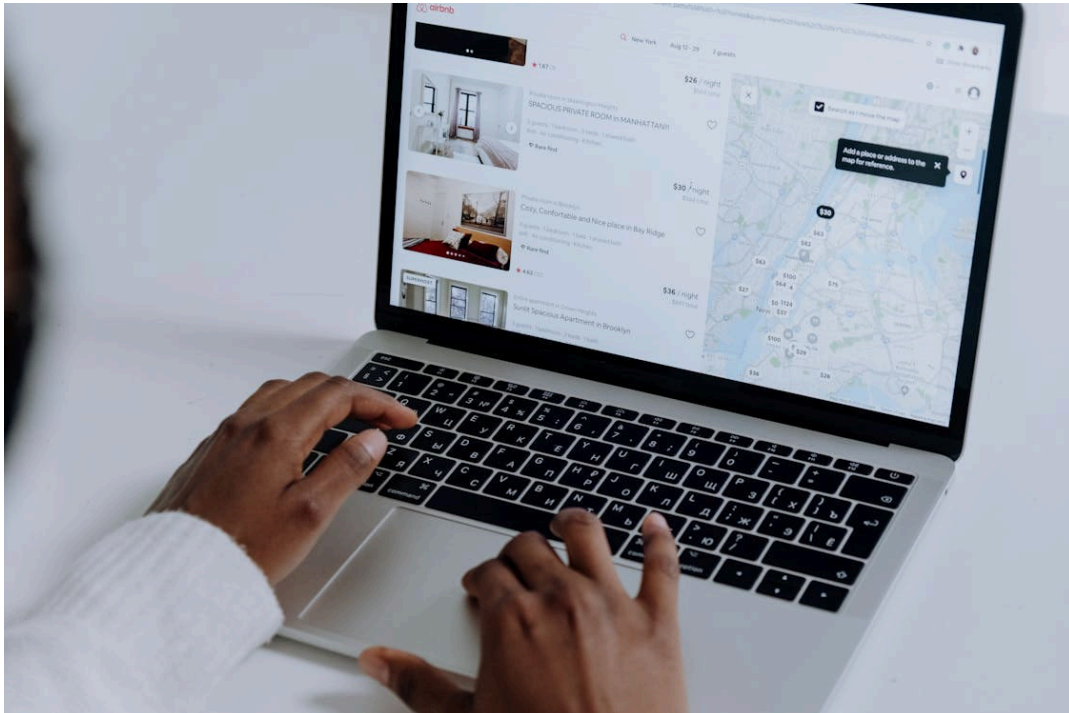


Safeguarding Customer Properties: The Case of Airbnb



Source: Pexels (2020)

Background

Founded in 2007, Airbnb has grown from a small niche business to a global accommodation sharing platform with more than 8 million active listings in over 220 countries world-wide (Airbnb, n.d.). While continuing to offer convenient and affordable accommodation options and improving guest experiences, the group has recently placed a lot of emphasis on safety and security for both guests and hosts in the past few years.

To ensure safety and property security for both guests and hosts, Airbnb rolled out the AirCover policy in 2021 (Airbnb, 2021). AirCover for guests provides support for serious issues with bookings, such as cancellation by host within 30 days of check-in, unable to check-in upon arrival, or listing is significantly different than advertised (Airbnb, n.d.). When these situations occur, guests will be offered to stay in a similar listing within the area, or they will receive a full or partial refund depending on the circumstances (Airbnb, n.d.). There is also a 24-hour safety hotline for guests to call and seek help from specially trained safety agents when they feel unsafe (Airbnb, n.d.).

On the other hand, AirCover offers top-to-bottom protection for hosts and their property. AirCover for hosts reimburses the host when there is damage done to their house and belongings by the guest (Airbnb, n.d.). In addition, all costs will be covered if any extra cleaning service is required to remove stains left by guests (Airbnb, n.d.). Furthermore, hosts are provided with host liability insurance to protect themselves from legal responsibility in the event that a guest is injured or their belongings are stolen or damaged during their stay (Airbnb, n.d.).

In order to protect hosts' properties and the neighbourhood around, Airbnb has also implemented reservation screening system to prevent disruptive gatherings. Based on the guest's booking history, ratings, and comments from previous hosts, the system can automatically reject the guest's booking request and redirect them to alternatives such as hotels or licensed party-houses (Airbnb, n.d.). For some cases, reservations with potential risk of disruptive gatherings will be flagged and the right to accept or deny the reservation will be given to the host (Airbnb, n.d.). As a result, the chance of damaging properties or causing disturbance to the neighbourhood can be greatly minimized.

Challenges

Despite these initiatives, Airbnb's approach has sparked some controversy and debate. Some may argue that the reservation screening system may be too stringent, which is somewhat equivalent to permanently banning users with a history of disruptive behavior from using the platform altogether, regardless of intent to reform. This raises questions about fairness, transparency, and data ethics.

Another point of contention involves Airbnb's 2024 decision to ban indoor security cameras in all listings worldwide (NPR, 2024). While intended to protect guest privacy, the policy has created concern among hosts who previously relied on cameras (in common areas) to monitor property condition and discourage inappropriate behavior. With video surveillance no longer permitted, hosts face difficulties proving guest-caused damage, while Airbnb must develop reliable methods to distinguish between genuine claims and potential fraud.

Discussion Questions

1. How effective is the AirCover policy in promoting safety and security for both guests and hosts?
2. What alternative methods could Airbnb use to prevent disruptive gatherings without outright rejecting booking requests?
3. How can Airbnb balance the privacy rights of guests with the security concerns of hosts?
4. What additional measures could Airbnb implement to further strengthen trust, accountability, and safety on the platform?

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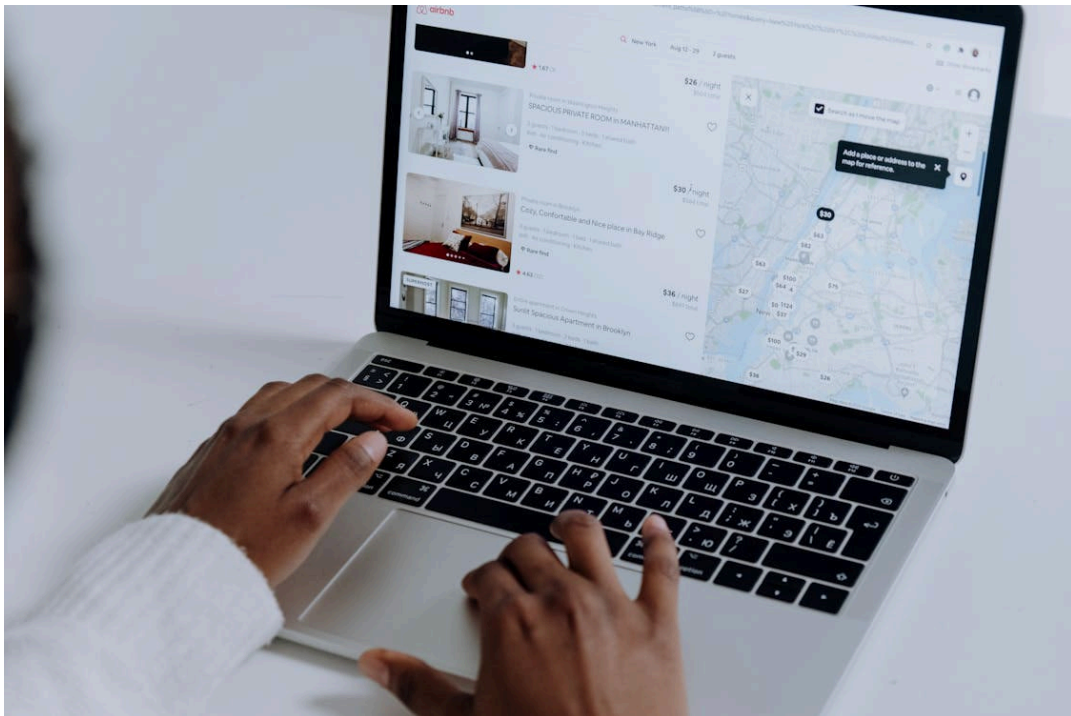
Keywords

- Accommodation
- Privacy
- Reservation
- Host
- Protection
- Insurance

Acknowledgement

This case study is based on and adapted from the work of undergraduate students Chen Ruoting; Chan Kam Yan, Merlet; Alexandre Thomas; Yau Sophie; Lam Pac Tung, Nikita; Hwang Jaeyi; Liu Songmeng from the School of Hotel and Tourism Management at The Hong Kong Polytechnic University.

保护客户财产：Airbnb 案例研究



Source: Pexels (2020)

背景

Airbnb 成立于 2007 年，已从小众企业发展成为全球性的住宿共享平台，在全球 220 多个国家和地区拥有超过 800 万个活跃房源(Airbnb, n.d.)。在持续提供便捷、实惠的住宿选择并提升住客体验的同时，该集团近年来也高度重视住客与房东双方的安全与保障。

为确保住客和房东的安全及财产安全，Airbnb 于 2021 年推出了 AirCover 政策(Airbnb, 2021)。面向住客的 AirCover 为预订中的严重问题提供支持，例如房东在入住前 30 天内取消预订、住客抵达后无法入住，或房源与广告宣传严重不符等情况(Airbnb, n.d.)。当发生这些情况时，平台将为住客安排在该区域内入住类似房源，或者根据具体情况提供全额或部分退款(Airbnb, n.d.)。此外，还设有 24 小时安全热线，当住客感到不安全时，可以致电寻求经过专门培训的安全专员的帮助(Airbnb, n.d.)。

另一方面，AirCover 为房东及其财产提供全方位的保护。面向房东的 AirCover 在住客对房东的房屋和个人物品造成损坏时，对房东进行赔偿(Airbnb, n.d.)。此外，如需进行额外清洁服务以去除住客留下的污渍，所有费用也将被承担(Airbnb, n.d.)。再者，房东还享有房东责任保险，以保护其在住客入住期间受伤、或其财物被盗或损坏的情况下，免于承担法律责任(Airbnb, n.d.)。

为保护房东的财产及周边社区环境，Airbnb 还实施了预订筛查系统以防止破坏性聚会。该系统根据住客的预订历史、评分以及来自前任房东的评价，可以自动拒绝住客的预订请求，并将其引导至酒店或有资质的派对房屋等替代选项(Airbnb, n.d.)。在某些情况下，对于存在破坏性聚会潜在风险的预订，系统会进行标记，并将接受或拒绝预订的权利交给房东(Airbnb, n.d.)。此举可大大降低财产受损或对社区造成滋扰的可能性。

挑战

尽管采取了这些举措，Airbnb 的做法也引发了一些争议和讨论。一些人认为，预订筛查系统可能过于严格，这某种程度上相当于永久禁止有破坏行为历史的用户使用该平台，而无论其是否有意改正。这引发了关于公平性、透明度和数据伦理的质疑。

另一个争议点涉及 Airbnb 于 2024 年作出的在全球所有房源中禁止使用室内安全摄像头的决定(NPR, 2024)。虽然该政策旨在保护住客隐私，但也引起了此前依赖摄像头（在公共区域）监控房屋状况和阻止不当行为的房东们的担忧。随着视频监控不再被允许，房东在证明住客造成的损坏方面面临困难，而 Airbnb 必须开发可靠的方法来区分真实的索赔和潜在的欺诈行为。

讨论问题

1. AirCover 政策在提升住客和房东双方安全与保障方面的效果如何？
2. Airbnb 可以采取哪些替代方法来防止破坏性聚会，而非直接拒绝预订请求？
3. Airbnb 应如何平衡住客的隐私权与房东的安全顾虑？
4. Airbnb 可以实施哪些额外措施来进一步加强平台上的信任、问责与安全？

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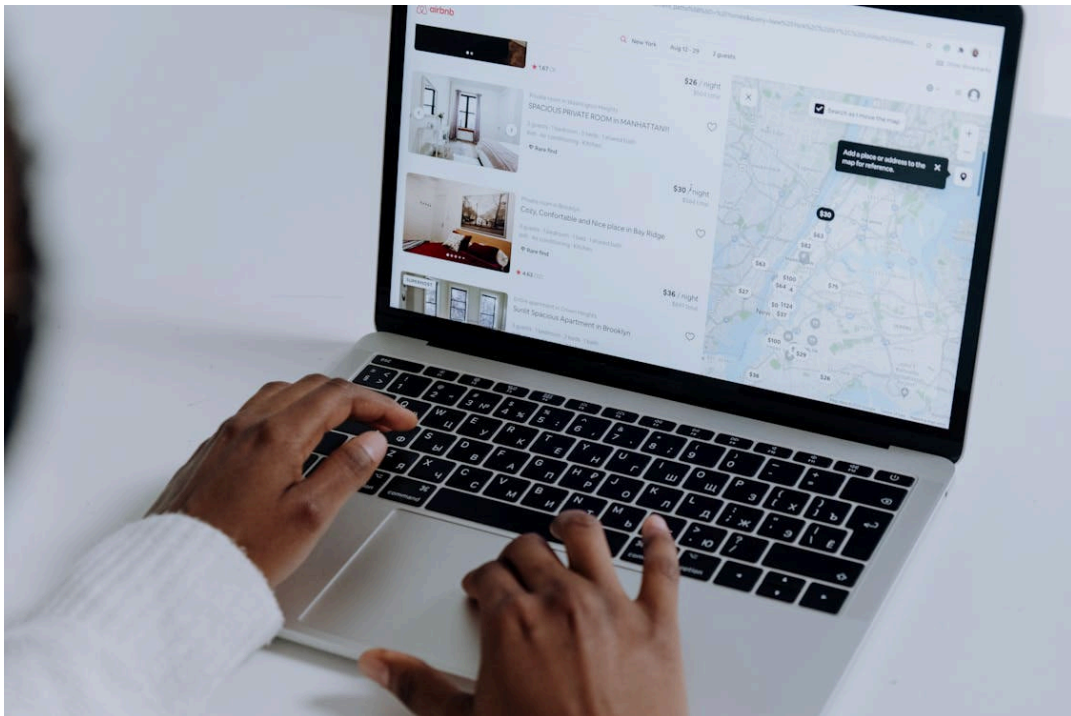
关键词

- 住宿
- 隐私
- 预订
- 房东
- 保护
- 保险

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本案例研究基于并改编自香港理工大学酒店及旅游业管理学院本科生 Chen Ruoting; Chan Kam Yan, Merlet; Alexandre Thomas; Yau Sophie; Lam Pac Tung, Nikita; Hwang Jaeyi; Liu Songmeng 的作业。

保護客戶財產：Airbnb 案例研究



Source: Pexels (2020)

背景

Airbnb 成立於 2007 年，已從一個小眾企業發展成為全球性的住宿共享平台，在全球 220 多個國家和地區擁有超過 800 萬個活躍房源 (Airbnb, n.d.)。在持續提供便捷、實惠的住宿選擇並提升住客體驗的同時，該集團近年來也高度重視住客與房東雙方的安全與保障。

為確保住客和房東的安全及財產安全，Airbnb 於 2021 年推出了 AirCover 政策 (Airbnb, 2021)。面向住客的 AirCover 為預訂中的嚴重問題提供支持，例如房東在入住前 30 天內取消預訂、住客抵達後無法入住，或房源與廣告宣傳嚴重不符等情況 (Airbnb, n.d.)。當發生這些情況時，平台將為住客安排在該區域內入住類似房源，或者根據具體情況提供全額或部分退款 (Airbnb, n.d.)。此外，還設有 24 小時安全熱線，當住客感到不安全時，可以致電尋求經過專門培訓的安全專員的幫助 (Airbnb, n.d.)。

另一方面，AirCover 為房東及其財產提供全方位的保護。面向房東的 AirCover 在住客對房東的房屋和個人物品造成損壞時，對房東進行賠償 (Airbnb, n.d.)。此外，如需進行額外清潔服務以去除住客留下的污漬，所有費用也將被承擔 (Airbnb, n.d.)。再者，房東還享有房東責任保險，以保護其在住客入住期間受傷、或其財物被盜或損壞的情況下，免於承擔法律責任 (Airbnb, n.d.)。

為保護房東的財產及周邊社區環境，Airbnb 還實施了預訂篩查系統以防止破壞性聚會。該系統根據住客的預訂歷史、評分以及來自前任房東的評價，可以自動拒絕住客的預訂請求，並將其引導至酒店或有資質的派對房屋等替代選項 (Airbnb, n.d.)。在某些情況下，對於存在破壞性聚會潛在風險的預訂，系統會進行標記，並將接受或拒絕預訂的權利交給房東 (Airbnb, n.d.)。此舉可大大降低財產受損或對社區造成滋擾的可能性。

挑戰

儘管採取了這些舉措，Airbnb 的做法也引發了一些爭議和討論。一些人認為，預訂篩查系統可能過於嚴格，這某種程度上相當於永久禁止有破壞行為歷史的用戶使用該平台，而無論其是否有意改正。這引發了關於公平性、透明度和數據倫理的質疑。

另一個爭議點涉及 Airbnb 於 2024 年作出的在全球所有房源中禁止使用室內安全攝像頭的決定 (NPR, 2024)。雖然該政策旨在保護住客隱私，但也引起了此前依賴攝像頭（在公共區域）監控房屋狀況和阻止不當行為的房東們的擔憂。隨著視訊監控不再被允許，房東在證明住客造成的損壞方面面臨困難，而 Airbnb 必須開發可靠的方法來區分真實的索賠和潛在的欺詐行為。

討論問題

1. AirCover 政策在提升住客和房東雙方安全與保障方面的效果如何？
2. Airbnb 可以採取哪些替代方法來防止破壞性聚會，而非直接拒絕預訂請求？
3. Airbnb 應如何平衡住客的隱私權與房東的安全顧慮？
4. Airbnb 可以實施哪些額外措施來進一步加強平台上的信任、問責與安全？

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關鍵詞

- 住宿
- 隱私
- 預訂
- 房東
- 保護
- 保險

致謝

本案例研究基於並改編自香港理工大學酒店及旅遊業管理學院本科生 Chen Ruoting; Chan Kam Yan, Merlet; Alexandre Thomas; Yau Sophie; Lam Pac Tung, Nikita; Hwang Jaeyi; Liu Songmeng 的作業。