purchase to mitigate safety risks. Their actions were driven by concerns about purchasing stolen or counterfeit items, as well as the potential for financial scams. They believed that retaining information about their purchases could serve as evidence to reclaim their money or demonstrate their innocence in cases involving stolen goods. The information they kept included screenshots of the sellers' profiles, online transaction records, and notes they added to the transactions, indicating the connection to the specific purchase from FM. For example, some Buyers pointed out that in the event the items they bought were stolen, and the police requested proof of purchase or information about the seller, they would possess evidence to establish their non-involvement in the crime.

Another scenario brought up by *Buyers* involved the potential need to initiate a refund process, for instance, when they were scammed. In such cases, they would have evidence to provide to platforms like PayPal to support their claim. As P22 explained, "I typically take screenshots of the product, the seller's profile name, and snap a picture of the receipt with confirmation … I have proof of payment, so if I ever need to verify it, I can present it to PayPal to dispute the transaction. This way, I feel safer in case something goes wrong."

Offer support to foster buyer's trust. Some Sellers offered short-term support to foster buyers' trust. This Sellers aimed to uphold their promises regarding the functionality of the items they sold. Therefore, they provided short-term support for the buyers of second-hand items in cases of issues. This support included assistance with the equipment setup process. For example, P10, who sold second-hand computers from a school, stated, "... for the computers I will say we do 60 days of warranty if there [are] some sort of problems. Sometimes when you sell used computer hardware, there is a chance that something could break. That is part of the reason we do 60 days ... if something does break sometimes people are angry.

#### 5.8 Throughout the Entire Trading Process

**Block and report suspicious trading partners.** Both *Buyers* and *Sellers* utilized the Block feature to mitigate risks related to TPS. They mentioned that the moment they felt concerned about TPS regarding a trading partner, they would promptly block them, such as when they observed inappropriate behavior. This Blocking feature [25] was employed by participants to

prevent the trading partner from abusing their information, to avoid further harassment, and to ensure emotional safety.

Participants also used the Reporting feature to ensure the safety of themselves and other users on FM. Our participants indicated that they have reported suspected scams and suspicious traders to FB. Their actions aimed to prevent safety risks for themselves as well as to protect other FM users from falling for the same scams. For example, P25 said "... Just because [reporting a scam] helps maintain, like, a trustworthy marketplace community, I think a lot of people would just leave the platform if it turns out that there is a lot of people who are faking their postings." However, all but one participants said they did not hear from FM when they reported the scam issues, suggesting that FM support was unhelpful.

#### 6 Discussion

This section reflects on the strategies participants employed to navigate trust, privacy, and safety challenges on Facebook Marketplace. We situate our findings within the e-commerce literature (§6.1) and explore trust evaluation and establishment (§6.2). Section 6.3 discusses the privacy-trust trade-off, §6.4 examines conflicting buyer-seller interests, and §6.5 provides recommendations to improve the presentation of guidelines by enhancing their visibility and structure.

#### 6.1 General Discussion

To the best of our knowledge, our work is the first to explore end-users' strategies for safe trading, including approaches to enhance TPS by addressing related concerns. We identified numerous strategies participants employed throughout the trading stages. Our work differs from previous research primarily in the scope of research objectives, focusing on the strategies users adopted to address their TPS concerns and perceived risks. The differences regarding trust, privacy, and safety will be discussed separately in the following.

Our study differs from prior research on **trust** in e-commerce platforms in its scope of investigation. While previous work has primarily focused on how trust influences purchase intentions [23, 71, 121, 126, 149] and the factors that shape trust [35, 110, 129], our research investigates the strategies participants use to present themselves as trustworthy and to evaluate the trustworthiness of others (§5.3.2).

With regard to **privacy** in e-commerce platforms, our study distinguishes itself from previous research by its specific focus. Prior studies have primarily explored privacy concerns [71, 94, 108, 113], examining how these concerns influence purchase intention [15] and trust toward e-commerce platforms [110, 126, 129, 152, 193]. In contrast, our research investigates the concrete actions participants took to address privacy concerns and protect their personal information. Specifically, we found that participants were deliberate in selecting which types of information to disclose or withhold in their profiles (§5.3.2 and §5.2.2). Moreover, our study revealed a connection between participants' privacy considerations and their preferences for payment methods (§5.4.3), offering new insights into how privacy concerns manifest in payment choices on these platforms.

Our work on the **digital aspects of safety** in e-commerce platforms differs from prior research in its focus and perspective. Previous studies have primarily examined the role of system-level safety features, such as robust encryption, fraud protection mechanisms, and secure transactions, in addressing users' safety concerns [65, 152] and influencing their adoption of e-commerce platforms [20, 77, 85, 126, 145, 177]. In contrast, our research identifies the proactive measures participants undertook to safeguard themselves against financial loss. Notably, we uncovered conflicting preferences between buyers and sellers regarding safety practices, such as buyers favoring cash payments while sellers preferring digital transfers (§5.4.3). This nuanced understanding of user-driven safety behaviors expands the discourse beyond system-level protection features.

Furthermore, concerning the **physical and emotional aspects of safety**, our study differs from the limited existing literature in its focus. While previous research and news reports [49, 99, 105] have primarily highlighted the risks associated with physical safety (e.g., the risk of robbery [99]), our study examines the specific strategies that participants adopt to mitigate these risks. We found that participants employed various precautionary measures at different stages of the trading process. These strategies included selecting a public location when arranging the meet-up (§5.4.3), informing their loved ones as part of their preparation (§5.5), and bringing a companion to the meet-up (§5.6). Additionally, we observed no substantial gender-based differences in the adoption of physical safety strategies, with eight male and 11 female participants reporting similar precautionary behaviors. We anticipate that this slight numerical difference may be attributed to the general awareness of risks associated with meeting strangers in person, which influences both male and female participants to take comparable safety measures.

# 6.2 Support for Trust Evaluation by FM Platform

To better support users in evaluating others' trustworthiness, we offer several recommendations for **FM-like platforms** to consider. Our recommendations are based on various sources: results of our study, existing FM features (as of 2020), similar features utilized by other platforms, and the published findings of other studies. While our recommendations aim to provide potential improvements to FM's design with the ultimate goal of assisting users, we recognize that additional factors, such as legal considerations, market trends, cost, and technical feasibility may require further attention [118]. Nevertheless, we believe that our recommendations can offer valuable insights for better supporting users of FM-like platforms in regards to TPS.

6.2.1 Improving Ratings and Reviews. The trustworthiness of other traders was evaluated by participants from various perspectives throughout the trading process. This comprehensive assessment included pre-trading configurations, the examination of profiles, consideration of online interactions, checking sellers' ratings and reviews, and the experience during the meet-up (§5.4.1). Similar to the features on other P2P platforms, like eBay [64] and OfferUp [163], ratings and reviews are provided by FM [31] to assist users in evaluating their trading partners. However, our participants encountered several challenges with these features (§5.3.2). On the one hand, participants struggled with the ambiguity surrounding the interpretation of ratings, often questioning which aspects of the trading process the rating reflected (§5.3.2). This lack of clarity led to the difficulties in accurately assessing the trustworthiness of traders. On the other hand, participants expressed concerns that ratings on FM could be easily manipulated (§5.3.2). These concerns were corroborated by both research findings [90] and news reports [6]. Our findings underscore the need for more transparent and reliable rating systems to ensure a more accurate evaluation of traders' trustworthiness.

Recommendation 1: Provide guidelines regarding the absence of ratings and reviews. Previous research highlights that trust is a critical determinant of user satisfaction with e-commerce platforms and the perceived transparency of their policies and practices [15, 125, 193]. Other P2P trading platforms, such as eBay, serve as commendable examples with a comprehensive rating system covering four aspects: item description, communication, postage time, and postage costs [64]. We suggest enabling users to rate their trading partners based on both these conventional aspects from the eBay example, such as item description and communication, along with additional dimensions unique to FM. For instance, FM primarily involves localized in-person meet-ups [114], making it valuable to consider ratings for such aspects as the agreed-upon meet-up time, the suitability of the location, the fairness of localized pricing, and the opportunity to inspect the item before purchase [123]. This breakdown offers detailed insights into a seller's performance, aiding users in better interpreting the rating. In contrast, FM's rating system lacks this level of granularity.

While FM does consider ratings provided by buyers who completed transactions, it also includes ratings from users who engaged in conversations but did not finalize purchases [28]. Unfortunately, the current rating system does not distinguish between these two types of ratings, and our participants showed concerns about the low informativeness of the ratings (§5.3.2).

Furthermore, the evaluation of **buyers** has received less consideration. FM buyers' ratings are kept private and are only accessible to the buyers themselves without further explanation [28]. Similarly, eBay only allows sellers to leave positive comments for buyers, also without further explanation [59], which unsurprisingly raises concerns in online communities, as users believe that sharing negative experiences could help the trading community [52, 144]. This is particularly important in the context of TPS on FM, where most transactions conclude with in-person meetings, which tend to elevate the risks of physical safety.

We believe that FM-like platforms could benefit from adopting a structure for both sellers and buyers to rate their trading partners based on various aspects and leave detailed comments for each other. This enhancement could improve users' ability to accurately interpret the reputation of both buyers and sellers, which is important for managing trust.

Furthermore, given that FM primarily deals with second-hand goods [137], it is not surprising that some sellers may lack ratings, as they may not sell often enough on FM. However, some *Buyers* interpret sellers' lack of rating as a signal of them being untrustworthy (§5.3.2). Previous research has extensively examined how reviews influence trust-building [101, 102] and assist users in making purchase decisions [180]. Positive reviews have been shown to correlate with increased sales [18, 100, 107], while negative reviews, despite potentially discouraging purchases, can enhance the perceived credibility of the review set [102]. However, these studies largely overlook the implications of the absence of reviews or ratings. This gap in the literature, alongside our findings, presents an opportunity for innovation: guidelines could be provided to help users interpret the absence of ratings. For instance, it could be highlighted that the absence of ratings does not inherently signal untrustworthness. Instead, users could be encouraged to engage in direct communication with the seller to assess their trustworthiness. Additionally, sellers without ratings could be prompted to provide more detailed descriptions of their items or offer assurances of authenticity through other means, such as sharing additional photos.

Additionally, the prevalence of fake reviews and ratings is a common concern among the users of e-commerce platforms [120, 146]. The market for fake reviews is booming and has an estimated economic impact of USD \$152 billion [75]. Some of our participants also believed that reviews and ratings could be subject to manipulation (§5.3.2). Despite the severity of this issue, there is a notable absence of information regarding the strategies employed by marketplace platforms to combat such fraudulent activities [31]. Currently, most efforts are concentrated on empowering users with tips for identifying potential fake reviews [47, 93] and providing mechanisms for reporting suspicious reviews [62]. This approach necessitates user intervention and effort to combat fake reviews, which may impose a considerable burden on them. We recommend FM-like platforms to consider more proactive measures, in order to ensure the authenticity of reviews and ratings, thereby alleviating the responsibility placed on users.

**Recommendation 2:** *Enhance review assurance.* One promising approach involves leveraging machine learning algorithms to detect suspected fake reviews and manipulated ratings [92], a tactic already employed by platforms like Amazon [157]. However, the prevalence of fake reviews and manipulated ratings remains high, accounting for a troubling estimated 43% of all reviews [178]. *As future work for FM-like platforms, we suggest further focusing on advancements in combating fake reviews.* Existing approaches by eBay [54] and Amazon [7] aim to ensure the authenticity of reviews by displaying a "verified purchase" badge next to reviews. However, this method has received

criticism, such as being perceived as unnecessary and confusing because unverified reviews are allowed, even though many expect only verified purchases to leave reviews [14, 143]. In addition, it is unclear if it is technically feasible to verify a purchase on FM.

Therefore, future research can investigate more effective approaches that clearly convey the authenticity of reviews to users, ensuring that these methods are both transparent and reliable. While machine learning has the potential to enhance fraud detection to improve review assurance, its effectiveness depends on many factors, such as the availability of sufficient data to train robust models and generalize fraud detection patterns across different transactions [155]. Specifically, if there is a limited number of transactions on FM, the accuracy of machine learning-based fake review detection may be compromised due to insufficient labeled data for reliable pattern recognition. Furthermore, if machine learning models rely on reviews containing location data, images, or other sensitive information (e.g., demographic information), they may raise ethical concerns, such as privacy risks and unintended biases in fraud detection [51]. These biases may arise if the model disproportionately flags transactions associated with certain demographics, resulting in unfair or discriminatory fraud detection outcomes. Thus, we emphasize the importance of carefully designing and refining machine learning-based fraud detection systems to ensure fairness, accuracy, and ethical integrity while mitigating potential biases.

6.2.2 User-Driven Trust Evaluation Features. In addition to relying on ratings and reviews, participants employed their own methods for evaluating their trading partners' trustworthiness. Unlike other similar e-commerce platforms [44, 53], FM offers a distinctive feature to enhance users' trust assessment — the ability to check sellers' profiles, facilitated by FM's integration with Facebook [116]. Previous research has identified various factors that contribute to trust evaluation on e-commerce platforms, including the usability of the framework interface [183, 194], privacy considerations [194], vendor reputation [87], vendor profiles [192], and links to trusted portals that signal credibility by associating vendors with established and reliable entities [122].

FM expands upon these existing methods by allowing users to assess trustworthiness through the evaluation of sellers' profiles on both FM and Facebook. Specifically, our participants took advantage of this feature in order to evaluate others' trustworthiness by examining their FB profiles (§5.3), checking item descriptions and pricing (§5.3), obtaining instructions from Facebook groups (§5.3), verifying information on other platforms (§5.4), and actively engaging in conversation (§5.4). Furthermore, FM also encourages users to adopt similar strategies, such as exploring sellers' profiles to "learn more about the persons you are interacting with" [116]. It provides tips (albeit without much detail), such as checking for mutual friends, reviewing other users' activities on FM, and viewing their additional listings [72]. We believe that more support could be provided to help users better interpret the massive information available on FM and Facebook profiles.

**Recommendation 3:** *Trustworthiness badges for both buyers and sellers.* Previous work suggests that trust building can be associated with many factors, such as individual propensity to trust [91], customer endorsements [106], user verification through other social media [48, 97], and activity and transaction history [48]. Our findings reveal many approaches that the participants adopted to evaluate trading partners' trustworthiness (§5.4 and §5.3). Based on these findings, we propose the introduction of trustworthiness badges on FM platforms.

Instead of focusing solely on transaction-based verification (as discussed in Recommendation 2), a more comprehensive and automated approach could involve awarding badges based on user-related attributes. The first aspect can be related to the **user profile**, which **both buyers and sellers** can rely on to evaluate their trading partners' trustworthiness. Previous work suggests that real photos showing faces clearly tend to increase perceived trustworthiness [70, 106]. Our participants also evaluated trading partners' profile information, such as whether the profile name seemed real

(§5.4.1). Therefore, we propose that badges be granted based on the authenticity of *profile photos* and names, verifying that the photos depict real people and the names used are genuine [5].

Additionally, previous work suggests that trust transference, where trust is transferred from a well-known and trusted entity to a lesser-known entity, is associated with trust building [21, 48]. For example, OfferUp offers badges when users link their accounts with their Facebook accounts [162]. Similarly, our participants verified trading partners' information through other platforms, such as by searching on Google, to evaluate their trustworthiness (§5.4). Therefore, the FM platform could enable users to link their FM profiles with other platforms (e.g., social media accounts like LinkedIn, Instagram), with badges indicating that these accounts are associated with other reputable and trusted accounts [34, 186]. This approach may leverage trust transference to enhance the perceived trustworthiness of users on the FM platform.

Furthermore, previous work shows that the volume of successfully completed transactions of a seller can influence buyers' trust in sellers [91]. Our results also suggest that participants evaluated trading partners' previous listings, recent activity, and profile age (§5.4 and §5.3). Hence, a badge can be awarded to indicate if users have *recent activities or have successfully traded within a specific period* on FM. These badges can serve as indicators of a user's trustworthiness and engagement on the platform that supports users in evaluating the trustworthiness of trading partners.

The second aspect of awarding trustworthiness badges could be about the **item description** provided by **sellers**. Previous work suggests that accurate and detailed product descriptions are essential for building trust [17, 48]. Our participants also examined the item description to assess the seller's trustworthiness (§5.3). To support such evaluations, FM-like platforms could consider providing badges as indicators when the description has sufficient detail and accuracy. For instance, certain aspects, such as low-quality photos, can be automatically identified [86]. Consequently, badges could be awarded for clear images and detailed item specifics (e.g., brand, size, color, and style [55]). These badges can act as visual cues to potential buyers, reinforcing the trustworthiness of the seller and the reliability of the information provided. Furthermore, AI could be employed to detect mismatches between item descriptions and their corresponding images, as well as to automatically identify and flag stock images clearly sourced from the web [83].

The third aspect could be about **communication with other traders**. Our findings indicate that both buyers and sellers examine online conversations to assess the trustworthiness of the other traders (§5.4). They consider factors such as politeness, responsiveness, and relevance of inquiries. Previous work suggests that the quality and responsiveness of communication between buyers and sellers affect trust building between these parties [91]. We, therefore, recommend that a badge could be awarded to indicate traders' communication performance. For instance, similar to Airbnb [3], which displays hosts' response rate and response time, FM users could be awarded badges based on their average reply time and response rate, such as "Timely Reply" for consistently fast responses and "Responsive Communicator" for a high response rate.

The fourth aspect could be about the **payment methods**. As explained in Section 5.4.3, *Buyers'* and *sellers'* payment preferences are aligned with their priorities, focusing on ensuring trust, privacy, or safety. Although they may share the overarching goal of completing a transaction, their specific interests and preferences may conflict (further discussed in §6.4). To facilitate users in finding trading partners with compatible payment preferences, badges could be introduced to indicate which payment types they accept in each role — buyer or seller (e.g., cash, bank transfer, or online payment services).

The last badge could specifically pertain to the **buyers' trading history**. In addition to the previously discussed profile information, communication performance, and payment preferences, further aspects of their trading performance should be utilized for trustworthiness evaluation. Currently, features to represent buyers' trustworthiness have received limited attention [28, 59].

However, our findings indicate that buyers' trustworthiness is crucial in P2P trading. On the one hand, buyers are motivated to take actions that convey trustworthiness (§5.4.2 and §5.5). On the other hand, sellers evaluate buyers through various means, such as their politeness during conversations and the relevance of the questions they ask (§5.4.2). These findings underscore the importance of enabling buyers to convey their trustworthiness and providing mechanisms for sellers to evaluate it effectively.

We, therefore, suggest implementing badges to signify buyers' trading history. For example, our participants, who have also served as sellers, mentioned considering buyers' profile age and historical activities (e.g., earlier comments on certain posts) when evaluating their trustworthiness (§5.4.2). Consequently, badges could be awarded based on the duration of trading activity, such as "5-Year Buyer," and the frequency of transactions, such as "10-Time Buyer," to facilitate sellers' evaluations. These badges could help sellers assess the trustworthiness of buyers. □

Our recommendations for badges need further evaluation for several reasons. First, these badges aim to help users more efficiently find and interpret vast amounts of information and signals pertaining to trading, rather than serving as a signal to motivate or discourage a transaction. Our goal is to enable users to make better-informed decisions rather than encourage to trade on the platform. Further, trust is influenced by individual propensity [91], and users' interpretations of the badges may vary. Therefore, assessing whether these badges help users evaluate trustworthiness requires further investigation.

Second, such badges may raise privacy concerns and legal considerations, such as linking other social media accounts, which necessitate additional research and evaluation. Third, users may serve as both sellers and buyers at different times, and their behaviors (e.g., preference for different payment methods (§5.4.3)) may vary depending on their role. Future research should explore how the proposed badges could be presented when users switch roles between buying and selling. Finally, implementing such features should be approached cautiously, with a clear recognition of the imperative need to instill a high level of user trust in the FM platform's handling of their information. Despite these considerations, we believe that such badges might serve as a valuable step towards better supporting traders in trust management.

#### 6.3 Association between FM and FB Compels Balancing Privacy and Trust

FM's unique connection with FB raises privacy concerns. FM profiles contain personal information such as profile photos, names, addresses, and listings [30]. Furthermore, due to the interconnection between FM and FB, users, whether they are buyers or sellers, can access additional information on the FB profiles of the other party, such as posts, friend lists, videos, places lived, relationship status, and other personal details [29]. Our participants expressed concerns about their privacy and adopted various strategies to manage it, such as adjusting privacy settings (e.g., selecting the audience of their posts), withholding, modifying, or omitting personal details on their profiles, and utilizing the 'hide from friends' feature (§5.2.1 and §5.2.2). Moreover, previous work has also shown that information disclosed on P2P platforms' user profiles, encompassing names, images [65, 66, 71, 98], and profile views [110], had contributed to users' privacy concerns.

At the same time, the connection between FM and FB was valued by some participants. They appreciated its benefits, because it enabled them to access additional information about their trading partners, helping them evaluate the partners' trustworthiness (§5.3.2). Furthermore, when discussing the perceived advantages of FM compared to other platforms (§4.2), many participants noted that Facebook's large user base facilitated a broad audience for FM. This, in turn, made FM a popular marketplace, thereby making it easier for them to sell or buy items.

Participants could see both sides of information disclosure – the privacy risks and the benefits of using it for trust evaluation. As a result, they believed they faced a trade-off: either disclose more information about themselves to appear trustworthy and attract more trading partners, or withhold information to protect their privacy, while accepting the associated risks of not appearing trustworthy (§5.2.2). Unlike previous research that extensively explored the influence of users' privacy considerations on their trust in the *platform* [35, 133, 147, 172], our novel contribution reveals participants' perceptions of the connection between trust-building with *other users* and information disclosure (§5.3.2 and §5.2.2).

Recommendation 4: Recognizing the delicate balance between privacy and trust and exploring strategies for customization. We suggest providing users with the necessary information and controls to enable them to achieve a personalized balance between privacy and trust. Acknowledging that users' privacy and trust perceptions could be influenced by many factors, such as cultural background [171], knowledge of privacy-related issues [160], and personal trust tendency [106], we believe that no single trade-ff between privacy and trust will suit all users. Therefore, the decision-making process should be personalized, allowing users to choose their own trade-offs, based on their unique needs, circumstances, and preferences.

Firstly, users could explicitly be made aware of what information is necessary to be disclosed (e.g., item description) [79] and what information should never be disclosed, aligning with FM's stance on avoiding the sharing of passwords and financial details [72]. Articulating the reasoning behind these guidelines might enhance user appreciation of the importance of protecting personal information and improve their adherence to platform policies [182].

Secondly, users could be advised about the trustworthiness indicators and corresponding privacy risks based on the literature and statistics. For instance, some participants revealed certain information about themselves to facilitate trust of other traders, such as a photo of them with their dog (§5.2.2). Previous work also suggests that photos depicting real individuals facilitate trust building [70, 106]. Therefore, users could be informed that such information disclosure can positively influence others' trust in them but also present privacy risks. Articulating this trade-off can equip users with a deeper understanding of the implications of their choices, encouraging them to carefully weigh the benefits and risks, and ultimately make more informed decisions regarding their privacy and trust-balancing strategies. Enhancing such transparency may help address concerns and facilitate more informed decision-making [40].

Lastly, for those users who highly value privacy and, at the same time, acknowledge and accept the potential drawbacks of limiting information disclosure, we suggest enhancing users' privacy controls. Currently, if FM users want to limit others' access to their information on FB, they need to adjust the privacy settings on their FB account, specifying the audience for each type of information (e.g., profile details, posts, stories, reels, and more) individually [74]. For improved privacy control, users could be given the ability to select which information on their FB profile can be accessible through the FM platform. This approach would allow users' FB profiles to remain unchanged while providing users with control over their privacy.

Taking this a step further, for users who want to prioritize privacy over appearing trustworthy, we propose even considering giving them the option to unlink their FB and FM profiles. For instance, users could rely on their FM profile, communication badges, buyer trading history, or seller item descriptions to convey or evaluate trustworthiness (§6.2.2). Similar to suggestions we made previously, these recommendations require further evaluation to ensure their effectiveness and feasibility in practice.

# 6.4 Conflicting Interests Between Sellers and Buyers

While buyers and sellers may share the overarching objective of completing a transaction, their TPS-driven interests and preferences can be in conflict. For example, some sellers prefer receiving cash payments to mitigate financial risks, while buyers, for the same reason, tend to favor online payment methods (§5.4.3).

Suggested payment methods may vary across different platforms. For example, FM recommends online payments [72], without any justification. It also offers 'not to do' suggestions, such as avoiding direct transfers into a seller's bank account in specific situations [72]. On the other hand, OfferUp advocates for cash payments, declaring it the safest option, without further explanation [165].

Recommendation 5: Enhance users' risk awareness of payment methods. Unlike eBay, FM does not mediate payments in any way, thus providing users with the freedom of choosing any payment methods [72]. Users' preferences can be influenced by perceived convenience, risk, and other factors (e.g., previous experience with e-commerce platforms) [191]. As a crucial consideration, risk associated with each payment method could be elucidated to empower users in assessing and making informed choices. For instance, the platform can explain the risks of each method (e.g., the certified check can be counterfeit [181]), the ways to mitigate these risks (e.g., ensure you receive the payment before concluding an in-person meet-up), and the pros and cons of the method.

# 6.5 Guideline Presentation

Participants, whether actively seeking assistance or not, did not find the support or tips from FM helpful. For instance, some participants reported potential scams but received no feedback from FM (§5.8). Furthermore, none of the participants recalled receiving any guidance from FM throughout the trading process. Although some participants adopted similar strategies to those suggested by FM, to address their concerns, such as bringing someone along to the meet-up to ensure safety (§5.5), their actions were based on common sense rather than following the platform's suggestions [27]. Moreover, certain tips, such as meeting in a public place [27], proved impractical when dealing with large items (§5.5). Another potential hindrance to accessing FM recommendations was their placement within the FM help center, which is not linked with any step of the trading process, requiring users to proactively search for them. Furthermore, all the recommendations were listed together without a well-defined structure, potentially hindering comprehension [27].

Recommendation 6: Enhance the visibility and structure of the guidelines. Our findings indicate that participants adopted distinct strategies at each step to ensure TPS. To address the identified issues in user engagement and understanding, we recommend a comprehensive enhancement of the visibility and structure of guidelines provided by FM. Guidelines should be thoughtfully integrated into each step of the trading process, offering users immediate access to relevant recommendations. For instance, at the critical step of online interaction (§5.4), users could be presented with specific tips related to 'secure communication on Facebook' [27]. Furthermore, presenting the reasoning behind the guidelines at each step could encourage users to take effective action to ensure TPS [182].

## 7 Conclusion

Through semi-structured interviews, we explored users' strategies for addressing concerns about TPS when trading on FM. Our results revealed that participants were motivated to appear trustworthy to other users and had a need to assess the trustworthiness of others. They also took actions to protect their privacy by disclosing or withholding certain information and making payment choices. Additionally, strategies were employed to prevent physical harm and financial loss, with some strategies remaining in conflict between buyers and sellers. Based on these findings, we offer

recommendations for FM-like platforms in assisting users in ensuring trust, privacy, and safety, as well as potentially improving their trading experience.

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# A Participants' Demographic Information

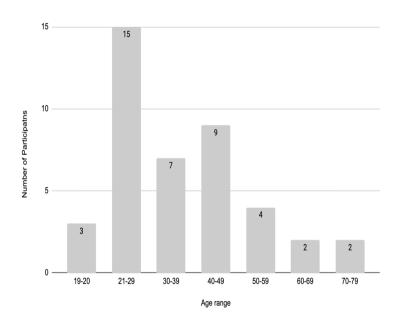


Fig. 2. Distribution of Participants' Age

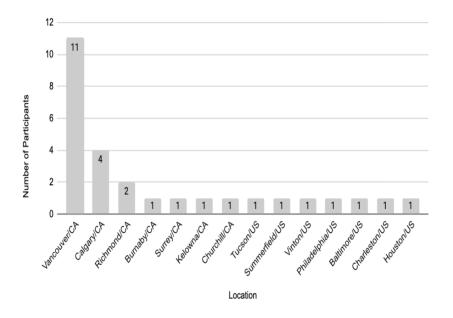


Fig. 3. Distribution of Participants' Location

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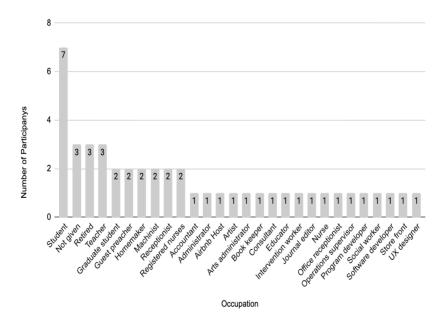


Fig. 4. Distribution of Participants' Occupation

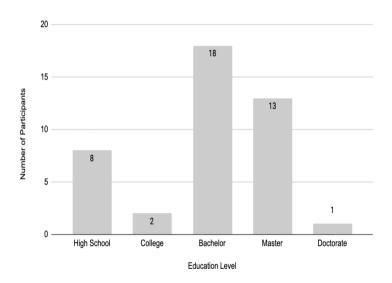


Fig. 5. Distribution of Participants' Educational Levels. "College" refers to a two-year postsecondary diploma or certificate (e.g., Canadian community college or U.S. associate degree), and "Bachelor" refers to a four-year undergraduate degree from a university.

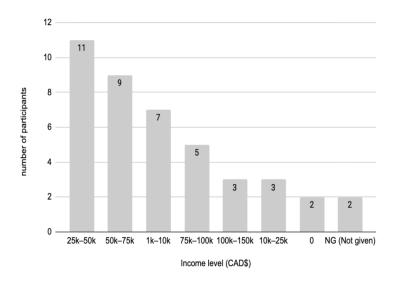


Fig. 6. Distribution of Participants' Income Level

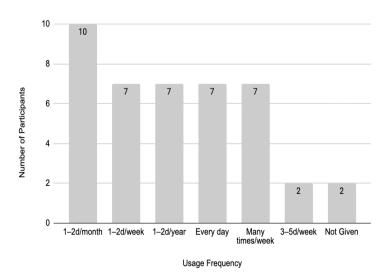


Fig. 7. Distribution of Participants' FM Usage

#### **B** FM Interface

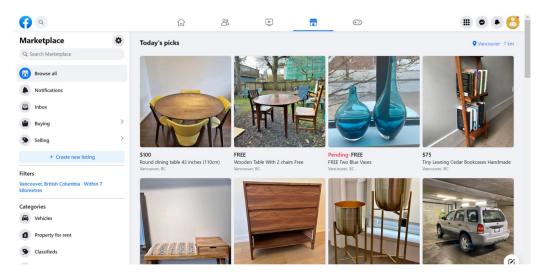


Fig. 8. Screenshots of the Web-based Facebook Marketplace

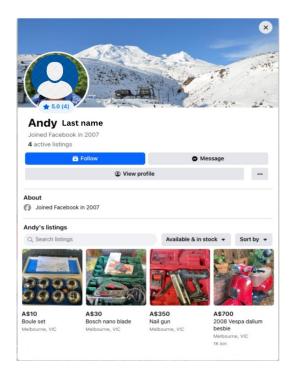


Fig. 9. Screenshots of a Seller's Facebook Marketplace Profile

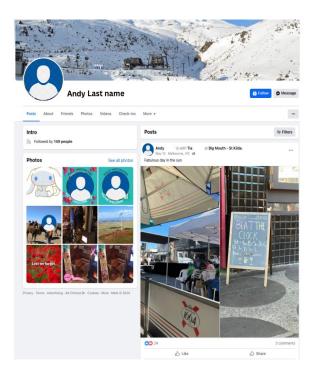


Fig. 10. Screenshots of a Seller's Facebook Profile

# C Code book

Theme	Sub-theme	Code	Definition	Quote	Participants
Trading	Pre-browsing	Withhold	Buyers withheld	"Because	P42, P03,
Prepara-	Strategizing	Information	personal details	[Facebook] is so	P05, P06
tion			to enhance	easy to get	
			privacy.	hacked. My pages	
				are hacked right	
				now." [P42]	
		Avoid High-Risk	Buyers establish	"Because of the	P24, P05,
		Purchases	criteria to exclude	risk associated	P06
			certain product	with bedbugs, for	
			categories.	example." [P24]	
		Visit FB groups	Buyers actively	"If I have a	P10, P19
		to get	engage with	situation where I	
		suggestions	Facebook groups	am not sure about	
			to gather in-	a person or their	
			sights and stay	profile looks	
			informed about	suspicious, I will	
			reported scams.	also check in	
			1	there." [P10]	
	Pre-posting	Hiding Listings	Sellers utilize	"I feel like	P10, P06,
	preparedness	from Friends	the "hide from	[friends] do not	P24
			friends" feature	need to see that I	
			to maintain	am selling it."	
			control over their	[P24]	
			audience.		
		Withhold	Sellers modify or	"I personally do	P42, P26,
		information	exclude details	not have that	P27, P34
			like names,	much on FM I	
			contact	do not really post	
			information, or	much on	
			photos on their	Facebook, to be	
			profiles to	honest." [P27]	
			safeguard		
			privacy.		
		Disclosing	Sellers share	"Because these are	P03, P19,
		Personal Details	specific personal	strangers	P15
			information, like	checking out my	
			photos or facts	profile just like	
			about themselves,	how I check them	
			to appear	they're checking	
			trustworthy to	me about my	
			buyers.	credibility." [P03]	

Theme	Sub-theme	Code	Definition	Quote	Participants
		Sharing Honest	Sellers add real	"I definitely take	P35, P15
		Item Details	and detailed info	multiple pictures	
			about items to	from different	
			show they are	angles." [P15]	
			trustworthy.		
		Trading with	Sellers prefer	"If the buyers are	P15, P11,
		Similar People	trading with	all from the same	P14
			people who share	country where I	
			their age, gender,	am from we can	
			or background to	communicate in	
			feel safer and	our own	
			more	language." [P14]	
			comfortable.	(	
Evaluating	٢	Cross-checking	Buyers check	"You know	P05, P08,
Sellers	Evaluation	Descriptions and	item descriptions	pictures are very	P12, P21,
		Photos	and photos to	good, because	P26, P27,
			ensure they match and assess	they help you see	P32, P35,
				the quality and	P39
			item quality.	descriptions."	
		Composing Itom	Durrana aominana	[P26] "The price	P05, P06,
		Comparing Item Prices	Buyers compare item prices with	definitely affects	P05, P06, P07, P10,
		Titles	similar listings to	the way I decided.	P30, P34
			assess price	That thing. Before	1 30, 1 34
			fairness and	I buy something."	
			avoid financial	[P05]	
			risks.	[2 00]	
	Direction	Checking Sellers'	Buyers examine	" if you get	P21, P05
	Evaluation	Profiles	profile details,	somebody who	
			selling history,	consistently sells	
			and item listings	electronics or	
			to distinguish	bikes" [P21]	
			between		
			professional and		
			casual sellers and		
			assess potential		
			risks.		
		Checking Seller	Buyers review	"I do not really	P19, P29,
		Ratings	seller ratings to	take a look into	P7
			gauge their	the ratings too	
			reliability,	much. Because	
			considering	most people only	
			rating history	have like have one	
			and potential	or two ratings."	
			limitations.	[P7]	

Theme	Sub-theme	Code	Definition	Quote	Participants
		Learning from FB	Buyers use FB	"Groups are really	P10, P23,
		Groups	groups to gather advice on	great to get more information	P28, P19
			assessing seller	without having to	
			profiles and	do all the work	
			making informed decisions.	yourself." [P19]	
		Googling Seller	Buyers search for	"I do like a reverse	P12, P08,
		Information	seller details	trace of	P13, P39
			online, like	somebody's	
			names or locations, to	number if you can name specific	
			gather additional	neighborhoods, I	
			information.	can verify that	
			in or mation.	neighborhood	
				exists." [P08]	
Online	Evaluate	Checking Buyer	Sellers review	"You can go to	P38, P03,
Interac-	Buyers	Profiles	buyers' profiles,	that person's	P17, P22,
tion			including names,	marketplace	P13, P34
			activity, and	profile, you can	
			profile age, to	also check their	
			evaluate their	Facebook profile	
			authenticity.	and that sort of	
				keeps you a sense of their	
				credibility." [P38]	
	Discussion of	Engaging in	Buyers and	"If they speak	P01, P03,
	Items	Conversations	sellers actively	nicely in the	P04, P05,
			participate in	Facebook message,	P08, P09,
			online chats,	I never check the	P11, P13,
			responding	profile, but if the	P17, P20,
			promptly and	communication is	P21, P23,
			politely while	a little bit	P26, P34,
			providing rele-	awkward, then I	P30, P31,
			vant details.	check [their FM profile.] " [P03]	P42, P34
	Discussion of	Choosing	Buyers and	"If you are going	P26, P27,
	Meet-up	Payment	sellers select cash	to do local pickup	P02, P15,
		Methods Based	or online	you pay cash."	P12, P04,
		on Priorities	payment options		P40
			to align with		
			their priorities, such as ensuring		
			privacy, safety, or		
			trust.		
	1			C+i	l on nevt have

Theme	Sub-theme	Code	Definition	Quote	Participants
		Avoiding	Buyers refuse	"Also upfront	P31, P05,
		Advance	upfront	payment too	P21
		Payments	payments to	because they re	
		_	protect	not like a third	
			themselves from	party so you	
			financial risks.	cannot trust them	
				with pre-payment	
				details or if they	
				Are actually	
				going to fulfill	
				what they	
				promised." [P31]	
		Meeting in Public	Buyers and	"I prefer to meet	P30, P35,
		Spaces	sellers arrange	them in public	P15, P12,
			meet-ups in	places in places	P07, P08,
			public places to	that we Are both	P09, P19,
			avoid sharing	familiar with."	P23, P05,
			home addresses	[P30]	P10, P26,
			and ensure		P34, P21,
			safety.		P37
		Safety Measures	Buyers and	"When somebody	P26, P37,
		for Home	sellers use strate-	says it is going to	P03, P05,
		Meet-ups	gies like porch	be in my garage	P08
			pick-up or garage	you just have to	
			meetings to re-	park outside the	
			duce risks during	garage I will come	
			home-based	down." [P03]	
			transactions.		
		Choosing Safe	Buyers and	"I always choose	P21, P37
		Meeting Times	sellers schedule	broad daylight, I	
			meet-ups during	like to have big	
			busy hours to	crowds I like to	
			ensure safety	see if they are	
			with potential	open to having	
			witnesses nearby.	me, let them know	
				that I will be	
				bringing a friend."	
				[P37]	
Prepare		Inform Loved	Participants	"Sometimes, it	P08, P07
for In-		Ones	informed friends	was a matter of	
person			or family about	me telling my	
Meet-			meet-ups to	spouse or	
up			enhance safety.	neighbor or friend	
				I am heading to	
				go pick this up."	
				[P08]	

Theme	Sub-theme	Code	Definition	Quote	Participants
		Displaying	Buyers and	"I had that sign	P09
		Intentions	sellers take	because he had	
		Clearly	deliberate actions	shootings and	
			to appear	people were	
			trustworthy and	shooting African	
			reduce perceived	Americans I did	
			safety risks.	not want	
				anything to	
				happen to me, so I	
				had a sign I still	
				have it depending	
				on what	
				neighborhood I	
				am going It all	
				depends, but	
				things got a little	
				bit better." [P09]	
		Notifying About	Participants	"I just let them	P37, P07,
		a Companion in	inform trading	know hey usually	P19
		advance	partners about	it is in direct	
			bringing	because I worry	
			someone along to	that sometimes it	
			discourage	might sound like	
			misconduct and	a threat if you say	
			enhance safety	you're bringing a	
			during meet-ups.	friend." [P37]	
In-		Bringing a	Buyers and	"I do not trust	P08, P23,
person		Companion for	sellers bring	what will happens	P25, P03,
Meet-		Safety	companions,	when I go to meet	P07, P04,
up			such as friends,	with them, but I	P34
			family, or dogs, to	would of course	
			meet-ups to deter	[choose] a safe	
			misconduct and	spot [and] take	
			ensure assistance	my husband."	
			in case of safety	[P23]	
			risks.		
		Carry Safeguard	Participants	"I have a pocket	P24
		Tools	bring safeguard	knife, just in case	
			tools, such as	they were trying	
			pocket knives, to	to, like, rob me or	
			protect	something." [P24]	
			themselves and		
			enhance safety		
			during meet-ups.		

Theme	Sub-theme	Code	Definition	Quote	Participants
		Confirming	Sellers ensure	"I will not give	P02, P04,
		Payment Before	payment is	that out until I	P24, P11,
		Completion	received and	received the	P07, P23,
		_	verified before	payment." [P10]	P10
			allowing buyers		
			to take the items,		
			preventing		
			financial risks.		
Post-		Keeping	Buyers save	"If something	P22, P10
meet-up		Purchase Records	information, such	really bad	
Strate-			as screenshots	happened, it	
gies			and transaction	would be there,	
			receipts, to	she could go on	
			protect against	my computer and	
			scams, verify	look at my	
			purchases, and	Facebook message,	
			support refund or	and it would show	
			legal claims if	right?" [P10]	
			needed.		
		Providing	Sellers offer	"I will say like we	P10, P05,
		Post-Sale Support	short-term	do like 60 days	P04
			support, such as	kind of warranty	
			warranties or	if there's some	
			setup assistance,	sort of problem."	
			to ensure	[P10]	
			functionality and		
			satisfaction with		
			purchased items.		
Blocking			Buyers and	"I feel a lot better	P27, P10,
Suspi-			sellers use the	after I blocked	P28, P29,
cious			block feature to	them, feel safer	P39, P19,
Part-			prevent contact	to get them kind	P40, P15
ners			with trading	of just out of the	
			partners they	way forever."	
			find suspicious or	[P15]	
			inappropriate,		
			ensuring privacy		
			and emotional		
			safety.		

Theme	Sub-theme	Code	Definition	Quote	Participants
Reporting			Participants	"I mean it does, I	P39, P25,
Suspi-			report suspected	would say	P26, P37
cious			scams or	reporting has a	
Activity			suspicious	little bit more	
			traders to the	impact, I think,	
			platform to	blocking just	
			protect	doesn't, allow me	
			themselves and	to see the person	
			the community	and that person is	
			from potential	his hidden versus	
			risks.	reporting is a	
				Facebook actually	
				knows what's	
				going on." [P39]	

Table 1. Codebook of reported results, detailing themes, subthemes, codes, definitions, example quotes, and the participants who contributed these insights.

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