Lucerne University of Applied Sciences and Arts
DMI Bachelor's Thesis - Problem Map
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What generates trust?

Legal Restraints

Laws against discrimination / Laws protecting the tenant

The German legal system is designed to protect the tenant. Terminating a rent contract is only allowed under exceptional circumstances, making the landlords hesitant on whom to rent the flat.

Landlord 3: "Terminating a rent contract is difficult, therefore I always go for the safe option"

Connection / Peer-to-Peer

Networking / Word-of-mouth / Facilitator

If a user is interested in another, the intermediate friends between them may act as a path of facilitators that decide if the two are a suitable match. (Stanier et al., 2010, p.3)

Tenant 2: "I found my flat because I know the landlord."

Tenant 2: "I am looking for my new flat through networking."

Information

Laws against discrimination / Laws protecting the tenant

Zusammenfassend zeigt sich, dass weitere Informationen die Diskriminierungsquote verringern, aber nicht ganz eliminieren. (Hinz & Auspurg, 2017, p.400)

Landlord 4: "Show interest"

Landlord 2: "Offer information"

Increases trust

Restraints the landlord's ability to trust

Increases trust because it substitutes information

Fear

Expectation of discrimination / assumed discrimination

Black achievement scores may be lower than white scores not because of the inferior environments encountered by many poor blacks, but because of expectations of discrimination in the market. (Heckman, 1998, p.107)

Tenant 1: "Sometimes I feel forced into the victim role."

Tenant 2: "I didn't apply for a place at a housing association because I was a student, woman and migrant. I was expecting prejudice."

Tenant

Key to enter Contract

Trust

[...] have made a clear distinction between social (or generalized) trust, which links us to people who are different from ourselves, and 'particularized' trust, which is restricted to our own kind. (Güth et al., 2006, p. 1293)

Landlord

Fear

Property Damage / Unpaid Rent

Landlords or family members rely on the rent for financial support and any problem with the income can lead to financial set-backs.

Landlord 3: "My father relies on the rent to supplement his pension"

Decreases trust

Decreases / Increases trust

Stereotype

Stereotyping, or ordinary categorization, usually involves false assumptions that all group members share the same characteristics. These assumptions seem to be based, at least in part, on a collection of associations that link the group subjected to stereotyping to a set of descriptive characteristics (Devine, 1989). (Carpusor & Loges, 2006, p. 935)

Prejudice

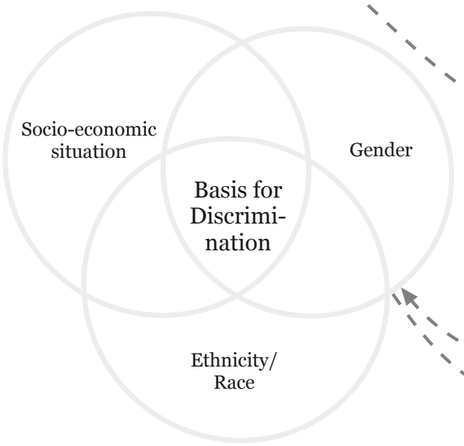
Tajfel (1969) argued that stereotypes are immediately followed by prejudice. Prejudice is treating people differently based on their group membership, and it seems to involve acting in some way upon stereotyping beliefs. (Carpusor & Loges, 2006, p. 935)

Personal Preferences

Taste for discrimination

Discrimination based on taste does not have to involve stereotypes or beliefs; it can simply reflect a general dislike of certain groups. (Freshtman et al., 2005, 375)

Mutual influence



Influences

Influences

Media