

# **The influence of trust on the adoption of peer-to-peer (P2P) asset sharing platforms in South Africa**

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## **ABSTRACT**

This quantitative study explores the role of trust in the adoption of peer-to-peer (P2P) asset sharing platforms in South Africa. The research objectives were refined to investigate the influence of community reviews, platform trust, and visual trust on individuals' intention to adopt P2P platforms. Data was collected from a sample of participants who were users of P2P asset-sharing services in South Africa. Multiple linear regression analysis was conducted to examine the predictors of intention to adopt and platform trust. The findings revealed that community review ratings, visual trust, and platform trust significantly and positively influenced individuals' intention to adopt P2P sharing services. Additionally, community review ratings showed a significant and positive relationship with trust in the platform. However, no significant relationship was found between visual trust and trust in the platform. These findings emphasize the importance of considering other factors, such as the platform's reputation, functionality, and user experience, in understanding platform trust and its impact on the intention to adopt. These insights contribute to the understanding of trust dynamics in the context of P2P asset sharing platforms in South Africa. Further research is warranted to explore additional factors that may influence trust and adoption in this domain.

## **KEYWORDS**

Trust, sharing economy, peer-to-peer, sharing platforms, platform trust, visual trust, community review ratings, intention to adopt

## DECLARATION

I, Abueng Motsewakgosi, declare that this research report is my own work except as indicated in the references and acknowledgements. It is submitted in partial fulfilment of the requirements for the degree of Master of Management in the field of Digital Business at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.

Name: Abueng Motsewakgosi

Signature:



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Signed at .....Northgate.....

On the ...31st... day of ...October... 2023..

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## LIST OF ACRONYMS

<b>ASEAN</b>	<b>Association of Southeast Asian Nations</b>
<b>B2C</b>	<b>Business to Consumer</b>
<b>EFA</b>	<b>Exploratory Factor Analysis</b>
<b>GDP</b>	<b>Gross Domestic Product</b>
<b>HREC</b>	<b>Human Research Ethics Committee</b>
<b>MLA</b>	<b>Multiple Linear Regression</b>
<b>P2P</b>	<b>Peer to Peer</b>
<b>SPSS</b>	<b>Statistical Package for the Social Sciences</b>

# CHAPTER 1. INTRODUCTION

## 1.1 Statement of purpose

The purpose of this quantitative study is to examine the influence of trust on the adoption of peer-to-peer (P2P) asset sharing platforms in South Africa.

## 1.2 Background of the study

The peer-to-peer (P2P) sharing economy is a decentralized economic model that facilitates transactions between individuals through an online platform (Hodkinson, Galal, & Martin, 2017). In this model, individuals on the supply side and the demand side engage in transactions. In this paper, the supply side is referred to as the provider user, and the demand side as the consumer user (Bellotti et al., 2015). The primary activity in the P2P economy involves sharing assets for mutual benefit between the provider user and the consumer user (Hodkinson et al., 2017). It is important to note that although transactions in the P2P platform are mutually beneficial, the motivations for using the platform differ between the two user types.

According to Bellotti et al. (2015), provider users are motivated by noble and altruistic reasons, aiming to positively impact society and the environment. On the other hand, consumer users are primarily driven by instrumental needs in their daily lives. This distinction is significant as it indicates that users adopt P2P sharing services with the purpose of either making a positive contribution to society or fulfilling their basic needs.

In the South African market, there has been significant growth in the adoption of P2P asset sharing services, particularly in the home-sharing and ridesharing sectors. Airbnb, Uber, and Bolt have emerged as the prominent P2P platform services in the country. Specifically, Airbnb connects individuals seeking temporary accommodation with hosts offering their homes, while Uber and Bolt provide a platform for individuals to share rides with drivers. These three

companies will be the focus of this study as they represent the most influential P2P platform services in South Africa.

Since their introduction in South Africa, the adoption of these P2P asset sharing platforms has been steadily increasing. Notably, Airbnb has experienced remarkable growth, with a 260% increase since 2017, making South Africa the leading country in P2P accommodation adoption across the continent (Mara, 2020). Additionally, in its inaugural year in South Africa, Uber surpassed projected growth rates, highlighting the strong acceptance of P2P services in the country (Molobi, Kabiraj & Siddik, 2020).

P2P sharing platforms offer numerous economic opportunities for platform users (Hodkinson et al., 2017). Capitalizing on these opportunities can be a significant driver behind the high adoption rates in South Africa. However, risks to both consumer users and provider users may discourage people from embracing these platforms.

### **1.3 Research problem**

One of the key challenges in the peer-to-peer (P2P) sharing economy is the perception of risks associated with engaging in transactions. To address this issue, it is crucial to enhance trust among users of the platform and trust in the platform itself. Unlike traditional business-to-consumer (B2C) online transactions, where trust can be built through a company's brand reputation, trust in P2P transactions is more complex (Chen, Cheng & Yunjie, 2009). B2C businesses have direct interactions with their customers, making it easier to establish a lasting relationship with the brand, which is not the case in P2P transactions. Furthermore, in B2C transactions, there are established consumer protection laws that regulate traditional businesses and offer a sense of protection to customers (Hawlitschek et al., 2016).

Several studies have proposed various measures to improve trust in P2P platforms, such as the use of reputation systems and user reviews (Zamani, Choudrie, Katechos, & Yin, 2019; Hawlitschek, Teubner, & Weinhardt, 2016).

However, there is a lack of sufficient research on understanding trust specifically in the context of P2P platforms (Ter Huurne, Ronteltap, Corten, & Buskens, 2017). Furthermore, most of the research in this area has been conducted outside of South Africa, and there is limited literature on sharing platforms in the South African context (Ivankovic, 2020). Therefore, there is a research gap in understanding the adoption drivers and trust factors specifically for P2P platforms in South Africa.

Considering these gaps and the research opportunities identified from previous studies, this research aims to investigate the adoption of P2P platforms in South Africa, with a particular focus on trust as a key factor influencing adoption. By examining the unique context of South Africa and the perspectives of both provider users and consumer users, this study aims to contribute to the understanding of trust dynamics in the South African P2P sharing economy and provide insights into strategies for enhancing trust and driving adoption.

**Table 1.1: Research Opportunity**

Research Opportunity	Reference
<p><i>“Future research should thus focus on ... as we all the antecedents and influencing factors of trust towards peer, platform and product.”</i> (pp. 7)</p>	<p>(Hawlitcshek et al., 2016)</p>
<p><i>“In sum ... we provide a foundation for further research towards clarifying the implications of trust in the context of the sharing economy ... besides the suitability of deposition to trust and familiarity in our research model, other antecedents have been omitted in this study.”</i> (pp. 9)</p>	<p>(Mittendorf, 2016)</p>
<p><i>“To date, few studies have investigated user motivation for using such platforms ... studies on trust within the sharing economy are either conceptual endeavours (e.g. Etzioni, 2019; Hawlitcshek et al., 2018), emphasise themes, such as reputation and revenue maximisation (e.g. Abrate and Viglia, 2019; Cheng et al., 2019; Tussyadiah and Park, 2018) or focus</i></p>	<p>(Zamani et al., 2019)</p>

Research Opportunity	Reference
<p><i>on the credibility of positive vs negative reviews (Zhang, 2019).” (pp. 1960)</i></p> <p><i>“With the rapid growth of the sharing economy ... there is a need to further investigate the trust mechanism upon which this economy is built. While studies conducted on reputation in e-commerce provide useful insights, their implications regarding the sharing economy might be somewhat limited” (pp. 72)</i></p> <p><i>“... we outlined how and why the three user roles of consumer, provider, and prosumer differ... we call for empirical studies to test whether these roles lead to differences in important constructs... one could test to which degree the perception of the platform owner’s trustworthiness differs between consumer, provider, and prosumer “. (pp. 811)</i></p>	<p>(Ert et al., 2016)</p> <p>(Hermes et al., 2020)</p>

Xiong and Liu (2003) propose that community-based reputation assessments, which rely on transaction feedback, can be used to evaluate the trustworthiness of peers in P2P transactions. However, this approach assumes that peers will provide honest and accurate feedback for each transaction, which may not always be the case. Zamani et al. (2019) note that online platform users often approach positive reviews with scepticism, while negative reviews are perceived as more reliable. However, the impact of negative reviews is often mitigated as platform creators have control over these reviews.

Ert, Fleischer, and Magen (2016) introduce the concept of visual-based trust, highlighting the influence of profile photos on users' perceived trustworthiness in P2P platforms. The authors demonstrate that the profile pictures of Airbnb hosts have a greater impact on listing prices compared to online reviews, suggesting that online peer reviews may not be as reliable as previously thought.

Trust considerations in the P2P sharing economy extend beyond the interactions between peers. Both provider users and consumer users rely on the P2P platform

to facilitate their interactions. Users expect the platform to accurately match peers, protect their data, and ensure fairness in the platform's operations (Hawlitschek et al., 2016). Platform creators employ various tools, such as insurance coverage, identity verification, and secure payment systems, to build trust in the platform (Ter Huurne et al., 2017; Hausemer et al., 2017). Additionally, timely and effective support is crucial for fostering trust (Zamani et al., 2019).

The construct of trust is multifaceted, and exploring its influence on the adoption of P2P platforms requires an investigation that goes beyond assessing peers' transaction histories and reviews. Currently, there is a gap in the literature regarding the adequate examination of the influence of trust on the adoption of P2P platforms in the South African context.

## **1.4 Research Objectives**

The research objectives of this study are:

RO1: Examine the relationship between mutual trust and intention to adopt P2P sharing platform in South Africa

RO2: Examine the relationship between trust in the platform and intention to adopt P2P sharing platform in South Africa

RO3: Explore the determinants of mutual trust

RO4: Explore the determinants of trust in the P2P platform

## **1.5 Rationale**

Hodkinson et al. (2017) argue that P2P platforms primarily focus on matching supply and demand rather than establishing trust, suggesting that trust should not solely rely on peer ratings. Both sides of users, including the platform itself, should evaluate the trustworthiness. This viewpoint aligns with Van der Crujssen et al. (2019), who propose that uncertainty about the reliability of the other party and product quality negatively impacts consumer user adoption, while uncertainty

about payment and reliability of the other party negatively affects provider user adoption. Therefore, it is essential to investigate the construct of trust in P2P platforms by examining trust related to both the platform and peers (Van der Crujisen et al., 2019).

Building on this perspective, Hawlitschek et al. (2016) propose a trust model for P2P platforms that distinguishes between three targets of trust: "trust in peer, platform, and product (3P)" (pp. 2). This model has undergone empirical testing and has been found suitable. However, it is worth noting that the model was tested in a developed nation with an abundance of idle assets available for sharing (Retamal & Dominish, 2017). The influence of economic maturity and specific social norms may yield different outcomes in developing economies where cultural and social perspectives on ownership significantly impact trust perceptions in asset sharing.

By integrating the research conducted by Van der Crujisen et al. (2019) and Hawlitschek et al. (2016), it can be inferred that trust issues related to peers are indicated by uncertainties about other parties, while uncertainties regarding payments indicate trust issues associated with the P2P platform. Additionally, uncertainties regarding the quality of goods or services indicate trust issues related to the product.

The literature review also reveals that few studies have examined trust from both consumer and provider users' perspectives, particularly in the South African context. Therefore, this research aims to contribute to the existing discourse by investigating trust in P2P platforms specifically within the South African context.

## **1.6 Delimitations of the study**

Hawlitschek et al. (2016) identified three targets of trust in the P2P sharing economy: the peer, the platform, and the product. While product quality issues are among the risks associated with P2P sharing (Hong, 2019), this study will focus on the trust requirements pertaining to the P2P platform and the peer users.

Product quality risks will be considered as an indication of the provider user's service quality.

The study will specifically focus on users of Airbnb, Uber, and Bolt in South Africa, with Uber Eats excluded. For ridesharing services, provider users will consist of Uber and Bolt drivers, while consumer users will include passengers. For home-sharing services, provider users will be Airbnb hosts, and consumer users will be guests. However, the study will only consider individuals who rent out their homes, excluding company-run listings. Table 1.2 presents the terms that will be used throughout this paper.

**Table 1.2 Definition of terms**

<b>Term</b>	<b>Definition</b>
Peer-to-Peer (P2P) sharing model	A model where individuals buy and sell products or services to each other directly through an intermediary online marketplace that matches individuals in need of products and services to individuals who provide those products and services (Pereira, 2020).
Provider User	The user of a peer-to-peer platform that is on the supply side of the interaction (Bellotti et al., 2015). This is the user that provides the product or service being offered on the peer-to-peer market platform.
Consumer User	The user of a peer-to-peer platform that is on the demand side of the interaction (Bellotti et al., 2015). This is the user that consumes the product or service being offered on the peer-to-peer market platform.

## **1.7 Assumptions**

This study is based on the assumptions that a sufficient number of respondents will be available to provide the necessary information to effectively achieve the study's objectives. These assumptions are rooted in the high penetration of Airbnb and Uber in the South African market.

## **1.8 Chapter Outline**

This section outlines the structure of the research report and briefly discusses each chapter included in the proposal. The breakdown of the structure is as follows:

## **Chapter 1: Introduction**

Chapter one serves as an introduction to the research, analysing the context of the study. The chapter includes a preliminary literature review that draws from previous research to address the theoretical background of the study and identify the research gap that the study aims to fill. It presents the research problem and objectives, and discusses the rationale and delimitations of the study. Finally, the chapter clarifies the assumptions underlying the study.

## **Chapter 2: Literature Review**

Chapter two introduces the P2P sharing economy and its drivers. It discusses the South African context of P2P sharing, including the associated risks and the technology platforms that facilitate it. The chapter also examines the construct of trust and its implications on the P2P sharing economy, taking into account the perspectives of users. Theoretical frameworks are introduced and used to formulate the conceptual framework, drawing from previous studies.

## **Chapter 3: Research Methodology**

Chapter three presents the research methodology and the quantitative research approach adopted for this study. It describes the research design and the appropriate data collection methods to be used. The chapter provides an explanation of the population and sampling methods, as well as the data collection and analysis techniques.

## **Chapter 4: Presentation of results**

Chapter four presents the results of the research obtained through the research process outlined in Chapter 3. This chapter encompasses the presentation of the descriptive statistics and the data validation process, outlining the steps taken to ensure the quality and reliability of the collected data. Additionally, this chapter introduces a refined conceptual model. Finally, it introduces multiple linear regression analysis used to examine the relationships between the variables of interest.

## **Chapter 5: Discussion of the results**

Chapter five presents a comprehensive discussion of the results in relation to the refined hypotheses. It critically compares and contrasts these findings with the existing literature, providing insightful insights into the research domain.

## **Chapter 6: Conclusions & Recommendations**

Chapter 6 integrates the research findings aligning them with the revised research objectives. It offers recommendations for both researchers and practitioners operating within the sharing economy domain. Additionally, the chapter acknowledges the limitations of the current study and suggests potential directions for future research.

## **CHAPTER 2. LITERATURE REVIEW**

### **2.1 Introduction**

The introduction sets the stage for the literature review by providing an overview of the chapter's content and its importance in the research. It serves as a bridge between the previous chapter and the upcoming sections, providing a smooth transition for the reader.

Section 2.2 delves into the concept of the sharing economy, beginning with its definition. It explores the drivers that contribute to the growth of the P2P sharing economy, considering both global and developing nation perspectives. The section also reviews the technology platforms that facilitate P2P sharing and evaluates the associated risks inherent in the sharing economy, emphasizing the need for trust.

Section 2.3 introduces the theoretical framework that forms the foundation of the research. The adoption of the Extended Valence Framework is discussed, highlighting the reasons behind its selection as the theoretical lens for this study. This section explains how the framework aligns with the research objectives and supports the exploration of trust in the P2P sharing economy.

Section 2.4 focuses on the trust construct within the context of P2P sharing. It establishes the relationship between interpersonal trust and mutual trust, elucidating how these forms of trust relate to each other. Additionally, the concept of institutional trust is discussed, exploring its significance in the context of the sharing economy. The section also investigates the relationship between trust and the intention to participate in P2P sharing, and reviews the determinants of trust. Finally, the section presents the hypotheses derived from the literature review.

Section 2.5 sheds light on trust from the user's perspective, particularly in the context of building trust between platform users and the platform itself. It examines the factors that influence trust formation and maintenance,

emphasizing the role of the platform in fostering trust among its users. The section highlights the importance of trust in establishing a positive user-platform relationship.

Lastly, section, 2.6 introduces the conceptual framework that is derived from the Extended Valence Framework. This framework is based on the outcomes of the literature review and is organized to address the research objectives. It visually illustrates the relationships between trust, the P2P platform, and the intention to adopt P2P sharing services, providing a comprehensive overview of the proposed model.

## **2.2 P2P sharing economy**

This section provides a contextual understanding of the P2P sharing economy, specifically focusing on its interpretation within this paper. Furthermore, it explores the implications of the sharing economy in developing nations like South Africa.

### **2.2.1 *Defining P2P sharing economy***

The sharing economy is defined as “an economic model based on the sharing of underutilised assets between peers without the transfer of ownership” (Ter Huurne et al., 2017, pp. 486). Schor (2014) categorizes the sharing economy into various aspects, including “the recirculation of goods, increased utilisation of durable assets, exchange of services, and sharing of productive assets” (pp. 3).

The P2P sharing economy heavily relies on online platforms that facilitate the sharing of assets between individuals (Ter Huurne et al., 2017; Görög, 2018; Frontier Technology Quarterly, 2020). These platforms act as intermediaries, connecting individuals who possess idle assets with those who require temporary usage of such assets. It is crucial to note that not all transactions occurring on online P2P platforms can be considered part of the sharing economy. The distinguishing factor lies in the temporary nature of asset sharing. Other P2P markets, such as second-hand or e-commerce websites, where goods are permanently transferred to consumers, do not fall under the umbrella of the sharing economy (Gerwe & Silva, 2020).

Essentially, the sharing economy utilizes digital technologies to enable individuals to access underutilized assets temporarily, rather than owning them, thereby creating mutual value (Vaughan & Hawksworth, 2014; Retamal & Dominish, 2017; Frontier Technology Quarterly, 2020; Gerwe & Silva, 2020; Santana & Parigi, 2015). These assets can be tangible, such as parked cars, unworn clothes, empty homes, or intangible assets like idle time and skills (Akhmedova, Mas-Machuca & Frederic, 2022). However, despite relying on the underutilized capacity of assets, it is important to recognize that there are

capacity restrictions. Unlike unconstrained assets like music files or documents that can be shared simultaneously by multiple users, certain assets can only be consumed by a limited number of individuals at a given time (Wirtz, So, Mody, Liu & Chun, 2019).

The sharing economy benefits asset owners by providing them with a platform to become entrepreneurs and generate profit from their idle assets (Gerwe & Silva, 2020; Basukie, Wang & Li, 2009). Simultaneously, it offers opportunities to optimize scarce resources (Vaughan & Hawksworth, 2014). It is important to note that P2P platform creators, enabling the sharing economy, do not own the assets themselves but rely on asset owners to offer their assets on the platforms (Wilhelms, Merfeld, & Henkel, 2017). However, a question arises when individuals purchase assets specifically for the purpose of participating in the sharing economy, as these assets are no longer idle or underutilized (Gerwe & Silva, 2020).

Therefore, Gerwe and Silva (2020) argue that the definition and boundaries of the sharing economy are not straightforward and will continue to evolve over time. Consequently, this paper defines the sharing economy as an economic model that maximizes the use of underutilized assets, benefitting both consumer users and provider users, without requiring consumer users to own the assets.

### **2.2.2 P2P sharing economy drivers**

The scarcity of resources increases the cost of ownership (Vaughan & Hawksworth, 2014). However, the sharing economy provides opportunities for service providers to earn additional income and offers consumers access to affordable goods and services that were previously unattainable (Martucci, 2022). The 2008 economic crisis also played a role in shaping the sharing economy as consumers' perceptions of value changed due to the losses they experienced (Ramzy, Mostafa, & Eldahan, 2020). This highlights the mutual benefit that the sharing economy aims to achieve. Some consumers require access to resources without the need for ownership, while some providers have permanent access to resources and can derive value from temporarily sharing them.

The P2P sharing economy not only provides flexibility in job opportunities (Yaraghi & Ravi, 2017; Gerwe & Silva, 2020; Hossain & Mozahem, 2022) but also enables entrepreneurship and stimulates economic development (Retamal & Dominish, 2017; Wirtz et al., 2019). As a result, P2P sharing platforms are creating new markets and encouraging the efficient use of underutilized assets (Frontier Technology Quarterly, 2020).

The use of digital technologies, access to assets without ownership and deeper social interactions distinguish the sharing economy from the other sectors of the economy that offer alternatives to ownership (Vaughan & Hawksworth, 2014). The technology underlying these models efficiently consolidates demand and supply across broad geographical areas, simplifying the matching process (Van Welsum, 2016).

This is further supported by the growth in connected digital devices and changing social norms regarding trust in online transactions (Vaughan & Hawksworth, 2014). Online transactions reduce friction in connecting demand and supply, allowing sharing economy platforms to offer reduced search and transaction costs (Van Welsum, 2016), making underutilized assets more accessible to consumers at a cheaper rate (Frontier Technology Quarterly, 2020).

### ***2.2.3 P2P sharing economy in developing nations***

Low asset ownership in developing nations creates economic opportunities through the sharing economy (Frontier Technology Quarterly, 2020; Van Welsum, 2016). P2P sharing helps lower prices by democratizing services, thereby providing economic opportunities for lower-income consumers to enter the market (Wirtz et al., 2019).

According to Rojanakit, de Oliveira, and Dulleck (2022), the sharing economy should ideally thrive in developing nations based on its design and value proposition. However, their findings indicate that the restrictive entrepreneurial ecosystem in these nations hinders the growth of the sharing economy (Rojanakit et al., 2022). Challenges such as limited internet connections and smartphone

access and scarce availability of assets due to financial constraints further impede the development of the sharing economy in these regions (Frontier Technology Quarterly, 2020). Interestingly, Nielsen (as cited in Van Welsum, 2016) suggests that online consumers in developing nations are willing to participate in the sharing economy. This raises the question about the factors that influence sharing economy platforms and how they can be adapted to suit developing nations.

Research on the sharing economy has primarily focused on developed nations, limiting our understanding of the concept's general applicability due to socioeconomic and cultural differences. Sociocultural norms play a crucial role in the adoption of the sharing economy, as they determine legitimacy within a society and encompass aspects such as trust, cultural values, and user motivations (Rojanakit et al., 2022). What this reveals is that despite the sharing economy concept being noble, the underlying sociocultural values can influence the success of sharing economy platforms in a given society. It is important to recognize that sharing practices form part of the informal sector of developing nations, the culture of sharing assets may already exist influenced by long-standing cultural norms (Van Welsum, 2016).

Rojanakit et al. (2022) also highlight that trust is not as significant a factor in developed nations compared to developing nations, thanks to the robust institutional frameworks in place. Therefore, the lack of trust has been identified as a significant barrier to adopting the sharing economy in developing nations.

#### ***2.2.4 P2P asset sharing online platforms***

The sharing economy heavily relies on online digital platforms, which function as multi-sided platforms connecting different groups of customers through an online network (Trabucchi, Sanasi, Ghezzi & Buganza, 2020). A multi-sided platform is a business where two or more groups of customers are connected through an online network managed by an intermediary (Trabucchi et al., 2020). To this end, Airbnb, Uber and Bolt are some of the most prominent multi-sided platforms that serve as intermediaries allowing decentralised exchanges between platform

users. This is done by coordinating peer-to-peer interactions between supply and demand (Hermes, Maier, Hein, Böhm & Krcmar, 2020). These platforms promote efficiency in sharing resources while reducing transactional costs (Schor, 2014; Van Welsum, 2016; Celata et al., 2017) and information asymmetries (Celata, Hendrickson & Sanna, 2017). Further to facilitating transactions, the role of online platforms is to guarantee users that transactions within the platform follow a set of predefined mutually agreed-upon rules (Wilhelms et al., 2017).

The platforms are peer-to-peer because individuals, instead of businesses, interact with each other through the platform (Gerwe & Silva, 2020). This allows for direct consumption between peers (Ter Huurne et al., 2017; Yaraghi & Ravi, 2017) involves the platform mediating and governing these interactions (Barari, Paul, Ross & Thaichon, 2022). The online nature of P2P platforms allows them to collect a vast amount of varying data from the different sides (Trabucchi et al., 2020). Furthermore, P2P platforms rely on data and algorithms to match peers accurately (Basukie et al., 2009).

One key distinction of sharing economy platforms from traditional e-commerce organizations is the combination of online transactions leading to offline interactions (Gerwe & Silva, 2020). The social aspect of P2P transactions introduces unique risks compared to traditional online purchases (Gerwe & Silva, 2020; Barari et al., 2022). Sharing a ride or staying in a stranger's home carries unique risk considerations for both the provider and the consumer of the service.

Within sharing economy platforms, three key participants can be identified: the platform creator, consumer users, and provider users (Kumar et al., 2017; Barari et al., 2022). As a result, the relationship between peers on the platform can impact the relationship between the peers and the platform itself (Barari et al., 2022).

While the main function of sharing platforms is to connect consumer users with provider users (Wirtz et al., 2019), the activities and motivations can vary depending on the platform's market orientation (profit or non-profit) and market

structure (peer-to-peer or business-to-peer) (Schor, 2014). This study specifically focuses on profit-oriented peer-to-peer structures within the sharing economy.

### **2.2.5 Risks in P2P sharing economy**

Engaging in the P2P sharing economy involves inherent risks and uncertainties, especially due to the intimate nature of the assets being shared (Schor, 2014; Mittendorf, 2016; Santana & Parigi, 2015). Unlike traditional online B2C transactions, regulations and consumer rights legislations for transactions between individuals in the sharing economy are not as well-established (Hawlitschek et al., 2016; Gerwe & Silva, 2020).

Privacy and security concerns, as well as potential financial losses resulting from property damage, can act as deterrents for individuals considering participation in the sharing economy (Martucci, 2022; Lee, Chan, Balaji & Alain, 2018). Platform creators should address these concerns to reduce the perceived risks associated with participating in the sharing economy while highlighting the benefits. This aligns with Peter and Tarpey's assertion that perceived risks and benefits influence consumer decision-making (Peter & Tarpey, 1975). Physical risks may also arise from transactions that require physical interaction (Hong et al., 2019; Ert et al., 2015; Fradkin et al., 2015). An individual's risk aversion can influence their perception of the risks involved in participating in the sharing economy, although risk attitudes are not fixed and can change based on experiences (Santana & Parigi, 2015). Hence, positive experiences with P2P platforms in the sharing economy can reduce risk aversion and potentially increase participation (Santana & Parigi, 2015).

The sharing aspect of P2P sharing platforms introduces additional risks beyond monetary risks, unlike traditional online marketplaces (Ert et al., 2016). Even when no monetary transactions are involved, the sharing economy entails risks (Ert et al., 2016). These risks include performance risks arising from potential quality issues with the products and services offered (Hong et al., 2019). Hong et al. (2019) further highlight that the services offered on sharing platforms are typically not provided by professionals, and the products may not be

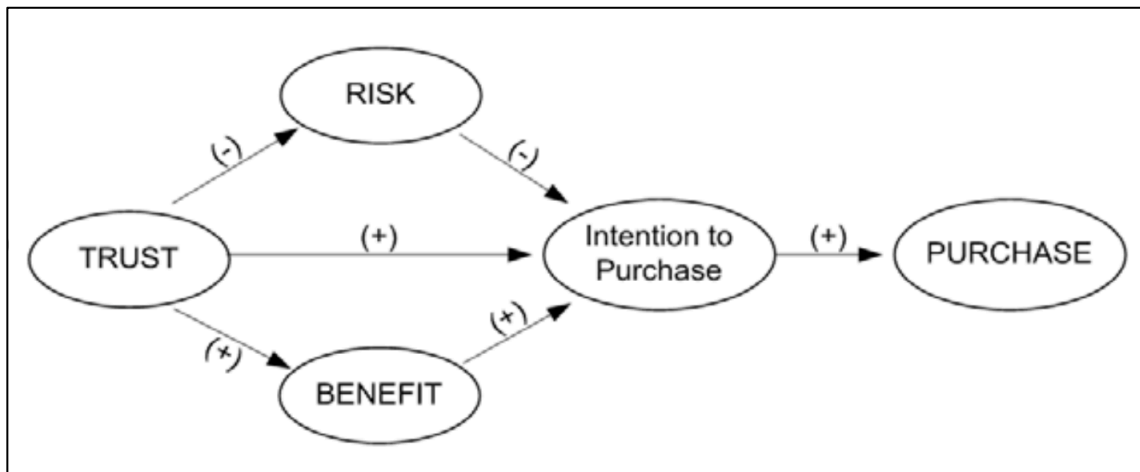
standardized. Moreover, individuals participating as service providers in the sharing economy may not have a strong interest in establishing a brand reputation (Hong et al., 2019). Therefore, the characteristics of service providers (provider users) play a significant role in P2P sharing, distinguishing it from traditional online P2P transactions (Ert et al., 2016). However, it is also important to consider the characteristics of the consumers, particularly with regard to the potential for causing physical harm and financial loss to the provider users.

## **2.3 Theoretical Framework**

The extended valence framework, derived from the original valence framework proposed by Peter and Tarpey (1975), serves as the theoretical basis for this study. Scholars have recognized the robustness of the valence framework and its applicability in various contexts (Kim et al., 2009; Lee et al., 2018; Dhir, Malodia, Awan, Sakashita & Kaur, 2021).

### **2.3.1 *The extended valence framework***

One significant adaptation of the valence framework is the integration of the trust construct, as highlighted by Kim et al. (2009), resulting in the Extended Valence Framework. In this extended framework (Figure 2.1), “trust is assumed to affect purchase intention directly, and also indirectly through its two mediators, perceived risk and perceived benefit” (Kim et al., 2009, pp. 3). As a result, even though the perceived risks and perceived benefits are essential to consumers’ decision-making, the underlying trust impacts the perceived risks and benefits. This suggests that the underlying trust is a critical influence on consumers’ decision-making.



**Figure 2.1: Extended Valence Framework (Kim et al., 2009)**

## **2.4 Trust in the sharing economy**

*Trust* is a complex and multifaceted construct that has been studied and defined by various scholars. Friedman, Khan, and Howe (2000) and Gambetta (2000) define trust as a belief in others' beneficial behaviour and the reliance on them to not harm us, even when they have the opportunity to do so. It involves vulnerability, where individuals place themselves in a position to be potentially harmed by others.

Trust requires the possibility of betrayal, where the other party has the freedom to disappoint, and the trusting party has the freedom to choose whether or not to enter a trust relationship (Gambetta, 2000). Trust is a deliberate decision and should not be forced or restricted by either party. In the literature, trust is often categorized into two main types: interpersonal trust and institutional trust.

Interpersonal trust refers to an individual's natural inclination to trust others and influences how people interact with each other (Abdul-Rahman & Hailes, 2000; McKnight & Chervany, 1996; Chen et al., 2009; Jones & Leonard, 2017; Borum, 2010). In theory, interpersonal trust is embedded in the economic principles of social exchange (Borum, 2010). This is important to note as it implies that interpersonal trust leads to rational economic decisions. However, it's important to note that people may apply different social norms and behavioural rules in

different relational contexts, which can influence their economic choices (Borum, 2010).

On the other hand, institutional trust is based on structural assurances, such as regulations and consumer laws, that reduce uncertainty in a given situation (Abdul-Rahman & Hailes, 2000; McKnight, 1996; Chen et al., 2009). It involves trust in the institutions and systems that govern interactions, providing a sense of security and confidence.

Research suggests that trust levels vary across countries, influenced by factors such as ethnic heterogeneity, good governance, and equality (Borum, 2010). This suggests that the more economic prosperity the country has, the higher the level of trust. Interestingly, countries with higher levels of trust tend to have higher levels of economic prosperity, as trust directly impacts a nation's economic performance (Jøsang, Keser & Dimitrakos, 2005). There is a positive correlation between interpersonal trust and a country's Gross Domestic Product (GDP). In the context of South Africa, interpersonal trust levels have remained relatively low, impacting the country's GDP negatively (Ortiz-Ospina & Roser, 2016). Understanding trust in the South African context is particularly relevant to exploring the potential positive impact of the sharing economy on the national economy.

#### **2.4.1 Mutual Trust**

The current literature on trust in the sharing economy is limited (Ter Huurne et al., 2017). However, existing studies highlight key concerns for consumers, including uncertainties related to product quality, poor service from service providers, and the effectiveness of safeguards on P2P platforms (Hausemer et al., 2017; Wirtz et al., 2019; Ter Huurne et al., 2017; Schor, 2014; Kumar et al., 2017; Van Welsum, 2016). These concerns underscore the importance of trust for consumers engaging in the sharing economy, where certainty is often lacking. Trust becomes particularly relevant in situations where there is uncertainty about the actions of others (Gambetta, 2000; Jøsang et al., 2005).

However, the need for trust is not limited to consumers alone. Service providers, who share their assets with strangers, are equally concerned about the security of their assets. Thus, for effective participation in the sharing economy, both peers must have a certain level of trust in each other. This is known as mutual trust, which refers to the reciprocal trust that individuals feel or express towards one another (Kim, Wang & Chen, 2018). It is important to distinguish between interpersonal trust and mutual trust. While interpersonal trust is crucial for the establishment of mutual trust, it primarily represents an internal psychological state that allows individuals to accept vulnerability based on the expectation of positive outcomes from others' intentions (Kim et al., 2018; Borum, 2010). On the other hand, mutual trust exists when both actors trust each other and perceive each other as being conscious of their intentions and trustworthiness (Kim et al., 2018). In the context of P2P asset-sharing transactions, mutual trust plays a significant role in fostering peer-to-peer relationships.

Panahi, Watson & Partridge (2016) suggest that a lack of mutual trust acts as a barrier to communication and knowledge sharing through social media channels. Mutual trust helps reduce perceived risks associated with online knowledge sharing (Panahi et al., 2016). While the perceived risks in social media interactions differ from those in online P2P transactions, it can be inferred that mutual trust similarly influences P2P asset-sharing interactions by reducing the perceived risks of online peer interactions.

Youn, Hwang & Yang (2012) argue that mutual trust in exchange relationships, such as those in the sharing economy, can generate positive economic value for all parties involved. This aligns with Kim et al.'s (2018) assertion that mutual trust fosters long-lasting and cooperative relationships. Mutual trust is rooted in reciprocity, where one peer expresses trust in the other with the expectation of receiving trust in return. When the trustee peer reciprocates trust, it serves as a gesture of appreciation (Nguyen, Lim, Tan, Jiang & Sun, 2010). For example, an Airbnb host may allow a guest to use additional home items that are not part of the original offering, with the hope that the guest will either use the host's accommodation in the future or recommend the host's services to others. This

reinforces Jøsang et al.'s (2005) assertion that P2P sharing relies on reciprocated trust between peers. Therefore, Chen et al. (2009) suggest that platform creators should design P2P platforms that facilitate social interactions among members to foster mutual trust.

#### **2.4.2 Institutional trust**

Platform creators serve as intermediaries facilitating transactions between peers in the sharing economy. It is in their best interest to minimize perceived risks and emphasize the benefits of their platform. This places a responsibility on platform creators to establish trust in the platform and reduce transaction uncertainty. One way to achieve this is by implementing rules that discourage opportunistic practices among peers (Pavlou & Gefen, 2004). Building trust in the sharing platform is crucial because the platform not only acts as a mediator between peers but also as a third party that needs to be trusted for transactions to occur (Kim, Yoon & Zo, 2015). However, platform creators do not own the assets being offered on the platform; their role is to connect providers with consumers in need of those products (Lee et al., 2018).

The level of trust between peers directly influences their trust in the platform (Ter Huurne et al., 2017; Barari et al., 2022). Chen et al. (2009) refer to this connection as the "triadic trust relationship" (p. 18), where mutual trust between peers stemming from interpersonal trust influences their institutional trust in the platform due to their association with it (Chen et al., 2009). Conversely, Mittendorf (2016) and Pavlou & Gefen (2004) argue that a consumer user's trust in the platform also influences their trust in the provider user. This is known as transferred trust (Mittendorf, 2016). Consequently, it can be inferred that the provider user's trust relationship with the platform similarly affects their trust in the consumer user.

Transparency and openness are effective ways for platform creators to reduce uncertainty. Ter Huurne et al. (2017) propose five dimensions of trust requirements that apply to the platform; "safety measures, guarantees, website quality, service quality, and reputation of the platform" (pp. 494). Monitoring these dimensions is crucial because trust can be compromised by high-profile events

that raise safety concerns (Vaughan & Hawksworth, 2014). In P2P online markets, where prior relational experience is lacking, trust can be established through institutional-based mechanisms (Pavlou & Gefen, 2004). Other studies suggest various mechanisms implemented by platform creators to promote trust, such as displaying user comments and ratings (Schor, 2014) and providing insurance and professional services (Hawlitschek & Lippert, 2015). Hausemer et al. (2017) propose transparency about the platform's responsibilities, data protection policies, and peers' rights in cases of product and service quality issues as a means to build trust in the platform.

### ***2.4.3 Trust and intention to participate in sharing economy***

Trust plays a crucial role in the functioning of the sharing economy, as it influences users' intentions to participate in peer-to-peer (P2P) sharing platforms. In the context of the sharing economy, trust acts as a key factor that shapes individuals' attitudes towards sharing behaviour. Several research studies have highlighted the impact of trust on individuals' intentions to participate in the sharing economy.

For example, Lee, Chan, Balaji & Chong (2018) identified trust as one of the main factors influencing user participation in sharing activities. Similarly, Chua, Chiu, and Chiu (2020) found that trust significantly affects users' behavioural intentions and their use of Airbnb services in ASEAN countries. These studies clearly demonstrate the importance of trust in shaping individuals' intentions to participate in the sharing economy. Trust acts as a foundation upon which users are willing to engage in sharing activities, as it mitigates the perceived risks associated with sharing resources with strangers. By establishing trust, P2P sharing platforms can foster a sense of security and reliability among users, thereby encouraging greater participation in the sharing economy.

#### **2.4.4 Determinants of trust**

Assessing trustworthiness in online contexts, particularly in peer-to-peer (P2P) sharing platforms, presents challenges compared to other contexts (Friedman et al., 2000). Building trust in P2P sharing involves a trial-and-error process, where mutual trust is developed based on past experiences (Chen et al., 2009). However, in initial transactions or interactions between peers, this historical information may not be available.

To enhance trustworthiness, reputation management techniques have been implemented in the sharing economy. Peer evaluations and community feedback rating systems have increased trustworthiness perceptions among peers (Hausemer et al., 2017; Kim et al., 2015; Ter Huurne et al., 2017; Yaraghi & Ravi, 2017). These mechanisms allow peers to share their previous experiences, disciplining parties to behave in a trustworthy manner and influencing the perceived trustworthiness of peers (Pavlou & Gefen, 2004, Jøsang et al., 2005; Görög, 2018). However, the reliability of feedback reviews has been questioned due to the reciprocal nature of review systems. Reviewers may exaggerate positive reviews to avoid retaliation (Fradkin et al., 2015; Ert et al., 2015), leading to scepticism towards positive reviews and more reliance on negative reviews (Zamani et al., 2019).

Furthermore, compensation for reviews is often lacking, which may discourage users from providing feedback after receiving a service (Fradkin et al., 2015). Consequently, reputation management mechanisms play a crucial role in evaluating a peer's trustworthiness in P2P interactions, although they can be manipulated by both parties, intentionally or unintentionally, creating an inaccurate representation of the situation.

Another aspect influencing trust is visual-based cues. Ert et al. (2016) refer to this concept as visual-based trust. Profile photos have been shown to impact perceived trustworthiness (Ter Huurne et al., 2017; Ert et al., 2016). Hawlitschek & Lippert (2015) concur by suggesting that profile photos, particularly those of service providers, and review scores influence consumers' confidence and

purchasing behaviour. The use of human faces in profile photos humanizes interactions, evoking a sense of warmth and social connection (Teubner et al., 2014). This is important because it suggests that this effect is primarily experienced from profile photos that show the user in person rather than an avatar. However, the use of faces in photos may not be enough. Visual cues on profile photos, such as facial expressions and physical prominence in profile photos also influence consumer behaviour (Troncoso & Luo, 2020; Kim & Park, 2017). The human element with visual cues is the critical facet in the influence of profile photos. This effect seems to be cross-cultural, highlighting the importance of visual cues in establishing trustworthiness (Ter Huurne et al., 2017).

However, the use of profile photos has trade-offs, such as the loss of anonymity and privacy (Teubner et al., 2014). Nevertheless, in P2P sharing, where personal interactions are prevalent, the need for anonymity may conflict with the objective of trust-building. It's worth noting that profile photos can also lead to discrimination and biases, such as gender and racial biases (Edelman & Luca, 2014; Troncoso & Luo, 2020). Borum (2020) suggests that the reason for this could be that humans tend to rely on mental shortcuts when processing information. Hence a glance at photos can be a quick way to decide between trusting a peer partner. However, these mental shortcuts tend to lead to systemic biases that lead to errors in decision-making.

Third party recognition of the provider users can also contribute to increasing trust. However, contradictions exist regarding the influence of third-party recognition on trust. Jones and Leonard (2017) found that third-party recognition of provider users does not significantly influence consumer users' trust in the provider. This contradicts the suggestion that external recognition indicates benevolence and ability, as proposed by Hawlitschek et al. (2016). However, this contradiction may be attributed to the limited scope of the study, focused on students from a specific region. A broader investigation might reveal that third-party recognition of provider users, and possibly platform creators, does indeed influence trust.

### **2.4.5 Hypotheses**

Based on the above discussions, the following hypotheses have been established.

**Hypothesis 1:** Mutual trust between peers influences their intention to participate in the sharing economy.

**Hypothesis 2:** Peers' trust in the sharing platform influences their intention to participate in the sharing economy.

**Hypothesis 3:** Mutual trust between peers influences peers' trust in the sharing platform.

**Hypothesis 4:** Visual trust influence mutual trust.

**Hypothesis 5:** Ratings and reputation influence mutual trust.

## **2.5 User perspective of trust**

There are numerous reasons why individuals participate in the sharing economy. Kumar et al. (2017) maintain that platform user motivations are underpinned by "social exchange, self-determination, and reciprocal altruism" (pp.3). Barari et al. (2022) and Gerwe and Silva (2020) affirm this notion by suggesting that consumer users engage in P2P sharing for economic and utilitarian purposes, while provider users are driven by hedonistic motives (Barari et al., 2022). This suggests that while P2P sharing is primarily economical, intrinsic motivations play a significant role for peer participants.

Akhmedova et al. (2022) posit that provider user satisfaction can be measured twofold. The first includes satisfaction with the platform, which can be likened to customer satisfaction with a service provider. Secondly, there is satisfaction with the role of being a service provider in the platform, which the authors liken to job satisfaction (Akhmedova et al., 2022). Furthermore, provider users often play a dual role of being both the provider and consumer in the platform (Schor, 2014; Akhmedova et al., 2022). This indicates that in certain transactions, users must

find a balance between functional outcomes and indulgence from the feeling of providing selfless service, depending on which side of the transaction they occupy.

The creators of P2P sharing platforms tend to position their intentions as altruistic. However, there have been suggestions of anti-competitive behaviour and profit maximisation practices at the expense of peer participants (Schor, 2014; Hossain & Mozahem, 2022). This suggests that platform creators' primary motivation at the core is economic benefit over benevolence.

This is further illustrated by the restrictions in the flexibility service providers have in fulfilling their roles. Despite provider users having some control over how they respond to a service request, the platform creators stipulate the minimum requirements of service responses to be met (Kumar et al., 2017). In certain instances, provider users do not have input in setting prices (Kumar et al., 2017). It is worth noting here that provider users do have alternative options. The exit barriers for provider users on platforms are low. Therefore, these restrictions result in high provider turnover and a lack of loyalty to platforms (Kumar et al., 2017).

Provider users are vital to the P2P sharing economy ecosystem (Akhmedova et al., 2022). Therefore, the relationship between provider users and platform creators is an important one that should be constructive based on mutual benefit. Barari et al. (2022) affirms this assertion by arguing that provider users' satisfaction with the platform boosts reliability and satisfaction among consumer users. The result of this relationship not working is diminished trust in the entire sharing value chain.

Hossain and Mozahem (2022) describes how platform creators can erode trust by how they engage with provider users. The author highlights how a ridesharing platform creator's bias toward customers leads to penalising drivers for customer complaints without confirming the veracity of the complaints (Hossain & Mozahem, 2022), which has led to animosity from the drivers. The result is that

drivers feel aggrieved by the platform but must engage to earn money, which then impacts the social and trust dynamic of the relationship.

The quality of service offered by the platform creator is another factor that impacts the relationship between the participants in the sharing ecosystem (Hossain & Mozahem, 2022). When the platform quality makes it difficult for the provider users to supply superior service, it leads to poor ratings, which diminishes the consumers' trust in the provider user. Furthermore, the provider user's trust in the platform is reduced because of poor service. Conversely, negative reviews also reduce the platform creator's trust in the provider user. Sharing platforms make efforts to reassure their user of the platform's trustworthiness. Some mechanisms put in place by these platforms include insurance, refund systems (Celata et al., 2017).

In investigating the customers' adoption of P2P platforms' extended brands Cao, Manthiou and Ayadi (2022) found that the quality of the provider users and the quality of the parent platform brand to be essential determining factors of the potential success of the extended brands. To provide context, the authors describe Uber Eats as the logical brand extension of the Uber brand. Even though the author's investigation focused on P2P platforms' extended brand, the results still indicate the importance for P2P platform creators to build platforms that consider consumer users' needs. This is worth noting as P2P platforms rely on the service provision of the provider users (Cao et al., 2022) and therefore have limited control over the consistency of the quality of services offered by the different providers on the platform. Furthermore, the provider users are usually not trained professionals who have the potential to affect the quality of the service offered on the platforms (Barari et al., 2022).

### **2.5.1 Hypothesis**

**Hypothesis 6:** Satisfaction with the platform creator increases trust in the platform.

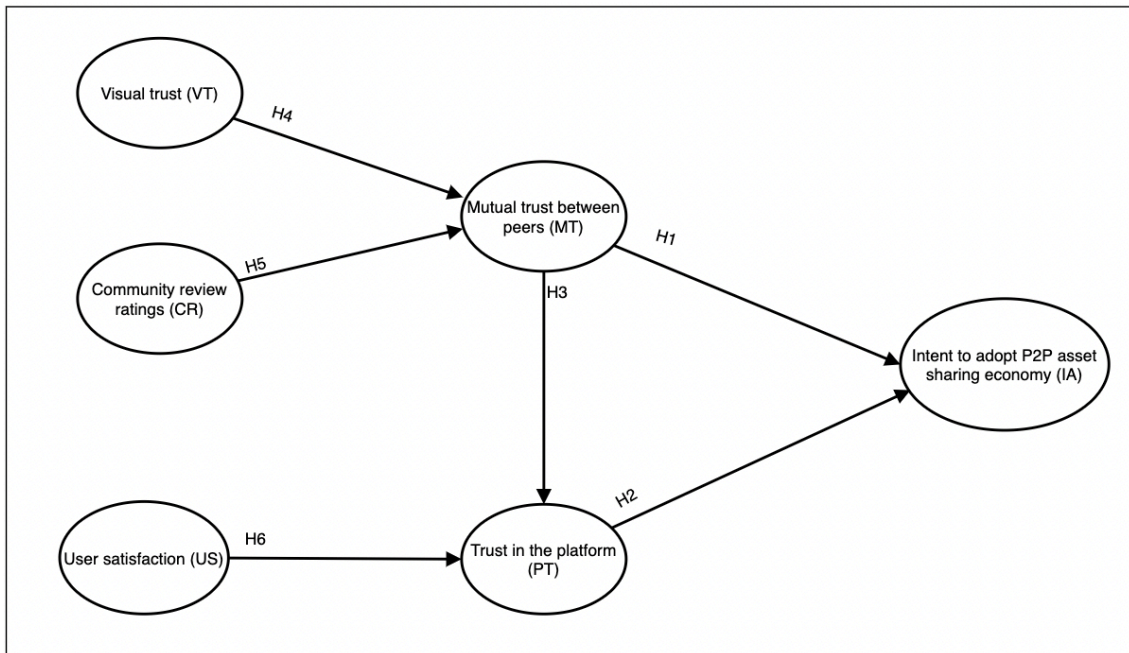
## 2.6 Conceptual framework

The research model for this study is built on the extended valence framework (Kim et al., 2009). The framework suggests that trust, perceived risks and perceived benefits influence a customer's intention to participate in the sharing economy. However, given that trust is the common factor influencing perceived risks and perceived benefits and directly impacting customers' intention to participate in the sharing economy, the conceptual model in Figure 2.2 is proposed.

In the model (Figure 2.2), mutual trust (MT) and trust in the platform (TP) are assumed to affect the intention to adopt P2P asset sharing (IA). Mutual trust (MT) is also assumed to influence trust in the platform (TP). Furthermore, considerations are made to how mutual trust is affected by visual trust and P2P community review ratings, as well as how user satisfaction affects trust in the platform.

Six hypotheses have been established from the literature in the conceptual model development to address the stated research objectives.

- H1 will lead to addressing RO1.
- H2 will lead to addressing RO2.
- H4 and H5 will address RO3.
- H3 and H6 will address RO4.



**Figure 2.2: Proposed Conceptual Model**

## **2.7 Conclusion of Literature Review**

The literature review has provided insights into the concept of trust in the sharing economy and its significance in peer-to-peer (P2P) sharing transactions. The sharing economy involves the temporary sharing of underutilized assets among peers for mutual benefit, facilitated by P2P sharing platforms. Trust is crucial in this context due to the inherent risks associated with participating in the sharing economy.

Although the literature on trust in the sharing economy is limited, it highlights the importance of mutual trust between peers and institutional trust towards P2P platforms in driving the adoption of sharing economy services.

Various mechanisms exist to foster mutual trust in P2P sharing transactions. Community peer review systems, visual trust based on profile pictures, and security-enhancing processes implemented by the platforms contribute to enhancing perceived trust among consumer and provider users, as well as trust in the P2P platform itself.

Based on the insights gained from the literature review, six hypotheses have been formulated to guide this study's research objectives. These hypotheses aim to investigate the relationships between trust, mutual trust, trust in the platform, and various factors influencing trust in the sharing economy context. The hypotheses are listed below:

Hypothesis 1: Mutual trust between peers influences their intention to participation in the sharing economy.

Hypothesis 2: Peers' trust in the sharing platform influences their intention to participation in the sharing economy.

Hypothesis 3: Mutual trust between peers influences peers' trust in the sharing platform.

Hypothesis 4: Visual trust influence mutual trust.

Hypothesis 5: Ratings and reputation influence mutual trust.

Hypothesis 6: Satisfaction with the platform creator increases trust in the platform.

## **CHAPTER 3. RESEARCH METHODOLOGY**

The purpose of this section is to describe the research methodology and design that will be followed to achieve the research objectives and address the hypotheses identified in the literature review.

The chapter starts with the research approach, followed by the research design. Data collection methods and the population and sampling techniques are then discussed. The research instruments, procedures for data collection and data analysis strategies are discussed. The possible limitations of the study are then discussed, followed by quality assurance considerations and ethical considerations. And then finally, the proposed schedule and timelines are discussed.

### **3.1 Research approach**

This study employed a quantitative research approach to investigate the construct of trust and its impact on the adoption of the P2P sharing economy. The choice of this approach was suitable because quantitative research is grounded in factual information and is not influenced by personal feelings or opinions (Basias & Pollalis, 2018).

The six hypotheses derived from the literature review served as a foundation for addressing the research objectives. This alignment with the study's approach was crucial since quantitative studies began with clearly stated hypotheses, and then analyse and test quantitative data to validate these hypotheses (Newman & Ridenour, 1998; Basias & Pollalis, 2018; Choy, 2014).

The researcher's interpretation is also restrained in quantitative studies, and data is laid as facts. This is important as it reduces the unreliability of the study stemming from subjective interpretation by the researcher (Choy, 2014).

## 3.2 Research design

Since a quantitative approach was employed, the research design for this study was based on conducting a survey. Surveys are commonly used in quantitative research as they focus on collecting data related to current events and phenomena (Pandey & Pandey, 2015). The study established a conceptual model and identified the variables of interest, with expected relationships among these variables, making the survey an appropriate method for testing the model.

Surveys are particularly useful for gathering data from large samples (Glasgow, 2005) and enhancing reliability by ensuring that multiple respondents are asked the same set of questions in the same order (Harrell & Bradley, 2009).

For this study, online surveys were utilized. Closed-ended questions with ordered choices were employed to improve response rates and obtain accurate data (Glasgow, 2005). Additionally, considering the widespread use of smart devices, a scrolling layout was adopted, as it has been found to reduce completion times and increase response rates (De Bruine & Wijnant, 2014).

While surveys may not provide detailed contextual information or historical context (Glasgow, 2005), the absence of direct contact in written surveys helps minimize errors arising from both the interviewer and the respondent (Glasgow, 2005).

**Table 3.1: Research design summary**

Research type	Quantitative
Population	Users that understand what services Airbnb, Uber and Bolt offers in South Africa. Adults that have used Airbnb, Uber and Bolt either as a customer or a service provider
Sampling method	Non-probability sampling

Sampling technique	Convenience and Snowballing
Sample size	222
Research instrument	Self-administered web questionnaire
Time horizon	Cross-sectional
Data analysis	Descriptive and inferential analysis

### 3.3 Data collection methods

In the survey-based design of this study, questionnaires were employed as the primary data collection method. Brace (2018) emphasizes that questionnaires are effective tools for gathering the necessary data to address the research objectives. Moreover, questionnaires are well-suited for collecting data from diverse sources, as in the case of this study, which aims to understand the research problem within the context of South Africa, requiring data from various locations across the country.

Questionnaires align with the quantitative nature of the research, typically consisting of closed-ended questions (Basias & Pollalis, 2018). The questionnaire used in this study is designed as a self-completion instrument. This approach helps minimize potential bias in responses, even though it provides limited opportunities for clarification (Brace, 2018). The questions were carefully crafted to ensure accuracy, considering that respondents cannot seek clarification while answering the questionnaire (Brace, 2018).

### **3.4 Population and sample**

This section provides details about the population from which the data was collected.

#### **3.4.1 Target population**

In research, the population refers to the entire group of individuals, objects, or events that the researcher aims to study (Babbie, 2021). On the other hand, the target population is the specific group of individuals or objects that the researcher wants to draw conclusions about (Neuman, 2014). In this study, the population comprises individuals who are over 18 years old and have engaged in P2P sharing platforms such as Airbnb, Uber, or Bolt in South Africa, either as customers or suppliers. The eligibility criteria were incorporated into the survey instrument as boundary questions, ensuring that respondents who do not meet the criteria are excluded from continuing with the survey.

The target population is specifically chosen because they possess first-hand experience with the P2P sharing economy and can offer valuable insights into their perceptions and experiences using these platforms. By selecting this specific target population, the study ensures that the obtained sample is relevant to the research question and can provide meaningful insights.

#### **3.4.2 Sample Size**

Determining an appropriate sample size when the population size is unknown can be challenging. Several factors need to be considered, such as confidence levels, the desired level of accuracy and the margin of error (Krejcie & Morgan, 1970). A commonly used method to determine sample size in this situation is to use a conservative estimate of the population size and a margin of error of 5% (Babbie, 2021; Fink, 2013). However, other studies suggest larger sample sizes may be needed to ensure adequate power to detect significant effects and increase the generalizability of findings (Cohen, 1992; Kline, 2016).

For instance, Cohen (1992) recommends a minimum sample size of 50 to detect small to moderate effect sizes, while Kline (2016) suggests a minimum of 100 participants for exploratory research and 200-300 participants for confirmatory research. Krejcie and Morgan (1970) recommend a sample size of 381 for a population of 500,000 and a 95% confidence level.

Additionally, Hair et al. (2019) recommend considering the complexity of the research question when determining sample size. The authors suggest at least 10 participants per predictor variable in the analysis to ensure adequate power and precision of estimates.

Based on these studies, the determined sample size of 222 participants should be appropriate for this study. This sample size should provide sufficient power to detect significant effects and increase the generalizability of findings while also being feasible given the available time and resources. Furthermore, the sample size is consistent with the recommendation by Hair et al. (2019), given that this study has five predictor variables.

### **3.4.3 *Sampling method***

In this study, the intention was to use probability sampling, which is considered the gold standard in research, to ensure representativeness and reduce sampling error (Trochim & Donnelly, 2001). Probability sampling methods, such as simple random sampling, provide each member of the population an equal chance of being selected (Etikan & Bala, 2017; Fink, 2013; Pandey & Pandey, 2015). However, it is important to note that random sampling can be challenging to implement in practice, as researchers often need access to specific databases or face limitations in reaching the entire population of interest (Harrell & Bradley, 2009).

Unfortunately, probability sampling was not feasible for this study due to the lack of access to Airbnb, Uber, and Bolt databases. Efforts were made to obtain permission to access the databases, but Airbnb and Uber declined the request, and Bolt did not respond to multiple attempts. As a result, non-probability

sampling methods were employed to obtain a sample of participants with experience using P2P sharing platforms in South Africa. Although non-probability sampling has limitations in terms of generalizability and potential bias, it is still a valid and useful method, particularly when studying hard-to-reach populations such as users of sharing economy platforms (Babbie, 2021; Fink, 2013; Sundararajan, 2016).

Convenience sampling and snowball sampling were used in this study to reach respondents who may not be easily accessible through probability sampling techniques (Neuman, 2014). Professional and social network contacts who met the study's criteria and asked them to forward the survey to others in their network. Additionally, platforms like [www.surveycircle.com](http://www.surveycircle.com) were utilized to post the study to research enthusiasts. While this sampling approach does not guarantee representativeness of all platform users, it can still provide valuable insights into the experiences and perceptions of those who voluntarily choose to participate.

### **3.5 The research instrument**

The survey questionnaire instrument was utilized to collect data for this study. The survey was created using the Qualtrics tool. The questions were formulated in plain English to ensure clarity and avoid any ambiguity that may pose challenges for respondents (Brace, 2018). The survey instrument, including all the questions, is provided in Appendix A.

To accurately measure the variables and facilitate statistical analysis, a 7-point Likert scale was employed for the questions assessing the variables (Jackson, 2015). The use of a 7-point scale allows for a wider range of response options, enhancing the objectivity of respondents when selecting their choices (Joshi, Kale, Chandel & Pal, 2015).

The arrangement of the questions follows the guidance of Jackson (2015). Related questions were grouped together to form subsets, ensuring that the concepts being investigated are clearly apparent to the respondents (Jackson,

2015). Additionally, demographic questions were presented towards the end of the survey to mitigate the risk of respondent disinterest or fatigue (Jackson, 2015).

### 3.5.1 Survey sections

This section outlines the survey flow and the decision logic used to disqualify respondents that did meet the criteria of the target population. The survey flow and decision logic is illustrated in Figure 3.1.

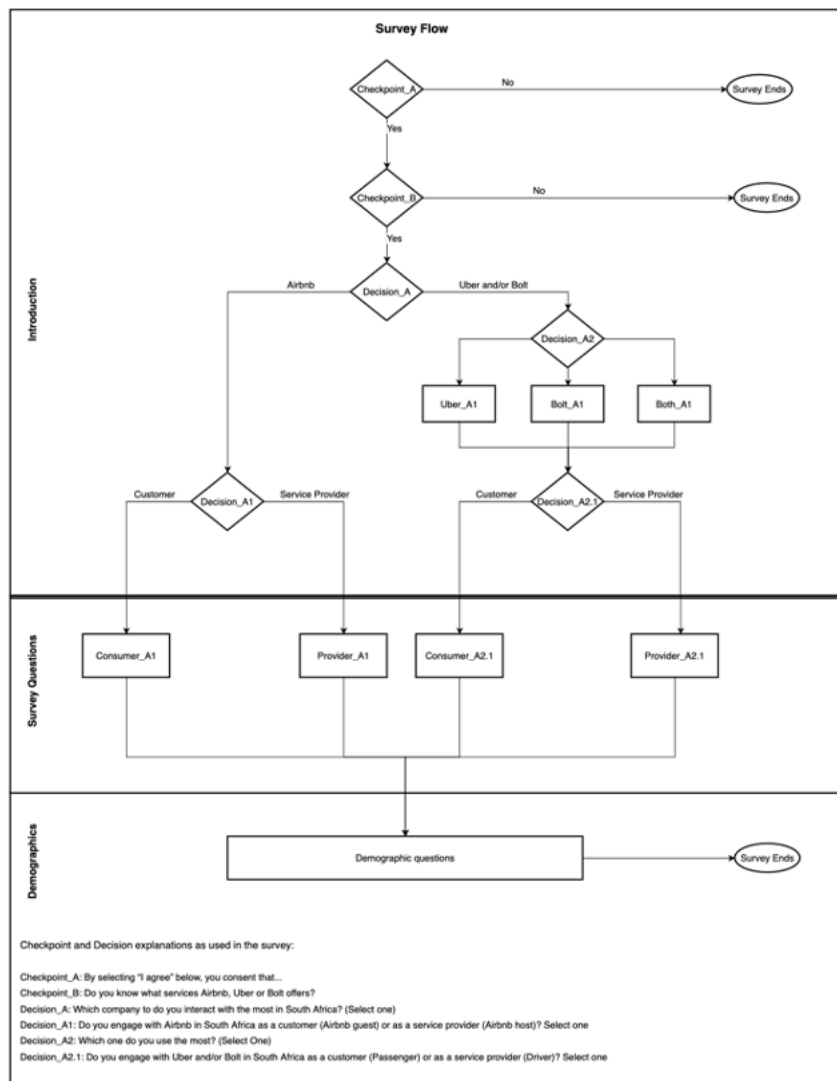


Figure 3.1: Survey flow and decision logic

a. **Introduction**

The introduction section of the survey serves multiple purposes, including providing participants with an overview of the survey's purpose and obtaining their consent to participate (Checkpoint A). It also includes Checkpoint B, which assesses participants' knowledge of the services offered by Airbnb, Uber, and Bolt in South Africa. These checkpoints are intended to filter out unsuitable respondents who do not meet the criteria of the target population.

After the introduction and checkpoints, the survey includes the first set of decision point questions (Decision\_A, Decision\_A1, Decision\_A2, Decision\_A2.1). These questions aim to categorize participants into different user groups based on their responses. The grouping is not used for statistical purposes but rather to assist respondents in completing the survey based on the company (Airbnb, Uber, and Bolt) and user type (provider user/consumer user) that are most relevant to them.

Following these checkpoints, the first set of decision point questions (Decision\_A, Decision\_A1, Decision\_A2, Decision\_A2.1) is presented to categorize participants into different user groups based on their responses. The grouping is not used for statistical purposes but rather to assist respondents in completing the survey based on the company (Airbnb, Uber, and Bolt) and user type (provider user/consumer user) that are most relevant to them.

The purpose of this categorization is to tailor the subsequent survey questions to the specific experiences and perspectives of each user group, ensuring that the data collected is relevant and meaningful to the research objectives. By using decision point questions, the survey design becomes more respondent-friendly and allows participants to focus on answering questions that are most applicable to their own experiences within the sharing economy.

b. **Measures**

Trust, as a social construct, is a latent variable that cannot be directly observed. This is because latent variables are theoretical constructs that are manifested through the measurement of observed variables (Cohen, Cohen, Teresi &

Marchi, 1990). In simpler terms, latent variables explain the intercorrelations among measured variables (Cohen et al., 1990). Different definitions of latent variables exist, and these definitions influence the statistical analysis employed to measure them. For this study, the definition of latent variables proposed by Bollen (2002) was adopted. According to Bollen, "a latent random (or non-random) variable is a random (or non-random) variable for which there is no sample realization for at least some observations in a given sample" (pp. 612).

Bollen (2002) provides a comprehensive framework for understanding latent variables. It begins by clarifying the objects of the study, which in this case are the peers participating in the P2P sharing economy. These objects possess certain properties or characteristics. Additionally, theories are formulated to establish relationships between these properties. This study adopts this framework and hypothesizes that peer rating reviews, profile pictures, and mutual trust characteristics influence a peer's intention to participate in the sharing economy.

Prior research on measuring trust, as highlighted by Glaeser, Laibson, Scheinkman & Soutter (2000), has often relied on the General Social Survey (GSS) question: "Generally speaking, would you say that most people can be trusted or that you can't be too careful in dealing with people?" (p. 814). However, the responses to the GSS question have varied over the years due to differences in interpretations of "most people" and divergent beliefs regarding trustworthiness (Glaeser et al., 2000).

Moreover, asking peers directly if they trust each other would oversimplify the measurement of trust in P2P transactions. Single-item measurements of trust also undermine the validity of results due to their low reliability and increased measurement error (Gliem & Gliem, 2003). Since trust constructs in this study cannot be directly observed, the survey questions do not explicitly inquire about participants' trust in the other peer involved in the transaction. Recognizing that the context of the sharing transaction is essential, trust is indirectly measured through the sample values of observed variables (Bollen, 2002). This analytical approach enhances the accuracy and validity of inferences drawn from empirical

evidence and facilitates the generalization of relationships among variables or events that share common characteristics (Cohen et al., 1990; Bollen, 2002).

When designing items to measure variables, researchers need to determine the sufficient number of items for each variable. Single-item reliability tends to be low, which compromises the validity of the measurement (Gliem & Gliem, 2003). Although it is preferable to include four or more measured variables for each latent variable, a minimum of three is necessary, as it is commonly observed in most studies (Cohen et al., 1990). In this study, three statements were used to measure each observed variable, following the approach of Cohen et al. (1990). Additionally, efforts were made to balance the survey's length to ensure a reasonable completion time while maintaining reliability and increasing the chances of survey completion.

To enhance the reliability and accuracy of the measured constructs in this study, indicators from previous research were adapted. These indicators were selected based on their coefficient alpha ( $\alpha$ ), also known as Cronbach's alpha, and standardized factor loadings ( $\lambda$ ), which measure reliability and validity (Gliem & Gliem, 2003). Some scales related to other constructs were created specifically for this study. All constructs were measured using three statements.

To measure these constructs, a Likert scale was employed. This scale has been widely recognized as a key measure for observing attitudes and opinions in social sciences research, particularly for quantifying constructs that cannot be directly measured (Gliem & Gliem, 2003).

Please refer to Table 3.2 for the indicators used in the survey. Note that the terms "driver," "passenger," "host," and "guest" were used to specify participant selection, but the underlying question remained the same.

**Table 3.2: Measurement items used in the study instrument.**

<b>Code</b>	<b>Indicator</b>	<b>Measures</b>	<b>Reference</b>
	<b>Mutual trust based on ratings</b>		

<b>Code</b>	<b>Indicator</b>	<b>Measures</b>	<b>Reference</b>
MtCR1	I generally feel comfortable with the driver based on reviews from other passengers	$\alpha$ not provided $\lambda = 0.95$	(Pavlou & Gefen, 2004)
MtCR2	I have confidence in the driver based on reviews from other passengers	$\alpha$ not provided $\lambda = 0.90$	(Pavlou & Gefen, 2004)
MtCR3	Regardless of other passengers' reviews, I believe the services of the driver will meet my expectations	$\alpha > 0.85$	(Gu et al., 2021)
<b>Mutual trust based on visual trust</b>			
MtVT1	I have confidence in the driver based on their profile picture	**	
MtVT2	I generally feel comfortable with the driver based on their profile picture	**	
MtVT3	Regardless of the driver's profile picture, I believe the services of the driver will meet my expectations	$\alpha > 0.85$	(Gu et al., 2021)
<b>Platform trust from user satisfaction</b>			
PtUS1	The Uber and/or Bolt platform provides peace of mind	$\alpha = 0.94$	(Koschate-Fischer & Gartner, 2015)
PtUS2	I feel I benefit from my relationship with Uber and/or Bolt	$\alpha = 0.89$	(Koschate-Fischer & Gartner, 2015)
PtUS3	I cannot rely on Uber and/or Bolt to solve any problems I experience on their platform	$\alpha > 0.85$	(Gu et al., 2021)
<b>Platform trust based on mutual trust</b>			
PtMT1	Because I can count on the driver, I also have confidence in the Uber and/or Bolt platform	**	

Code	Indicator	Measures	Reference
PtMT2	I can rely on Uber and/or Bolt because I believe the driver is trustworthy	**	
PtMT3	My experience with the driver does not affect my confidence in the Uber and/or Bolt platform	**	
<b>Intent to adopt based on mutual trust</b>			
laMT1	Because I trust the driver, I am likely to request a ride on the Uber or Bolt platform in the future	$\alpha$ not provided $\lambda = 0.96$	(Pavlou & Gefen, 2004)
laMT2	I feel safe requesting a ride on Uber or Bolt because I have access to driver reviews	$\alpha$ not provided $\lambda = 0.88$	(Pavlou & Gefen, 2004)
laMT3	Even if I cannot rely on the driver, I would feel comfortable requesting a ride on the Uber or Bolt platform again in the future	$\alpha > 0.85$	(Gu et al., 2021)
<b>Intention to adopt based on platform trust</b>			
laPT1	Because I have confidence in Uber and/or Bolt, I am likely to request a ride on the platform in the future	**	
laPT2	Even if I cannot depend on Uber or Bolt, I am likely to request a ride on the Uber and/or Bolt platform again in the future	$\alpha > 0.85$	(Gu et al., 2021)
laPT3	Generally speaking, I would not hesitate to request a ride on the Uber or Bolt platform in the future	$\alpha$ not provided $\lambda = 0.91$	(Pavlou & Gefen, 2004)

\*\* *items created by the researcher*

c. ***Demographic data***

Including demographic questions in research involving human participants is crucial for providing an accurate description of the research sample (Hughes, Camden, & Yangchen, 2016). Additionally, demographic data assists in explaining behavioural patterns and variations in survey responses (Siniscalco & Auriat, 2005). Therefore, following the guidance of Hughes et al. (2016), this paper collected demographic data consisting of gender, age, race, and level of education. The purpose of collecting this data is to determine if specific demographic factors can influence the results and to understand the generalizability of the findings to the larger population.

Several considerations were taken into account when creating the demographic questions. Firstly, the questions were reframed to update historical categories, aiming to increase inclusion and better represent participants' identities (Hughes et al., 2016). As a result, the gender question was reworded to inquire about participants' gender identity, with options beyond just male and female. Secondly, the option "I prefer not to answer" was included to accommodate participants who may be unable or unwilling to provide an answer (Malhotra, 2006). Finally, careful thought was given to the placement of the demographic questions within the survey.

There is a difference of opinion among researchers regarding the ideal placement of demographic questions in a survey. Teclaw, Price & Osatuke (2012) suggest that placing demographic questions at the beginning of the survey increases the response rate for demographic questions without affecting the response rate for non-demographic questions. However, while this finding implies that placing demographic questions at the beginning does not impact the response to survey questions, it does not provide an explanation for why demographic questions should be asked at the beginning. A stronger argument for placing demographic questions at the beginning of the survey is provided by Hughes et al. (2016). They argue that if the survey structure directs respondents to specific sections based on their demographics or if demographics are used for screening or play a

significant role in the analyses, then demographic questions should be placed at the start of the survey.

On the other hand, there is also a case for placing demographic questions at the end of the survey to avoid discomfort when sensitive questions are asked and because demographic questions are easier to answer when respondents experience survey fatigue towards the end (Hughes et al., 2016). This suggests that there is no universally correct way of collecting demographic data unless the demographic data itself drives the survey. What matters is that the collected demographic data aligns with the researcher's goals.

In the case of this study, where demographic data are secondary analysis and does not drive the survey design, the questions were placed at the end of the survey to mitigate survey fatigue. Additionally, the demographic questions were kept to a maximum of four, ensuring that only necessary information was collected. The demographic data is included in Table 3.3.

**Table 3.3: Demographic questions and possible answers**

<b>Code</b>	<b>Indicator</b>	<b>Answer choices</b>
Gender	How do you currently describe your gender identity?	<ul style="list-style-type: none"> <li><input type="radio"/> Male</li> <li><input type="radio"/> Female</li> <li><input type="radio"/> Non-binary</li> <li><input type="radio"/> Transgender male</li> <li><input type="radio"/> Transgender female</li> <li><input type="radio"/> Other: Please specify</li> <li><input type="radio"/> I prefer not to answer</li> </ul>
Age	Indicate your age	<ul style="list-style-type: none"> <li><input type="radio"/> Under 24</li> <li><input type="radio"/> 25 – 34</li> <li><input type="radio"/> 35 – 44</li> <li><input type="radio"/> 45 - 54</li> <li><input type="radio"/> Over 55</li> <li><input type="radio"/> I prefer not to answer</li> </ul>
Race	Which category best describes you?	<ul style="list-style-type: none"> <li><input type="radio"/> Black African</li> <li><input type="radio"/> Coloured</li> <li><input type="radio"/> Indian</li> </ul>

<b>Code</b>	<b>Indicator</b>	<b>Answer choices</b>
		<ul style="list-style-type: none"> <li>○ Asian</li> <li>○ White</li> <li>○ Other, please specify</li> <li>○ I prefer not to answer</li> </ul>
Education level	Which category best describes your level of education?	<ul style="list-style-type: none"> <li>○ High School</li> <li>○ Vocational training</li> <li>○ National Diploma</li> <li>○ Bachelor's degree</li> <li>○ Post graduate degree</li> <li>○ Other, please specify</li> <li>○ I prefer not to answer</li> </ul>

### **3.5.2 Pilot Survey**

A pilot survey was conducted with 5 participants before activating the final survey. The participants, who were users of P2P asset-sharing services in South Africa, were invited to review the survey and provide recommendations for improvement. Specifically, they were asked to focus on the flow and structure of the survey and identify any spelling and grammar errors that may have been overlooked.

The comments received from the pilot survey and the measures implemented based on those comments can be found in Appendix B. The feedback primarily revolved around clarifying survey questions and making grammatical improvements by rewording certain background information.

## **3.6 Procedure for data collection**

Attempts were made to contact Airbnb, Uber, and Bolt in order to gain access to potential respondents for the survey. However, Bolt did not provide a response, while Airbnb and Uber declined the request. A permission letter, which is included in Appendix C, was sent to these companies requesting access to a list of their existing users to participate in the survey.

As a result, a snowball sampling approach was employed to recruit participants. The researcher reached out to personal networks, including colleagues at the workplace, as well as individuals on platforms such as LinkedIn, WhatsApp, and survey circle. No respondents were obtained from Survey Circle due to the research's specific focus on South Africa.

### **3.7 Data preparation**

The data for this study was initially collected using the Qualtrics survey tool. Once the data collection was complete, it was exported from Qualtrics and imported into Excel and SPSS for further analysis.

#### **3.7.1 Data Screening**

Several steps were taken to ensure the quality and suitability of the dataset for analysis. Firstly, data were exported to Excel. Any additional columns that accompanied the dataset from Qualtrics, were removed, retaining only the relevant and applicable columns.

The data was screened to identify any response patterns that may indicate disengagement or inconsistent answering by respondents. This involved checking for cases where participants selected the same response for all questions or followed a specific pattern in their answers.

Additionally, specific conditions were applied to the dataset in Excel based on the decision and boundary logic of the survey instrument. This process aimed to include only valid responses for analysis, filtering out any incomplete or invalid data.

Two instances were identified where respondents selected "Other: Masters degree" as their education level. To maintain consistency and facilitate analysis, these responses were recoded as option 5 for "Post graduate degree" education level (Table 3.4).

By conducting these steps in Excel, the data was prepared and cleaned, ensuring that only valid and reliable responses were retained for subsequent analysis in SPSS.

**Table 3.4: Questionnaire screening**

Question	Response ID	Response	Updated Response
Which category best describes your level of education?	R_2yayqAhH7oTXiRo	Master's degree	Post graduate degree (Code = 5)
	R_31mfzxTL9tGLFlk	Masters degree	Post graduate degree (Code = 5)

To enhance participant engagement, negatively worded items were included in the survey. However, to ensure consistency in measuring satisfaction, reverse coding was applied to these items (Table 3.5). This process involved transforming the responses in SPSS to align with the direction of positively worded items.

These procedures were conducted on the provided table, allowing for a standardized and consistent measurement of satisfaction across all survey items. The transformed variables were then used for the subsequent analysis.

**Table 3.5: Reverse measurement item transformation**

Variable	Transformed Variable	Question	Normal Scale	Reversed Scale
MtCR3	MtCR3_Rev	Regardless of reviews from other {host; driver; passenger; guest}, I believe the {host; driver; passenger; guest} will meet my expectations	Strongly Disagree = 1 Disagree = 2 Somewhat Disagree = 3 Neutral = 4 Somewhat Agree = 5	Strongly Disagree = 7 Disagree = 6 Somewhat Disagree = 5 Neutral = 4 Somewhat Agree = 3

<b>Variable</b>	<b>Transformed Variable</b>	<b>Question</b>	<b>Normal Scale</b>	<b>Reversed Scale</b>
			Agree = 6 Strongly Agree = 7	Agree = 2 Strongly Agree = 1
MtVT3	MtVT3_Rev	Regardless of the {host; driver; passenger; guest} profile picture, I believe the {host; driver; passenger; guest} will meet my expectations	Strongly Disagree = 1 Disagree = 2 Somewhat Disagree = 3 Neutral = 4 Somewhat Agree = 5 Agree = 6 Strongly Agree = 7	Strongly Disagree = 7 Disagree = 6 Somewhat Disagree = 5 Neutral = 4 Somewhat Agree = 3 Agree = 2 Strongly Agree = 1
PtUS3	PtUS3_Rev	I cannot rely on {Airbnb; Uber and/or Bolt} to solve any problems I experience on their platform	Strongly Disagree = 1 Disagree = 2 Somewhat Disagree = 3 Neutral = 4 Somewhat Agree = 5 Agree = 6 Strongly Agree = 7	Strongly Disagree = 7 Disagree = 6 Somewhat Disagree = 5 Neutral = 4 Somewhat Agree = 3 Agree = 2 Strongly Agree = 1
PtMT3	PtMT3_Rev	My experience with the {host; driver; passenger; guest} does not affect my confidence in the {Airbnb; Uber and/or Bolt} platform	Strongly Disagree = 1 Disagree = 2 Somewhat Disagree = 3 Neutral = 4 Somewhat Agree = 5 Agree = 6 Strongly Agree = 7	Strongly Disagree = 7 Disagree = 6 Somewhat Disagree = 5 Neutral = 4 Somewhat Agree = 3 Agree = 2 Strongly Agree = 1

Variable	Transformed Variable	Question	Normal Scale	Reversed Scale
laMT3	laMT3_Rev	Even if I cannot rely on the {host; driver; passenger; guest}, I am likely to {host accommodation; book accommodation; provide a ride; request a ride} on the {Airbnb; Uber and/or Bolt} platform in the future	Strongly Disagree = 1 Disagree = 2 Somewhat Disagree = 3 Neutral = 4 Somewhat Agree = 5 Agree = 6 Strongly Agree = 7	Strongly Disagree = 7 Disagree = 6 Somewhat Disagree = 5 Neutral = 4 Somewhat Agree = 3 Agree = 2 Strongly Agree = 1
laPT2	laPT2_Rev	Even if I cannot depend on {Airbnb; Uber and/or Bolt}, I am likely to {host accommodation; book accommodation; provide a ride; request a ride} on the on the {Airbnb; Uber and/or Bolt} platform in the future	Strongly Disagree = 1 Disagree = 2 Somewhat Disagree = 3 Neutral = 4 Somewhat Agree = 5 Agree = 6 Strongly Agree = 7	Strongly Disagree = 7 Disagree = 6 Somewhat Disagree = 5 Neutral = 4 Somewhat Agree = 3 Agree = 2 Strongly Agree = 1

### 3.7.2 Data coding

To prepare the data for analysis, a comprehensive codebook was created (Appendix D). The codebook documented the variables included in the dataset, along with their definitions and value labels. To facilitate data management and analysis, a metadata category was assigned to variables that pertained to administrative details and organizational purposes. This categorization aided in

efficiently navigating and identifying relevant variables. Additionally, checkpoint controls were implemented to filter out non-eligible respondents, ensuring the integrity and validity of the data. These measures were instrumental in maintaining data quality and establishing a solid foundation for subsequent analyses.

### **3.7.1 Sample Confirmation**

To determine the sample, specific conditions were applied to the dataset based on the decision and boundary logic of the survey instrument. This process aimed to include only valid responses for analysis.

Additionally, a data screening tool developed by Gaskin (2016), tailored for Likert scale questions, was employed to identify patterns indicative of unengaged respondents. Respondents displaying constant values, which suggested lack of engagement, were excluded from the analysis.

Out of the initial 248 responses received, 6 respondents were excluded as they indicated being unaware of the services of the asset sharing platforms that form the basis of this study. This resulted in a reduced sample size of 242 respondents. Further analysis revealed that 18 of these respondents did not complete the entire survey, leaving 224 valid responses. Among the valid responses, 2 respondents were identified as unengaged based on the Gaskin (2016) tool and were subsequently removed (Table 3.6). To assess their level of engagement, the duration of their survey completion was compared to the median duration of 243.5 seconds (4 minutes and 4 seconds) for the entire sample.

After these exclusions, a total of 222 valid responses remained for further analysis (Table 3.6). In summary, 26 respondents were removed throughout the sample confirmation process to ensure the final dataset consists of valid and engaged responses.

**Table 3.6: Sample confirmation**

<b>Survey Condition</b>	<b>Retained</b>	<b>Removed</b>
Total respondents	248	
Provided consent	248	
Satisfied Checkpoint B	242	6
Completed Survey	224	18
Engaged respondents	222	2

### **3.8 Data analysis strategies and interpretation**

In this section, we describe the data analysis strategies and interpretation methods employed in the study. The subsequent subsections provide an overview of the different analyses conducted to gain insights into the collected data.

#### **3.8.1 *Descriptive analysis***

Descriptive analysis was conducted to provide a comprehensive overview of the data, highlighting demographic characteristics, and offering insights into the central tendency, variability, and distribution of the data.

Additionally, correlation analysis was employed to examine the relationships between the measurement items in the study. By using statistical techniques, such as the correlation coefficient, the study aimed to understand the associations between trust constructs and the intention to participate in the sharing economy. Furthermore, correlation analysis serves as a foundation for regression analysis, which allows for predicting the strength and direction of the relationship between variables. These statistical methods were instrumental in uncovering insights and providing a deeper understanding of the research variables.

### **3.8.1 Data validation and reliability**

Data validation was conducted to ensure the reliability and validity of the measurement instrument used in the study. The validation process involved multiple steps to assess the quality and accuracy of the collected data. Initially, a correlation matrix was examined to identify and remove variables that showed weak correlations (less than 0.3) with related items, as recommended by Field (2013).

To further improve the reliability and validity of the measurement instrument, an exploratory factor analysis (EFA) was performed. EFA allowed the items to load freely and helped identify the underlying constructs (Yong & Pearce, 2013). The Direct Oblimin rotation method was employed to account for the expected correlation between factors, while orthogonal rotation methods like Varimax or Equamax were deemed unsuitable due to the potential loss of valuable information due to the expectation of correlated factors (Osborne & Costello, 2009). Three rounds of EFA were conducted to achieve appropriate factor solutions.

Following the factor analysis, a reliability test was carried out to assess the internal consistency and reliability of the constructs derived from the factor analysis. The constructs were labelled based on their factor composition. Additionally, a test for normality was performed on the Likert scale items by grouping them based on their construct makeup. The items were transformed into variables using the mean of the combined variables.

Initially, the data did not appear to follow a normal distribution. To address this, various data transformation techniques were applied, and ultimately, a Log10 transformation solution was chosen. The normality of the transformed data was further confirmed through graphical methods, including histogram and Q-Q plot analysis (Field, 2013). By combining data transformation and visual inspection, it was concluded that the transformed data approximated a normal distribution, satisfying the assumption of normality for subsequent statistical analyses.

### **3.8.1 *Multiple linear regression***

Multiple linear regression is a valuable statistical approach that enables researchers to investigate the relationships between multiple independent variables and a dependent variable (Field, 2018). It is a widely used method in research studies that aims to understand the factors influencing a particular outcome or behaviour. This method is particularly relevant in the context of this research because it allows for the examination of how various trust factors, such as customer ratings and platform trust, influence individuals' intention to adopt (Hair et al., 2019; Tabachnick & Fidell, 2019).

Multiple linear regression was then employed to assess the relationships between the variables identified through the exploratory factor analysis, providing insights into the influence of trust constructs on the intention to adopt. This revised approach meant that the original hypotheses could not be directly tested due to the nature of the data, however it still maintained alignment with the research goal of examining the impact of trust factors on the intention to adopt.

## **3.9 Ethical considerations**

A request was made to the HREC (non-medical) committee seeking their approval to contact potential respondents before data collection began, and clearance was granted with certificate number WBS/DB2061288/308.

Some demographic data was elicited. However, the purpose of such data was clearly explained in the survey instrument before the respondents could begin with the survey, allowing them the option to decline participation if they wished to do so.

Prior to commencing the survey, respondents were required to confirm their eligibility by acknowledging that they were over the age of 18 years and providing their consent to participate. They were explicitly informed about the anonymity of their responses and were assured that they had the freedom to withdraw from the survey at any point, without providing a reason.

To ensure the anonymity and confidentiality of respondents, stringent measures were implemented. The data collection instrument was designed in a way that prevented the identification of individual respondents, thus safeguarding their privacy. All collected data will be stored securely on a password-protected computer, accessible only to the researcher, further ensuring the confidentiality of the information provided by the participants.

# CHAPTER 4. PRESENTATION OF RESULTS

## 4.1 Introduction

This chapter presents the results of the research conducted to address the research objectives of the study, following the methodology discussed in Chapter 3. The chapter is structured as follows:

Section 4.1 Introduces the results presentation chapter, outlining the purpose and organization of the subsequent sections.

Section 4.2 Presents descriptive statistics, offering a comprehensive overview of the key variables in the dataset. This includes measures of central tendency, variability, and distribution characteristics.

Section 4.3 Focuses on data validation, outlining the steps taken to ensure the quality and reliability of the data. This section discusses the process of data checking ensuring data is normally distributed, completing the exploratory factor analysis, and addressing any outliers or anomalies.

Section 4.4 Introduces a refined conceptual model that builds upon the initial research concept by empirically examining the relationship between trust and the intention to adopt. As a result, the initial hypotheses have been revised to align with the refined conceptual model. This refined approach enhances the validity and reliability of the study's findings, providing a deeper understanding of the dynamics between these variables.

Section 4.5 Introduces multiple linear regression analysis as the primary statistical technique used to examine the relationships between the variables of interest.

## **4.2 Descriptive statistics**

Descriptive analysis was completed to provide an overview of the data, highlighting demographic characteristics, and offering insights into the central tendency, variability, and distribution of the data. This section serves as a crucial starting point for the subsequent inferential and analytical procedures in the research process, ultimately leading to a comprehensive analysis and interpretation of the study's results.

### **4.2.1 Demographic data summary**

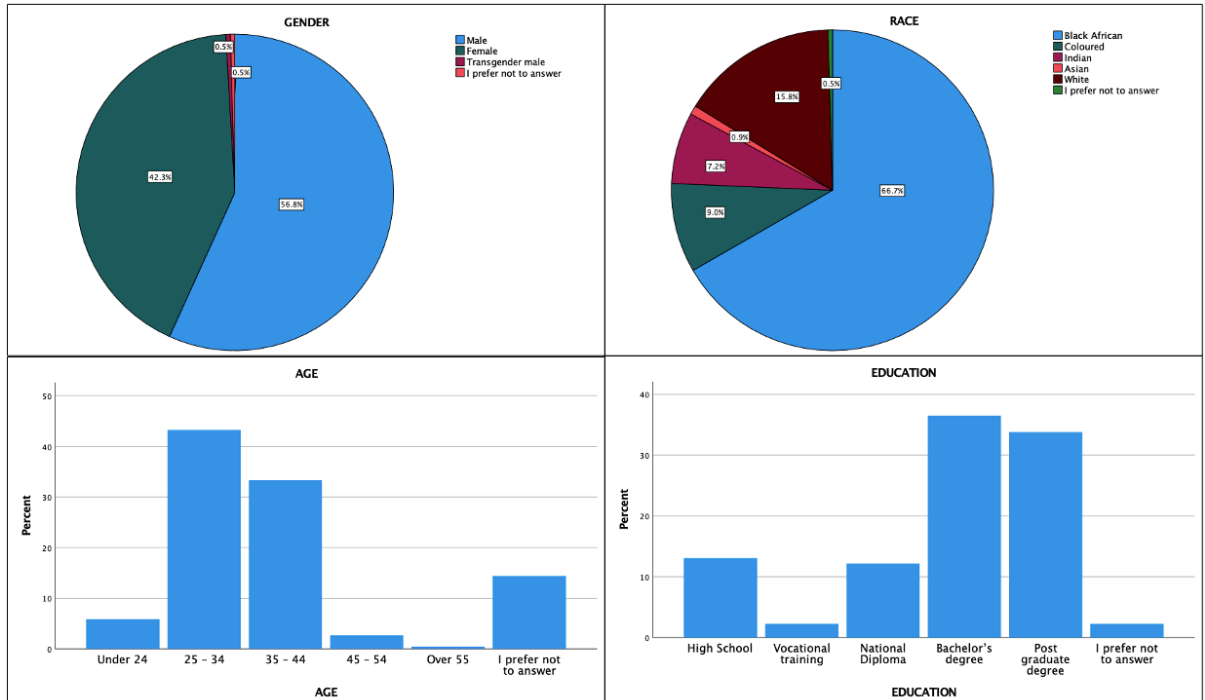
The demographic data provides valuable insights into the characteristics of the sample population. In this sample of 222 participants, the majority identified as male (56.8%), followed by female (42.3%). There was one transgender participant (0.5%), and one participant who preferred not to answer (0.5%). The presence of transgender individuals and those who preferred not to disclose their gender indicates diversity within the sample.

The racial composition of the sample indicates the largest representation was from the Black African category, accounting for 66.7% of the participants. This is followed by White participants at 15.8%. Coloured individuals accounted for 9% of the population, while Indian individuals had a representation of 7.2%. Asian individuals constituted 0.9% of the sample, and one participant preferred not to disclose their race (0.5%). The sample is predominantly composed of individuals from a Black African background, but the presence of participants from Coloured, Indian, Asian, and White racial backgrounds adds to the diversity of the sample.

The age distribution of the participants revealed that 5.9% were under 24 years old, with the largest proportion falling within the 25-34 age group (43.2%). The 35-44 age group accounted for 33.3% of the sample, the 45-54 age group comprised 2.7% of the participants, and there was one participant over the age of 55 (0.5%). Additionally, 14.4% of participants preferred not to disclose their age. These findings indicate that the study has attracted a significant number of young and middle-aged participants. However, there is a relatively small

representation of participants in the older age groups, with only a few individuals aged 45 and above.

Regarding educational attainment, the sample consisted of participants with various levels of education. A considerable portion of participants held a Bachelor's degree (36.5%) or a Postgraduate degree (33.8%). There were participants with a High School qualification (13.1%), Vocational training (2.3%), and a National Diploma (12.2%). A small percentage (2.3%) preferred not to disclose their educational background. These findings suggest that the sample consists of individuals with a relatively high level of education. However, it is important to note that there is also representation from participants with a High School qualification, Vocational training, and National Diploma, indicating a diverse educational background among the respondents. The summarised demographic distribution of the sample is presented in Figure 4.1 below.

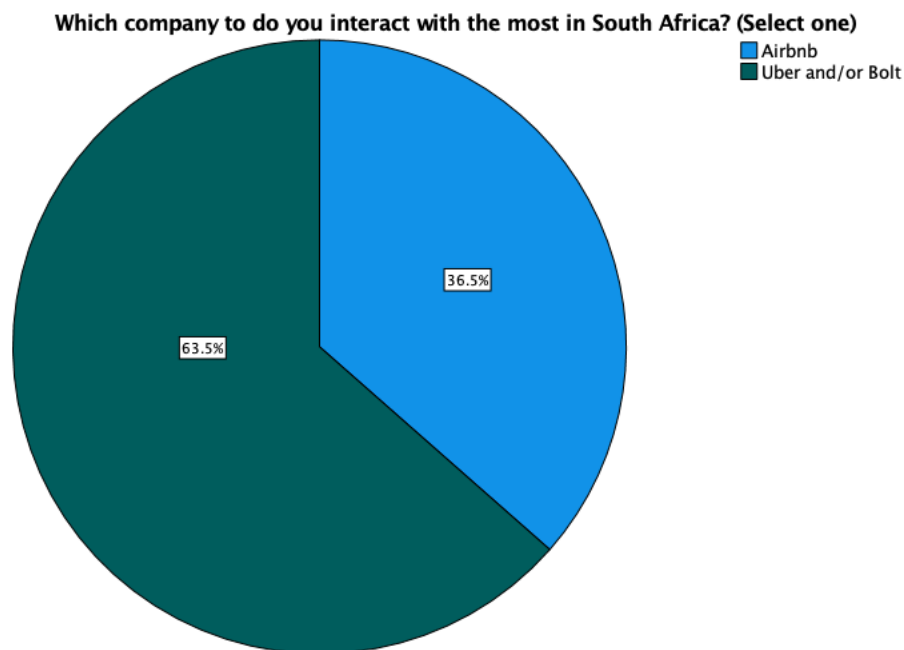


**Figure 4.1: Summary of demographic data**

Overall, the demographic data reveals a diverse sample in terms of gender, race, age, and educational attainment. This diversity is crucial for capturing a wide range of perspectives and experiences in the study.

#### 4.2.2 *Company interaction and usage patterns summary*

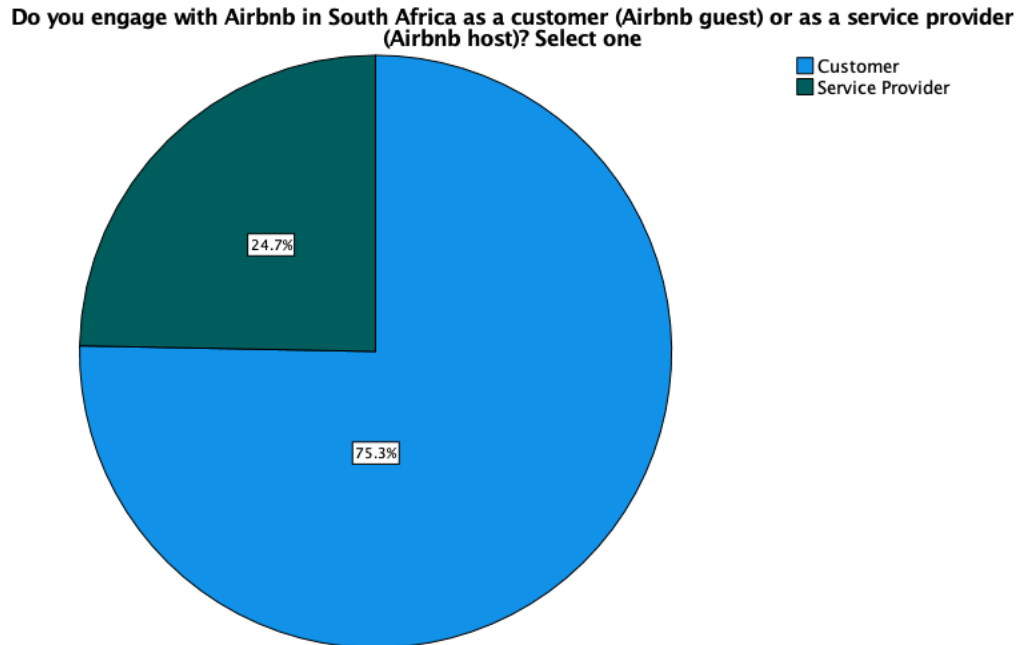
The research instrument included Decision A to inquire about the participants' primary company of interaction. Out of the total participants, 81 individuals (36.5%) reported Airbnb as their most frequently used company, while a larger group of 141 participants (63.5%) indicated either Uber, Bolt, or both as their preferred options. It is worth noting that the survey questions were designed to distinguish between home-sharing services (Airbnb) and ride-sharing services (Uber and Bolt) by grouping the latter together. Figure 4.2 represents the summarised company interaction patterns.



**Figure 4.2: Company interaction pattern**

For the subset of participants who selected Airbnb as their primary company of interaction (n=81), they were directed to Decision point A1 to specify their role, either as a service provider (host) or a customer (guest), within the Airbnb platform. The findings indicate that the majority of the sample (75.3%) consisted

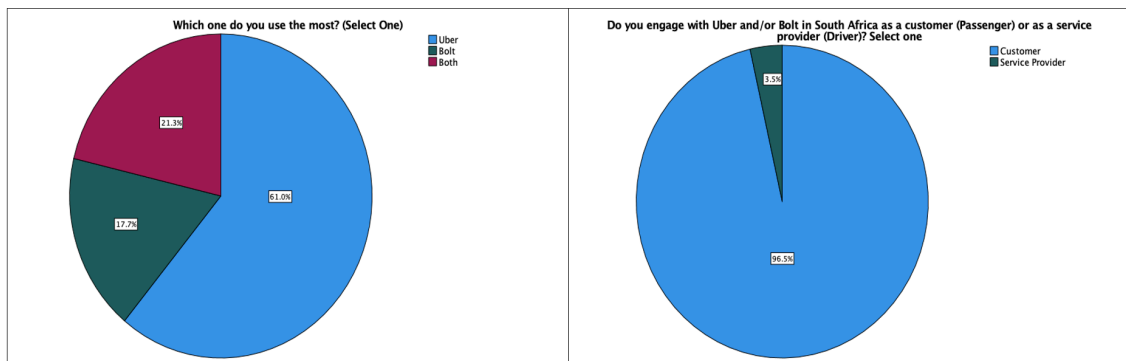
of customer users, while service provider users accounted for 24.7%. The distribution of these roles within the sample is illustrated in Figure 4.3.



**Figure 4.3: Airbnb user type information**

Regarding the subset of participants who selected Uber and/or Bolt as their primary company of interaction (n=141), they were directed to Decision point A2 to specify which company they used the most, either Uber, Bolt, or both. The data reveals that 61% of these participants predominantly use Uber, while 21.3% utilize both Uber and Bolt services, and 17.7% primarily rely on Bolt.

Following this, participants were directed to Decision point A2.1 to indicate whether they engage with these services as a service provider (driver) or a customer (passenger). The results indicate that most of the sample (96.5%) employed these services as customers, while a smaller percentage (3.5%) used them as service providers. The distribution of these ride sharing usage patterns within the sample is presented in Figure 4.4.



**Figure 4.4: Ride sharing user distribution**

### 4.2.3 Likert Scale data summary

The analysis of the Likert scale data provided valuable insights into the central tendency and dispersion of the variables under investigation. The measurement items in the Likert scale questionnaire were assessed on a scale ranging from 1 = strongly disagree to 7 = strongly agree. The mean, trimmed mean, standard deviation, variance, skewness, and kurtosis values were examined to gain insights into the central tendency, shape, and spread of the data. The results are summarised in Table 4.1.

**Table 4.1: Summary of Likert scale data**

Likert scale measurement indicators			Central tendency		Dispersion	
Indicator	Mean	Trimmed Mean 5%	Std. Deviation	Variance	Skewness	Kurtosis
MtCR1	5.55	5.61	1.588	2.521	-1.264	1.102
MtCR2	5.53	5.59	1.616	2.612	-1.214	.914
MtCR3_Rev	4.25	4.26	1.645	2.705	.242	-1.043
MtVT1	4.36	4.36	1.906	3.633	-.302	-.955
MtVT2	4.17	4.17	2.066	4.269	-.176	-1.282
MtVT3_Rev	3.76	3.73	1.540	2.373	.774	-.087
PtUS1	5.46	5.52	1.224	1.498	-1.190	2.027
PtUS2	5.67	5.73	1.179	1.391	-1.031	1.321
PtUS3_Rev	4.73	4.78	1.506	2.268	-.429	-.419
PtMT1	5.47	5.55	1.460	2.132	-1.072	.638
PtMT2	5.32	5.39	1.501	2.253	-1.029	.536
PtMT3_Rev	4.28	4.28	1.821	3.315	.028	-1.288
IaMT1	5.90	5.97	1.107	1.225	-1.572	3.328
IaMT2	5.61	5.71	1.532	2.348	-1.398	1.664
IaMT3_Rev	3.88	3.88	1.717	2.949	.299	-1.083
IaPT1	6.09	6.16	.930	.864	-1.417	2.716
IaPT2_Rev	4.88	4.93	1.831	3.353	-.459	-1.101
IaPT3	5.86	5.95	1.143	1.306	-1.870	4.811

A correlation matrix was created to assess the relationships among the measurement items (Table 4.2). Strong positive correlations were observed within constructs, indicating internal consistency. Additionally, significant correlations were found between variables measuring different constructs, suggesting potential relationships or shared variance. However, it is important to note that the presence of significant correlations between variables measuring different constructs may be attributed to the mixed nature of the measurement items.

**Table 4.2: Correlation matrix**

	MICR1	MICR2	MICR3_Rev	MIVT1	MIVT2	MIVT3_Rev	PIUS1	PIUS2	PIUS3_Rev	PMT1	PMT2	PMT3_Rev	laMT1	laMT2	laMT3_Rev	laPT1	laPT2_Rev	laPT3	
MICR1	1.000																		
MICR2	.829**	1.000																	
MICR3_Rev	.198**	.258**	1.000																
MIVT1	.114	.140*	-.192**	1.000															
MIVT2	.038	.053	-.247**	.863**	1.000														
MIVT3_Rev	-.032	-.035	.186**	.280**	.341**	1.000													
PIUS1	.502**	.449**	.133*	.118	.033	-.156*	1.000												
PIUS2	.395**	.354**	.279**	.182**	.148*	.041	.574**	1.000											
PIUS3_Rev	.390**	.363**	.206**	.049	-.020	-.119	.548**	.467**	1.000										
PMT1	.430**	.428**	.099	.304**	.200**	-.163*	.618**	.430**	.450**	1.000									
PMT2	.467**	.453**	.142	.294**	.201**	-.095	.593**	.448**	.480**	.818**	1.000								
PMT3_Rev	-.026	-.039	.111	.138	.147	.209**	-.161*	-.022	-.070	-.053	-.011	1.000							
laMT1	.375**	.304**	.159	.208**	.119	-.137*	.503**	.390**	.350**	.665**	-.073	.665**	1.000						
laMT2	.611**	.583**	.199*	.110	-.004	-.168*	.475**	.316**	.455**	.552**	.599**	-.087*	.579**	1.000					
laMT3_Rev	-.080	-.071	.107	.135	.163	.266**	-.118	-.045	-.100	.028	.038	.413**	-.009	-.063	1.000				
laPT1	.342**	.331**	.115	.229**	.128	-.069	.554**	.413**	.377**	.627**	.598**	-.050	.612**	.518**	-.044	1.000			
laPT2_Rev	.226**	.207**	.340**	.190**	.127	.104	.353**	.386**	.284**	.417**	.407**	.193**	.311**	.329**	.388**	.389**	1.000		
laPT3	.406**	.400**	.096	.158*	.119	-.150*	.509**	.449**	.441**	.611**	.614**	-.042	.479**	.550**	-.064	.621**	.278**	1.000	

\*\* Correlation is significant at the 0.01 level (2-tailed).  
\* Correlation is significant at the 0.05 level (2-tailed).

The central tendency was assessed by comparing the mean values and the trimmed mean values. The mean represents the average value of the variable, while the trimmed mean is calculated after removing a certain percentage (5%) of extreme values from both ends of the distribution. Variables MtCR1, MtCR2, PtUS1, PtUS2, PtMT1, and PtMT2 exhibited some divergence between the mean and the trimmed mean. However, the difference between the mean and the trimmed mean for these variables is relatively small. Overall, the central tendency of the data appears to be reasonably consistent, with the mean and trimmed mean values generally aligned. This suggests a relatively balanced distribution for these variables.

The standard deviation values were used to analyse the dispersion of the data. The standard deviation provides a measure of how much the values deviate from the mean, indicating the spread or variability of the data. The results indicated that the dispersion of the data varied across the variables. Some variables had relatively low standard deviations, indicating less dispersion around the mean. These variables included laPT1 (0.864), laPT3 (1.306), PtUS3\_Rev (2.268), and PtMT1 (2.132). On the other hand, some variables had higher standard deviations, indicating a greater degree of dispersion. These variables included MtVT2 (4.269), PtMT3\_Rev (3.315), MtVT1 (3.633), and MtVT3\_Rev (2.373). Overall, the dispersion of the data varied across the variables, with some showing relatively low variability and others exhibiting higher dispersion.

The skewness and kurtosis values were examined to assess the shape and distribution of the variables. Skewness measures the symmetry of the distribution,

while kurtosis indicates the degree of peakedness or flatness compared to a normal distribution (Hair et al., 2019). Several variables exhibited notable skewness and kurtosis values. For instance, the variable laPT1 displays a skewness value of -1.417 and a kurtosis value of 2.716. This suggests that the distribution of responses for laPT1 is negatively skewed. Similarly, variable laMT1 demonstrates a skewness value of -1.572 and a kurtosis value of 3.328.

The correlation analysis was completed to uncover the relationships among measurement items. Within constructs, strong positive correlations were observed, such as the correlation between MtCR1 and MtCR2 (.829\*\*) and PtUS1 and PtUS2 (.574\*\*). Interestingly, significant correlations were also found between variables measuring different constructs, suggesting potential relationships or shared variance. Notable examples include the correlations between MtCR1 and PtUS1 ( $R=.502^{**}$ ), MtCR1 and PtMT1 ( $R=.430^{**}$ ), laMT1 and laPT1 ( $R=.554^{**}$ ), and laMT2 and laPT1 ( $R=.475^{**}$ ). These findings highlight both the internal consistency within constructs and the interrelationships between different constructs. However, it is important to note that the presence of significant correlations between variables measuring different constructs may be attributed to the mixed nature of the measurement items. These items were a combination of existing items from literature and newly developed items by the researcher, and their reliability was not tested prior to the study. Consequently, to ensure measurement accuracy and establish construct validity, a subsequent exploratory factor analysis was undertaken. This analysis aimed to determine the appropriate grouping of items within their respective constructs, thereby enhancing the reliability and validity of the measurement instrument.

## **4.3 Data Validation**

### **4.3.1 *Exploratory factor analysis***

The items used in the study were a combination of existing items from literature and newly developed items by the researcher, and their reliability was not tested prior to the study. Furthermore, the sample data indicated shared variance

between measurement items, necessitating the use of exploratory factor analysis (EFA) to identify accurate constructs.

Initially, a correlation matrix was used to assess the relationships between the measurement items. Variables measuring the same construct with a correlation of less than 0.3 to related items were removed (Field, 2013). As a result, items MtCR3\_Rev, PtMT3\_Rev, and laMT3\_Rev were excluded from further analysis.

The EFA was performed using a principal axis factor analysis method, with an extraction criterion set at an eigenvalue of 1 according to Kaiser's criterion (Field, 2013). The Direct Oblimin rotation method was employed since it allows for correlated factors, which was expected in this study (Field, 2013; Hair et al., 2010). Orthogonal rotation methods, such as Varimax or Equamax, were not suitable as they may lead to a loss of valuable information due to the expectation of correlated factors (Osborne & Costello, 2009).

The initial EFA (referred to as Factor Analysis 1 in Factor solutions, Table 4.3) revealed that items MtVT3\_Rev and laPT2\_Rev had factor loadings below 0.4, indicating weak associations with any specific factor (Hair et. al., 2019). Consequently, these items were removed, and the EFA was rerun.

The second run of the EFA resulted in three factors (referred to as Factor Analysis 2), with one factor containing nine items. This suggested a potential problem with overrepresentation of factor 1. To address this, a review of the extraction point of the eigenvalue was conducted. It is known that the eigenvalue of 1 can sometimes be the least accurate or tend to be too high (Osborne, 2002). The extraction cut-off was then updated to be greater than 0.7, as suggested by Jolliffe (cited in Field, 2013).

A third round of factor analysis (referred to as Factor Analysis 3) was conducted using the revised extraction criterion, resulting in four factors. It is important to note that item laMT2 exhibited cross-loading between factor 1 and factor 2, but the ratio of loadings was 0.67, which is less than the suggested threshold of 0.75 by Samuels (2017). Therefore, it was included in factor 1. The factor analysis is represented in Table 4.3.

**Table 4.3: Factor solutions**

Scale Items	Factor Analysis 1				Factor Analysis 2 Removed MtVT3_Rev and laPT2_Rev			Factor Analysis 3 Extraction point = 0.7			
	1	2	3	4	1	2	3	1	2	3	4
MtCR1			.927				.905			.884	
MtCR2			.916				.886			.884	
MtVT1		.893				.915		.896			
MtVT2		.949				.936		.950			
PtUS1	.325			.488	.683						.593
PtUS2				.804	.500						.747
PtUS3_Rev				.421	.529						.491
PtMT1	.785				.871			.803			
PtMT2	.728				.840			.782			
laMT1	.722				.793			.819			
laMT2	.501		.456		.522	.333		.605		.405	
laPT1	.643				.819			.708			
laPT3	.540				.720			.555			
MtVT3_Rev		.380									
laPT2_Rev				.341							

Based on the KMO (Kaiser-Meyer-Olkin) sampling adequacy test, the value obtained for the data set was 0.86, which is considered meritorious according to Kaiser and Rice (1974), as cited in Field (2013). This indicates that the data set is suitable for factor analysis.

The factor analysis yielded four factors with eigenvalues greater than 0.7, explaining a cumulative variance of 77.23% (Table 4.4). The scree plot (Figure 4.5), which plots the eigenvalues against the number of factors, supported the selection of four factors as well.

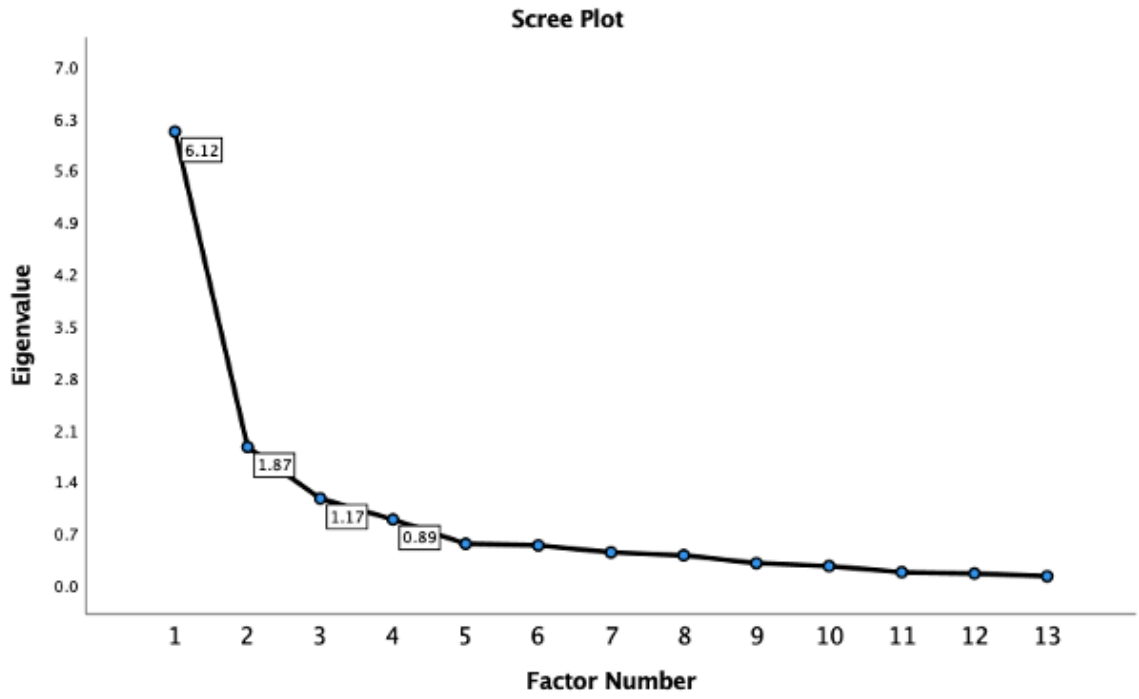
These results suggest that the four-factor solution adequately captures the underlying structure of the data, explaining a substantial proportion of the

variance. The factors obtained through this analysis represent meaningful constructs within the measurement instrument.

**Table 4.4: Total variance explained.**

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	6.117	47.057	47.057	5.785	44.498	44.498	5.181
2	1.865	14.347	61.405	1.719	13.222	57.720	1.921
3	1.170	9.002	70.407	.947	7.284	65.004	3.472
4	.888	6.827	77.234	.470	3.618	68.622	3.894
5	.560	4.305	81.539				
6	.538	4.140	85.678				
7	.444	3.414	89.093				
8	.404	3.107	92.200				
9	.298	2.296	94.495				
10	.259	1.991	96.486				
11	.176	1.357	97.843				
12	.159	1.222	99.065				
13	.122	.935	100.000				

Extraction Method: Principal Axis Factoring.



**Figure 4.5: Scree plot**

### 4.3.2 Reliability test

After obtaining the four-factor solution from the factor analysis, the constructs were labelled based on the factor composition (Table 4.5). Reliability analysis was conducted on these four constructs to assess the internal consistency and reliability of the measurement instrument.

**Table 4.5: Factor items**

Factor	Construct	Items
1	Intention to Adopt	PtMT1, PtMT2, IaMT1, IaMT2, IaPT1, IaPT3
2	Visual Trust	MtVT1, MtVT2
3	Community review ratings	MtCR1, MtCR2
4	Platform Trust	PtUS1, PtUS2, PtUS3_Rev

The construct "Intention to Adopt" exhibited a Cronbach's alpha coefficient of 0.896, Visual trust items had a Cronbach alpha of 0.925. Community review ratings' Cronbach Alpha is 0.907, and lastly Platform Trust items show a Cronbach alpha of 0.763. This indicated high internal consistency among the items within each construct (Table 4.6).

Furthermore, all the items within each construct exhibited significant correlations with each other, exceeding the suggested threshold of 0.3 recommended by Field (2013). Additionally, the Cronbach's alpha of item deleted analysis revealed that removing any item from the constructs would not increase the reliability of the measurement instrument. This further supports the notion that the constructs derived from the factor analysis are more reliable than the initial constructs. The summarised reliability results are presented in Table 4.6.

**Table 4.6: Constructs reliability**

Construct	No of items	Cronbach Alpha
-----------	-------------	----------------

Intention to Adopt	6	0.896
Visual Trust	2	0.925
Community review Ratings	2	0.907
Platform Trust	3	0.763

### 4.3.3 Test of normality

The output of the exploratory factor analysis was then used to create construct variables. The Likert scale items were grouped as per construct make up and were transformed into variables using the mean of the combined variables. These are presented on Table 4.7.

**Table 4.7: Variables created from factors**

Construct	Variable
Intention to Adopt	FIntAdopt
Visual Trust	FVisTrust
Community Review Ratings	FCustRat
Platform Trust	FPlatTrust

The data did not appear to follow a normal distribution, as indicated by the significance values of the tests of normality being less than 0.05. Furthermore, the data exhibited negative skewness, suggesting departures from normality. The data distribution before transformation is presented in Table 4.8.

**Table 4.8: Data distribution before transformation**

	N	Mean	Std. Deviation	Skewness		Kurtosis		Kolmogorov-Smirnov <sup>a</sup>		Shapiro-Wilk	
				Statistic	Std. Error	Statistic	Std. Error	Statistic	Sig.	Statistic	Sig.
FCustRat	222	5.5360	1.53203	-1.214	.163	1.046	.325	.187	<.001	.850	<.001
FVisTrust	222	4.2635	1.91722	-.207	.163	-1.069	.325	.109	<.001	.933	<.001
FPlatTrust	222	5.2868	1.07970	-.464	.163	-.104	.325	.083	<.001	.966	<.001
FlntAdopt	222	5.7072	1.05355	-1.263	.163	1.748	.325	.143	<.001	.899	<.001

In order to address the non-normality of the data, data transformation was performed. Prior to transforming the negatively skewed data, a reflection of the variables was conducted. This was achieved by creating reflection variables and then applying a Log10 transformation to the reflected variables. The Log10 transformation method was chosen as it has been found to be effective for positively skewed data (Osborne, 2002).

Following the transformation, the Shapiro-Wilk and Kolmogorov-Smirnov tests were performed on the transformed data. These tests also indicated that the variables were not normally distributed, with p-values less than 0.05. However, it is important to note that the Shapiro-Wilk and Kolmogorov-Smirnov tests are not the only methods for testing normality. The data distribution after transformation is presented in Table 4.9.

**Table 4.9: Data distribution after transformation**

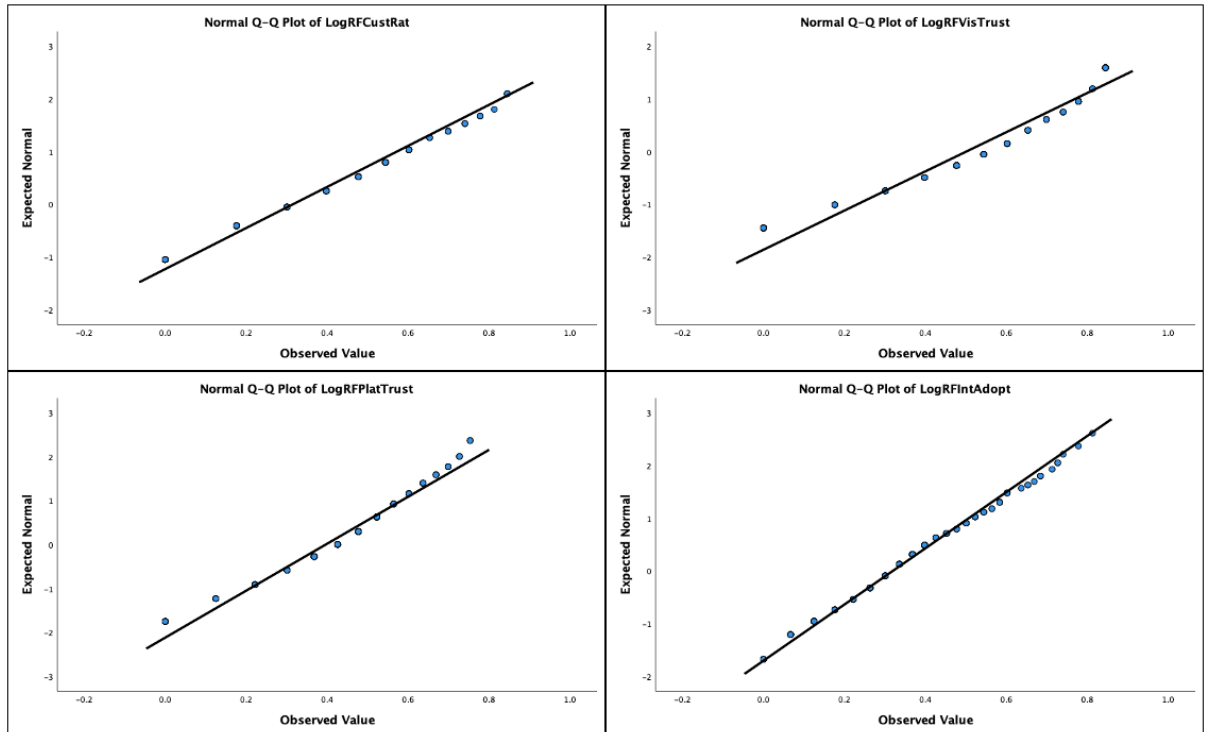
	N	Mean	Std. Deviation	Skewness		Kurtosis		Kolmogorov-Smirnov <sup>a</sup>		Shapiro-Wilk	
				Statistic	Std. Error	Statistic	Std. Error	Statistic	Sig.	Statistic	Sig.
LogRFCustRat	222	.3149	.25702	.226	.163	-1.033	.325	.183	<.001	.908	<.001
LogRFVisTrust	222	.5007	.26930	-.615	.163	-.698	.325	.147	<.001	.901	<.001
LogRFPlatTrust	222	.3961	.18732	-.477	.163	-.335	.325	.117	<.001	.957	<.001
LogRFIntAdopt	222	.3192	.18779	.183	.163	-.423	.325	.058	.065	.977	.001

To further assess the normality assumption, graphical methods were employed. Graphs, such as histograms and Q-Q plots, are useful tools for visually inspecting the distribution of data and assessing normality (Field, 2013). Visual interpretation through graphs allows for subjective judgment in assessing

normality and can be especially valuable when numerical tests may be overly or insufficiently sensitive (Mishra et al., 2019).

The histogram and Q-Q plot (Figure 4.6) of the Log10-transformed variables were examined. Upon visual inspection, the data did not exhibit significant deviations from a normal distribution. There were no noticeable deviations in terms of skewness or curvature (kurtosis) on the normality plot. Furthermore, it is important to consider that violations of normality assumptions are generally considered less significant when the sample size consists of 100 or more observations, as suggested by the central limit theorem (Mishra et al., 2019).

Overall, through a combination of data transformation and visual inspection using histograms and Q-Q plots, it can be concluded that the transformed data approximates a normal distribution, satisfying the assumption of normality for further statistical analysis. Figure 4.6 represents the summarised Q-Q plots for the transformed variables.



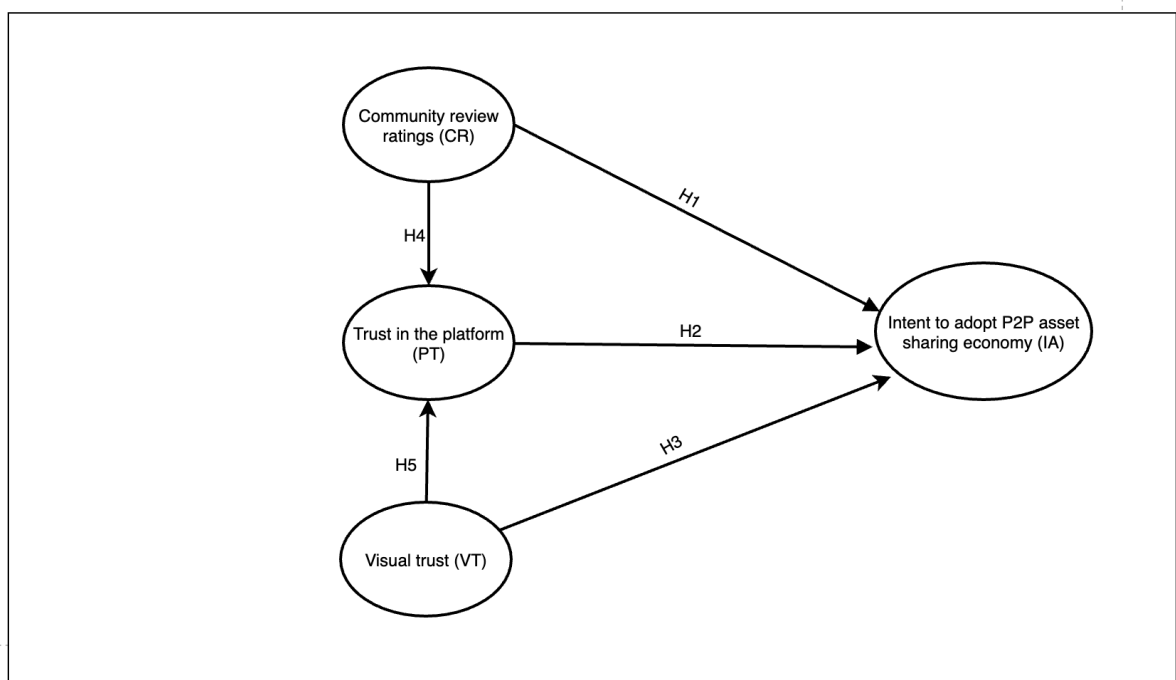
**Figure 4.6: Summarised Q-Q Plots**

## 4.4 Refinement of conceptual model and hypotheses

### 4.4.1 Refined conceptual model

The initial conceptual model encompassed six hypotheses that aimed to investigate the relationships between different trust factors and the intention to adopt P2P sharing platforms. However, as outlined in Chapter 3, the survey items included newly developed constructs that had not undergone reliability testing. To ensure measurement accuracy, an exploratory factor analysis (EFA) was conducted, resulting in the identification of four constructs: visual trust, community review ratings, platform trust, and intention to adopt.

Consequently, it was necessary to refine the study's conceptual model and revise the hypotheses to align with the newly identified factors. By incorporating the findings from the EFA, the refined model captures the essential factors that emerged from the data, providing a solid foundation for empirically testing the relationships between trust constructs and the intention to adopt. The refined conceptual model is presented in Figure 4.7.



**Figure 4.7: Refined conceptual model**

In the refined model, community review ratings (CR), trust in the platform (PT), and visual trust (VT) are assumed to influence the intention to adopt P2P asset sharing (IA). Additionally, community review ratings (CR) and visual trust (VT) are hypothesized to influence trust in the platform (PT).

#### **4.4.2 Revised hypotheses**

The following revised hypotheses have been formulated to align with the refined model, while still remaining in line with the initial research concept. The original objective of examining the influence of trust constructs on the intention to adopt P2P sharing platforms is retained in these revised hypotheses.

- Hypothesis 1: Community review ratings influence the intention to adopt P2P sharing economy services.
- Hypothesis 2: Peers' trust in the sharing platform influences their intention to participate in the sharing economy.
- Hypothesis 3: Visual trust influences the intention to participate in the sharing economy.
- Hypothesis 4: Community review ratings influences peers' trust in the sharing platform.
- Hypothesis 5: Visual trust influences peers' trust in the sharing platform.

#### **4.4.3 Revised research objectives**

The research objectives have undergone refinement to align with the revised hypotheses. The revised research objectives are as follows:

- RO1: Examine the influence of community reviews on individuals' intention to participate in the sharing economy in South Africa.
- RO2: Examine the influence of trust in the platform on the intention to adopt P2P sharing platforms in South Africa.
- RO3: Examine the influence of visual trust on the intention to adopt P2P sharing platforms in South Africa.

- RO4: Explore the relationship between visual trust and trust in the platform in South Africa.
- RO5: Explore the relationship between community review ratings and trust in the platform in South Africa.

## 4.5 Multiple linear regression

The analysis was conducted in response to the research problem, which aimed to explore the influence of trust factors on the intention to adopt in the sharing economy. Multiple linear regression was then employed to test the revised hypotheses, providing insights into the influence of visual trust, community review ratings, and platform trust on the intention to adopt.

Additionally, the analysis explored the influence of visual trust and community review ratings on platform trust.

The results of the multiple linear regression analysis are presented in Table 4.10 and Table 4.11.

**Table 4.10: Multiple linear regression for Intention to adopt**

Variables	<i>B</i>	<i>SE*</i>	$\beta$	<i>t</i>	<i>p</i>
Constant	.003	.024		.133	.894
Community review ratings	.268	.039	.367	6.969	<.001
Visual trust	.098	.031	.140	3.113	.002
Platform trust	.461	.053	.460	8.708	<.001
$R=0.751$ $R^2=0.564$ $F_{(3,218)}=93.83$ $p<0.001$					

\* *SE = Standard Error*

The results of the multiple linear regression analysis indicate that the three predictor variables, namely Community review ratings, Visual trust, and Platform trust, collectively account for 56.4% of the variance in Intention to Adopt. This

finding is statistically significant, as indicated by the significant F-value ( $F_{(3,218)}=93.83$ ,  $p<.001$ ).

The analysis also included examination of the influence of visual trust and community review ratings on platform trust. The results from this analysis are presented in Tables 4.11.

**Table 4.11: Multiple linear regression for Platform trust**

Variables	<i>B</i>	<i>SE*</i>	$\beta$	<i>t</i>	<i>p</i>
Constant	.257	.025		10.089	<.001
Community review ratings	.382	.042	.524	9.131	<.001
Visual Trust	.037	.040	.053	.930	.353
$R=0.531$ $R^2=0.282$ $F_{(2,219)} = 42.964$ $p<0.001$					

\* *SE = Standard Error*

The results reveal that that the two predictor variables, Community review ratings and Visual Trust, collectively account for 28.2% of the variance in Platform Trust. This finding is statistically significant, as indicated by the significant F-value ( $F_{(2,219)}=42.964$ ,  $p<.001$ ).

#### **4.5.1 Results pertaining to Hypothesis 1**

Hypothesis 1 aimed to explore the relationship between Community review ratings and the intention to adopt P2P asset sharing economy. The null hypothesis ( $H_0$ ) posited that Community review ratings do not have a significant impact on the intention to adopt, while the alternative hypothesis ( $H_1$ ) suggested that Community review ratings positively predict the intention to adopt.

The regression analysis reveals that Community review ratings significantly predict the intention to adopt ( $\beta=.367$ ,  $t=6.969$ ,  $p<.001$ ). Thus, the null hypothesis is rejected, and alternative hypothesis is accepted, indicating that Community

review ratings have a positive influence on the intention to adopt P2P asset sharing economy in South Africa. The results have been summarised in Table 4.12

**Table 4.12: Results pertaining to Hypothesis**

<b>Predictor</b>	<b><math>\beta</math></b>	<b>t-value</b>	<b>p-value</b>	<b>Alternative Hypothesis</b>
Community review ratings	0.367	6.969	<0.001	Accepted

#### **4.5.2 Results pertaining to Hypothesis 2**

Hypothesis 2 aimed to investigate the impact of Trust in the platform (PT) on the intention to adopt P2P asset sharing economy. The null hypothesis ( $H_0$ ) posited that trust in the platform does not significantly predict the intention to adopt, while the alternative hypothesis ( $H_1$ ) proposed that Trust in the platform has a positive influence on the intention to adopt.

The regression analysis demonstrates that trust in the platform significantly predicts the intention to adopt ( $\beta=.460$ ,  $t=8.708$ ,  $p<.001$ ). Hence, the null hypothesis is rejected and alternative hypothesis is accepted, concluding that trust in the platform has a positive impact on the intention to adopt P2P asset sharing economy in South Africa. The results have been summarised in Table 4.13

**Table 4.13: Results pertaining to Hypothesis 2**

<b>Predictor</b>	<b><math>\beta</math></b>	<b>t-value</b>	<b>p-value</b>	<b>Alternative Hypothesis</b>
Platform Trust	0.460	8.708	<0.001	Accepted

### 4.5.3 Results pertaining to Hypothesis 3

The objective of Hypothesis 3 was to examine the influence of Visual Trust (VT) on the intention to adopt in the sharing economy. The null hypothesis ( $H_0$ ) stated that visual trust does not have a significant impact on the intention to adopt, while the alternative hypothesis ( $H_1$ ) proposed that visual trust has a positive influence on the intention to adopt.

The results of the regression analysis indicate that visual trust significantly predicts the intention to adopt ( $\beta=.140$ ,  $t=3.113$ ,  $p=.002$ ). The null hypothesis is rejected, and alternative hypothesis is accepted. It can be concluded that visual trust has a positive influence on the intention to adopt P2P asset sharing economy in South Africa. The results have been summarised in Table 4.14

**Table 4.14: Results pertaining to Hypothesis 3**

Predictor	$\beta$	t-value	p-value	Alternative Hypothesis
Visual Trust	0.140	3.113	0.002	Accepted

### 4.5.4 Results pertaining to Hypothesis 4

Hypothesis 4 aimed to examine the influence of Community Review Ratings (CR) on peers' trust in the sharing platform. The null hypothesis ( $H_0$ ) stated that Community Review Ratings do not have a significant impact on peers' trust in the sharing platform, while the alternative hypothesis ( $H_1$ ) proposed that Community Review Ratings positively predict peers' trust.

The results of the regression analysis reveal that Community review ratings significantly and positively predict Platform Trust ( $\beta=.524$ ,  $t=9.131$ ,  $p<.001$ ). Therefore, null hypothesis is rejected, and alternative hypothesis is accepted, concluding that Community Review Ratings have a significant influence on peers' trust in the sharing platform. The results have been summarised in Table 4.15

**Table 4.15: Results pertaining to Hypothesis 4**

<b>Predictor</b>	<b><math>\beta</math></b>	<b>t-value</b>	<b>p-value</b>	<b>Alternative Hypothesis</b>
Community review ratings	0.524	9.131	<0.001	Accepted

#### **4.5.5 Results pertaining to Hypothesis 5**

Hypothesis 5 aimed to explore the relationship between Visual Trust and peers' trust in the sharing platform. The null hypothesis ( $H_0$ ) posited that Visual Trust does not significantly predict peers' trust, while the alternative hypothesis ( $H_1$ ) suggested that Visual Trust has a positive influence on peers' trust.

The regression analysis results indicate that Visual Trust does not significantly predict Platform Trust ( $\beta=.053$ ,  $t=.930$ ,  $p=.353$ ). Thus, we fail to reject the null hypothesis and conclude that Visual Trust does not have a significant impact on peers' trust in the sharing platform. The null hypothesis is accepted and alternative hypothesis is rejected. The results have been summarised in Table 4.16

**Table 4.16: Results pertaining to Hypothesis 5**

<b>Predictor</b>	<b><math>\beta</math></b>	<b>t-value</b>	<b>p-value</b>	<b>Alternative Hypothesis</b>
Visual Trust	0.053	0.930	0.353	Rejected

## **4.6 Conclusion**

The analysis encompassed various sections to provide a comprehensive understanding of the research results. Descriptive statistics were initially employed to examine the demographic characteristics and central tendency of the data, offering insights into variability and distribution. Additionally, the analysis included a summary of the Likert scale data, evaluating the central tendency and dispersion of the variables under investigation.

Exploratory factor analysis (EFA) was conducted to identify accurate constructs and enhance the reliability and validity of the measurement instrument. This involved the removal of certain items based on the correlation matrix, resulting in the extraction of four constructs: Intention to Adopt, Visual Trust, Community review ratings, and Platform Trust. Reliability tests were performed on these constructs, confirming their internal consistency.

Furthermore, the analysis involved assessing the normality of the data, revealing that it did not follow a normal distribution and exhibited negative skewness. Consequently, data transformation techniques were employed to improve the symmetry and normality of the distributions.

The multiple linear regression analysis, focusing on the predictors of Intention to Adopt and Platform Trust, yielded significant findings. Community review ratings, Visual Trust, and Platform Trust were identified as significant predictors of Intention to Adopt, while Community review ratings emerged as a significant predictor of Platform Trust. These results highlight the crucial role of trust factors in influencing individuals' intentions to adopt in the sharing economy.

## **CHAPTER 5. DISCUSSION OF THE RESULTS**

### **5.1 Introduction**

The present study aimed to explore the influence of trust factors on the intention to adopt in the sharing economy. Initially, the research was designed to test six hypotheses related to mutual trust, trust in the sharing platform, visual trust, ratings and reputation, and user satisfaction with the platform. However, due to the inclusion of newly developed survey items and the need to ensure measurement accuracy, an exploratory factor analysis (EFA) was conducted, resulting in the identification of four constructs: Intention to Adopt, Visual Trust, Community review ratings, and Platform Trust. As a result, the original hypotheses could not be directly tested based on the available data. Nevertheless, through the refinement of the conceptual model, the revised hypotheses now focus on the influence of visual trust, community review ratings, and platform trust on the intention to adopt. This realignment ensures that the research can proceed with robust empirical testing, and it aligns with the overarching research goal of investigating the impact of trust factors.

### **5.2 Discussion pertaining to Hypothesis 1**

Hypothesis 1 posited that community review ratings influence individuals' intention to adopt P2P sharing economy services. The results support this hypothesis, revealing a significant association between higher levels of community review ratings and a greater likelihood of individuals adopting peer-to-peer (P2P) sharing services. These findings are consistent with prior research conducted by Hausemer et al. (2017), Kim et al. (2015), Ter Huurne et al. (2017), and Yaraghi & Ravi (2017), which have consistently emphasized the positive impact of review mechanisms on peer trustworthiness and adoption within the sharing economy.

The literature suggests that review mechanisms play a vital role in enhancing trust among peers in the sharing economy by providing valuable information about past experiences and the reliability of other users (Hausemer et al., 2017; Kim et al., 2015; Ter Huurne et al., 2017). Positive reviews and high community review ratings serve as social proof, indicating that the platform users can be trusted. This fosters a sense of reliability and confidence among potential adopters, ultimately influencing their intention to engage in the sharing economy.

However, it is important to acknowledge that there are still questions regarding the impact of negative feedback on adoption and the reliability of rating systems. Some studies have suggested that reviewers may be inclined to provide overly positive reviews due to the fear of potential retaliation or negative consequences (Fradkin et al., 2015; Ert et al., 2015). This phenomenon raises concerns about the accuracy and authenticity of review ratings, as high positive feedback may not necessarily reflect the true trustworthiness of peer users. Conversely, it has been observed that positive reviews are sometimes viewed with scepticism, while negative reviews are perceived as more reliable (Zamani et al., 2019), which contradicts the underlying trust concept.

In conclusion, the results affirm the significant role that community review ratings play in shaping individuals' intentions to adopt P2P sharing services. Positive reviews and high community ratings enhance trust and confidence among potential adopters. Nonetheless, it is important to advance our understanding of the limitations and nuances of rating systems to optimize their effectiveness in promoting adoption behaviour in the sharing economy.

### **5.3 Discussion pertaining to Hypothesis 2**

Hypothesis 2 stated that peer's trust in the platform influences their intention to participate in the sharing economy. The results of the analysis support this hypothesis, indicating that higher levels of trust in the platform contribute to increased trust in the P2P sharing community and a greater likelihood of individuals adopting it.

The significant contribution of trust in the platform aligns with prior research conducted by Kim et al. (2015), that emphasize the importance of trust in the platform as a catalyst for trust in other dimensions of peer-to-peer interactions. Platform creators have a responsibility to promote trust through various measures, such as displaying user comments and ratings, ensuring transparency about platform responsibilities and data protection policies, and clarifying users' rights in terms of product and service quality issues (Schor, 2014; Hausemer et al., 2017).

By actively building trust in the platform, creators can foster a sense of reliability and confidence among users, significantly influencing their intention to engage in the sharing economy. Trust-building mechanisms, such as reliable rating systems and transparent policies, are crucial for fostering trust and encouraging adoption behaviour. These mechanisms provide users with the necessary information to assess the trustworthiness of the platform and other users, ultimately facilitating informed decisions about participation in the sharing economy.

In conclusion, the results underscore the significance of trust in the platform as a determinant of individuals' intentions to adopt P2P sharing services. Establishing trust in the platform is essential, as it lays the groundwork for trust in the broader sharing community. Platform creators should prioritize implementing trust-building measures, such as reliable rating systems and transparent policies, to instil a sense of trust and confidence among users, thereby promoting adoption behaviour in the sharing economy.

#### **5.4 Discussion pertaining to Hypothesis 3**

Hypothesis 3 proposed that visual influences the intention to participate in the sharing economy. The results reveal a positive relationship between visual trust and the intention to adopt P2P sharing services. However, it is important to note that visual trust showed the least influence compared to community ratings and trust in the platform.

Existing literature, as highlighted by Hawlitschek and Lippert (2015), suggests that service provider profile pictures have a greater impact than those of consumer users. This could be because the requirement for profile pictures is primarily enforced for service providers, while it is optional for consumer users (Airbnb, 2020; Uber, nd). As a result, the presence of profile pictures from service providers creates a sense of trust among potential users. However, the impact of this visual trust is diminished when it is one-sided, i.e., when only one peer user type is required to have a profile picture. This indicates that visual trust may be more effective when both ends of the peer interaction have profile pictures, fostering a sense of familiarity.

Moreover, it is crucial to recognize the potential negative consequences associated with using profile pictures to establish trust. Studies conducted by Edelman and Luca (2014) and Troncoso and Luo (2020) suggest that while profile pictures are intended to increase trust, they can also inadvertently encourage discrimination. In essence, while human faces in profile pictures humanize interactions and create a sense of social connection, the effects may be diminished when the visual cues are one-sided or when there is a presence of biases that lead to discrimination.

In conclusion, visual trust, although significant, exhibited the least influence compared to community ratings and trust in the platform. The requirement for profile pictures among service providers may enhance trust, but the effects may be reduced if the rule is one-sided. Additionally, caution must be exercised to mitigate potential biases and discrimination associated with profile pictures.

## **5.5 Discussion pertaining to Hypothesis 4**

Hypothesis 4 examined the influence of community review ratings on peers' trust in the sharing platform. The results revealed a significant and positive relationship between community review ratings and platform trust. This indicates that higher levels of community review ratings contribute to increased trust in the sharing platform. These findings align with prior research that emphasizes the role of

review mechanisms in enhancing trustworthiness within the sharing economy (Hausemer et al., 2017; Kim et al., 2015; Ter Huurne et al., 2017; Yaraghi & Ravi, 2017).

The presence of community reviews establishes a sense of credibility, making the platform more attractive for adoption. Additionally, community review systems serve as institutional-based mechanisms that foster trust in the absence of prior relational experience between peers (Pavlou & Gefen, 2004). They provide a foundation for trust-building by offering a reliable and objective source of information about other users' experiences and interactions within the platform.

It is worth noting that community reviews have a positive impact on both the intention to adopt P2P sharing services and trust in the platform. This confirms the notion of transferred trust (Mittendorf, 2016), suggesting that reviews encourage trust in the platform, consequently increasing the intention to adopt. Therefore, the introduction of these mechanisms by the platform enhances its perceived trustworthiness and adds validity to the interactions taking place.

In conclusion, the results demonstrate that community review ratings have a significant positive influence on trust in the platform within the sharing economy. The provision of transparent and reliable review mechanisms enhance user confidence and create a sense of credibility for the platform, fostering participation in the sharing economy.

## **5.6 Discussion pertaining to Hypothesis 5**

Hypothesis 5 stated that visual trust influences peers' trust in the sharing platform. However, the results did not find a significant relationship between visual trust and trust in the platform.

While previous literature has highlighted the potential impact of profile photos and review scores on consumers' confidence and purchasing behaviour (Hawlitschek & Lippert, 2015; Camacho & Hassanein, 2014), the results of this study do not fully support these assertions. It is possible that other factors, such as the

platform's reputation, functionality, or overall user experience, play more significant roles in shaping platform trust and influencing the intention to adopt.

Furthermore, it is important to consider that popular platforms like Uber, Bolt, and Airbnb in South Africa do not require consumer users to have profile pictures. This absence of a requirement may diminish the significance of visual trust. In such cases, users of these platforms may prioritize practical and functional aspects of the platform, such as accessing the desired service and receiving prompt assistance, as indicators of trustworthiness. Therefore, the reliance on profile pictures to validate the trustworthiness of the platforms may be diminished.

Overall, the non-significant relationship between visual trust and trust in the platform suggests that other factors hold greater importance in influencing platform trust and users' intention to adopt P2P sharing services. Further research is needed to explore these factors and consider the specific contextual elements that may impact the influence of visual trust on platform trust within the sharing economy.

## **5.7 Conclusion**

This study provides valuable insights into the factors that influence individuals' intentions to adopt peer-to-peer (P2P) sharing services within the sharing economy. The results support Hypothesis 1, indicating that community review ratings have a significant and positive influence on individuals' intention to adopt P2P sharing services. These findings are consistent with prior research, highlighting the role of review mechanisms in enhancing trustworthiness and adoption in the sharing economy.

Furthermore, the results confirm Hypothesis 2, revealing that trust in the platform significantly influences individuals' intention to participate in the sharing economy. Establishing trust in the platform is crucial, as it serves as a catalyst for trust in other dimensions of peer-to-peer interactions. Platform creators should prioritize implementing trust-building measures to instil a sense of trust and confidence among users, thereby promoting adoption behaviour.

Regarding Hypothesis 3, the study finds a positive relationship between visual trust and the intention to adopt P2P sharing services, albeit with the least influence compared to community ratings and trust in the platform. It is important to note the potential limitations and biases associated with using profile pictures to establish trust, emphasizing the need for caution and further investigation in this area.

The results of Hypothesis 4 indicate a significant and positive relationship between community review ratings and trust in the platform. Community review ratings play a vital role in shaping trust by providing valuable information about past experiences and user reliability. The introduction of transparent and reliable review mechanisms enhances user confidence and contributes to increased trust in the platform.

However, Hypothesis 5, which suggests the influence of visual trust on trust in the platform, did not find a significant relationship. This highlights the need to consider other factors, such as the platform's reputation, functionality, and user experience, which may have a more significant impact on platform trust and the intention to adopt.

In conclusion, this study emphasizes the importance of community review ratings and trust in the platform as influential factors in individuals' intentions to adopt P2P sharing services. Platform creators should focus on implementing effective review mechanisms and trust-building measures to foster trust and encourage adoption behaviour in the sharing economy. Additionally, further research is needed to explore the nuances of visual trust and identify other factors that may contribute to platform trust within the sharing economy context.

# CHAPTER 6. CONCLUSIONS & RECOMMENDATIONS

## 6.1 Introduction

This chapter integrates the research findings and addresses the revised research objectives outlined in the study. The initial research objectives were:

- RO1: Examine the relationship between mutual trust and intention to adopt P2P sharing platforms in South Africa
- RO2: Explore the relationship between trust in the platform and intention to adopt P2P sharing platforms in South Africa
- RO3: Explore the determinants of mutual trust
- RO4: Explore the determinants of trust in the P2P platform.

However, due to the identification of reduced constructs that deviated from the original conceptual model, the objectives as initially stated could not be directly addressed. Instead, the research focused on the influence of visual trust, community review ratings, and platform trust on the intention to adopt, which accords with the overarching research goal of investigating the impact of trust factors on adoption intentions.

Hence, the revised research objectives based on the revised conceptual model are:

- RO1: Examine the influence of community reviews on individuals' intention to participate in the sharing economy in South Africa.
- RO2: Examine the influence of trust in the platform on the intention to adopt P2P sharing platforms in South Africa.
- RO3: Examine the influence of visual trust on the intention to adopt P2P sharing platforms in South Africa.
- RO4: Explore the relationship between visual trust and trust in the platform in South Africa.

- RO5: Explore the relationship between community review ratings and trust in the platform in South Africa.

## **6.2 Conclusions pertaining to Research Objective 1**

The findings of this study indicate a significant positive relationship between community review ratings and the intention to adopt P2P sharing platforms in South Africa. These results support the existing literature, emphasizing the importance of review mechanisms in increasing peer trustworthiness and encouraging adoption in the sharing economy. Reliable rating systems play a crucial role in creating a sense of reliability and confidence among users. However, questions remain regarding the impact of negative feedback on adoption and the reliability of ratings. Further research is needed to explore the influence of negative feedback, the overall impact of ratings on adoption behaviour, and the effectiveness and reliability of rating systems in influencing adoption decisions.

## **6.3 Conclusions pertaining to Research Objective 2**

The findings of this study reveal a significant positive relationship between platform trust and the intention to adopt P2P sharing platforms in South Africa. Platform trust was found to be a significant predictor of adoption, highlighting its role as a catalyst for trust in other dimensions of peer-to-peer interactions. These results align with previous research emphasizing the importance of platform trust in influencing users' adoption intentions. Platform operators should prioritize measures that enhance platform trust, such as displaying user comments and ratings, ensuring transparency about platform responsibilities and data protection policies, and clarifying peers' rights in terms of product and service quality issues, to facilitate the adoption of P2P sharing platforms.

### **6.4 Conclusions pertaining to Research Objective 3**

The relationship between visual trust and the intention to adopt P2P sharing platforms in South Africa was not found to be statistically significant in this study. Although the literature suggests that visual cues, such as profile photos and review scores, can influence consumers' confidence and purchasing behaviour, this analysis did not find strong evidence to support the influence of visual trust on adoption intentions in the context of this study. Further investigation is warranted to understand the underlying reasons for this finding and to explore alternative factors that may contribute to the intention to adopt P2P sharing platforms.

### **6.5 Conclusions pertaining to Research Objective 4**

The relationship between visual trust and platform trust was not found to be statistically significant in this study. This suggests that community review ratings play a more substantial role than visual trust in influencing trust in the platform and the intention to adopt. Further research is needed to explore the effectiveness of visual cues and their impact on platform trust, considering alternative visual trust indicators or contextual factors that may influence this relationship.

### **6.6 Conclusions pertaining to Research Objective 5**

The results of this study indicate a significant and positive relationship between community review ratings and platform trust. Higher levels of community review ratings contribute to increased trust in the sharing platform. Reliable rating systems are crucial trust-building mechanisms that enhance users' confidence and reliability. Visual trust, on the other hand, did not significantly predict platform trust in this study. Further research is needed to explore the underlying reasons for this finding and to investigate alternative visual trust indicators that may influence platform trust.

## **6.7 Recommendations**

The implications of these findings extend to both researchers and practitioners in the sharing economy domain. For researchers, this study highlights the importance of exploring the effectiveness and reliability of rating systems in influencing adoption behaviour.

From a practical standpoint, platform operators should prioritize the development of reliable rating systems that enhance users' trust in both peers and the platform itself. By fostering trust, sharing economy platforms can attract and retain users, ultimately contributing to their sustainability and success. Based on the research findings, several recommendations for platform operators can be proposed to enhance the adoption of peer-to-peer sharing platforms in South Africa. These recommendations are detailed in the subsequent sub-sections:

### **6.7.1 Implement reliable rating systems:**

Platform operators should focus on developing and implementing robust rating systems that provide users with accurate and trustworthy information about their peers. This can help enhance trust among users and encourage adoption.

### **6.7.2 Enhance platform transparency:**

Transparency regarding platform responsibilities, data protection policies, and peer rights is essential to foster trust among users. Platform operators should ensure that users have clear and comprehensive information about the platform's operations, rules, and policies.

### **6.7.3 Combat biases and discrimination:**

Platform operators should proactively address biases and discrimination that may arise within their platforms. This can be accomplished through the implementation of policies and measures that promote fairness, equality, and inclusivity. By actively combating biases and discrimination, operators can foster

an environment of trust and encourage widespread adoption within the sharing economy.

## **6.8 Research limitations**

It is important to acknowledge some limitations of the study. Firstly, the data were collected using self-report measures, which may be subject to response biases and social desirability. Future studies could consider incorporating objective measures of trust and adoption behaviour, such as behavioural observations or platform usage data. Secondly, the study focused on a specific context and sample, which may limit the generalizability of the findings. Replication studies across different sharing economy platforms and diverse populations would provide a more comprehensive understanding of the trust factors influencing adoption intentions.

Additionally, the study focused on the South African context, and cultural factors specific to this region may have influenced the results. It is important for future studies to examine trust dynamics in different cultural contexts to identify potential cultural variations in the factors influencing adoption intentions. This would contribute to a more nuanced understanding of trust dynamics and facilitate the development of tailored strategies for enhancing trust in sharing economy platforms globally.

## **6.9 Suggestions for further research**

While this study provides valuable insights into the relationship between trust and adoption in the sharing economy context, there are opportunities for further research. The following suggestions may guide future investigations. Future studies should investigate the impact of different review patterns, examine the underlying motivations driving reviewers' behaviours, and develop strategies to ensure the credibility and transparency of rating mechanisms within sharing economy platforms. Additionally, more research is needed to gain a deeper understanding of the role of visual trust in the sharing economy. Specifically,

investigations should focus on the dynamics of visual trust when both peer user types are required to have profile pictures, as well as examine the potential negative effects of biases and discrimination that may arise from the use of profile pictures. This research will provide valuable insights into how visual trust can be effectively used to foster trust and encourage adoption behaviour in the sharing economy.

By addressing these research gaps, future studies can contribute to a deeper understanding of trust dynamics and adoption behaviour within the sharing economy, thereby informing the development of strategies to foster trust and enhance the adoption of P2P sharing platforms.

## **6.10 Conclusion**

In conclusion, this study provides valuable insights into the relationship between trust factors and individuals' intention to adopt P2P sharing platforms in South Africa. The findings highlight the significance of community review ratings and platform trust as predictors of adoption intentions. Trust-building mechanisms, such as reliable rating systems and transparent communication channels, are essential for creating a sense of reliability and confidence among users. The recommendations provided can guide practitioners in enhancing users' trust and facilitating the adoption of P2P sharing platforms. Furthermore, future research should explore additional factors influencing trust and adoption intentions, such as social influence and perceived risk, and evaluate interventions aimed at enhancing trust in the sharing economy.

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# APPENDIX A Survey Instrument

Masters Research\_Final ExpertReview score Fair

Survey Cover

Q13

**The influence of trust on the adoption of peer-to-peer (P2P) sharing services in South Africa**

You are invited to participate in an anonymous survey as part of my research project, as required to fulfil my Master of Management in Digital Business (MMDB) qualification at WITS Business School.

The questionnaire consists of short multiple choice questions and should take approximately 10 minutes to complete.

**Purpose of the study:** To examine the influence of trust on the adoption of peer-to-peer (P2P) asset sharing platforms in South Africa, focusing on Airbnb, Uber and Bolt.

**Author:** Abueng Motsewakgosi  
**Supervisor:** Dr Manessah Alagbaoso

The information you share will remain confidential and will only be used for this study. The demographic data will be used to identify any demographic information that may influence the results of the study variables. Furthermore, the demographic data will be used to assess if the results can be generalised.

If you have any questions or concerns about this questionnaire or the study, please feel free to contact Abueng via email at 2061288@students.wits.ac.za.

[Import from library](#) [+ Add new question](#)

Default Question Block

Consent \*

[Skip to](#)  
End of Survey if Do not agree Is Selected

By selecting "I agree" below, you consent that:

1. Your participation is voluntary.
2. You understand that your participation is anonymous, and you may choose to terminate your participation at any time for any reason.
3. You are 18 years old or above.

Agree  
 Do not agree

Service Knowledge \*

[Skip to](#)  
End of Survey if No Is Selected

Do you know what services Airbnb, Uber or Bolt offer in South Africa?

Yes  
 No

**Company Selection** ★

Which company do you interact with the most in South Africa? (Select one)

Airbnb

Uber and/or Bolt

**e-Hailing Options** ★

[Display this question](#)

If Which company do you interact with the most in South Africa? (Select one) Uber and/or Bolt Is Selected

Which one do you use the most? (Select one)

Uber

Bolt

Both

**Airbnb C/P**

[Display this question](#)

If Which company do you interact with the most in South Africa? (Select one) Airbnb Is Selected

Do you engage with Airbnb in South Africa as a Customer (Airbnb Guest) or as a Service Provider (Airbnb Host)? Select one

Customer

Service Provider

**Uber C/P** ★

[Display this question](#)

If Which company do you interact with the most in South Africa? (Select one) Uber and/or Bolt Is Selected

Do you engage with Uber and/or Bolt in South Africa as a Customer (Passenger) or as a Service Provider (Driver)? Select one

Customer

Service Provider

[Import from library](#) [Add new question](#)

**Consumer - Airbnb** ...

**Consumer-Airbnb** 🔍 ★

[Display this question](#)

If Do you engage with Airbnb in South Africa as a Customer (Airbnb Guest) or as a Service Provider (... Customer Is Selected

Please rate your level of agreement with these statements by selecting the appropriate option

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
<b>CR</b>							
1. I generally book the accommodation of a host based on reviews from other guests	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I have confidence in the host based on reviews from other guests	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Regardless of reviews from other guests, I believe the host's accommodation will meet my expectations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>VT</b>							
4. I have confidence in the host based on their Airbnb profile picture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. I generally book the accommodation of the host based on their Airbnb profile picture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Regardless of the host's Airbnb profile picture, I believe the host's accommodation will meet my expectations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>US</b>							
7. The Airbnb platform provides peace of mind	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. I feel I benefit from my relationship with Airbnb	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. I cannot rely on Airbnb to solve any problems I experience on the Airbnb platform	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
MT -> PT							
10. Because I can count on the host, I also have confidence in the Airbnb platform	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. I can rely on Airbnb because I believe the host is trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. My experience with the host does not affect my confidence in the Airbnb platform	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
MT -> IA							
13. Because I trust the host, I am likely to book accommodation on the Airbnb platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14. I feel safe booking accommodation on Airbnb because I have access to host reviews	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15. Even if I cannot rely on the host, I am likely to book accommodation on the Airbnb platform again in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
PT -> IA							
16. Because I have confidence in Airbnb, I am likely to book accommodation on the platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
17. Even if I cannot depend on Airbnb, I am likely to book accommodation on the Airbnb platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
18. Generally speaking, I would not hesitate to book accommodation on the Airbnb platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Consumer - Uber

Consumer-Uber

Display this question

If Do you engage with Uber and/or Bolt in South Africa as a Customer (Passenger) or as a Service Pro... Customer Is Selected

Please rate your level of agreement with these statements by selecting the appropriate option

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
1. I generally feel comfortable with the driver based on reviews from other passengers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I have confidence in the driver based on reviews from other passengers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Regardless of other passengers' reviews, I believe the services of the driver will meet my expectations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I have confidence in the driver based on their profile picture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. I generally feel comfortable with the driver based on their profile picture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Regardless of the driver's profile picture, I believe the services of the driver will meet my expectations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. The Uber and/or Bolt platform provides peace of mind	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. I feel I benefit from my relationship with Uber and/or Bolt	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. I cannot rely on Uber and/or Bolt to solve any problems I experience on their platform	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Because I can count on the driver, I also have confidence in the Uber and/or Bolt platform	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. I can rely on Uber and/or Bolt because I believe the driver is trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. My experience with the driver does not affect my confidence in the Uber and/or Bolt platform	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
13. Because I trust the driver, I am likely to request a ride on the Uber or Bolt platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14. I feel safe requesting a ride on Uber or Bolt because I have access to driver reviews	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15. Even if I cannot rely on the driver, I would feel comfortable requesting a ride on the Uber or Bolt platform again in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
16. Because I have confidence in Uber and/or Bolt, I am likely to request a ride on the platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
17. Even if I cannot depend on Uber or Bolt, I am likely to request a ride on the Uber and/or Bolt platform again in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
18. Generally speaking, I would not hesitate to request a ride on the Uber or Bolt platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Service Provider - Airbnb

Provider-Airbnb

Display this question

If Do you engage with Airbnb in South Africa as a Customer (Airbnb Guest) or as a Service Provider (Service Provider Is Selected)

Please rate your level of agreement with these statements by selecting the appropriate option

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
1. I generally accept booking requests from a guest based on reviews from other hosts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I have confidence in a guest based on reviews from other hosts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Regardless of reviews from other hosts, I believe the guest will meet my expectations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I have confidence in the guest based on their Airbnb profile picture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. I accept booking requests from guests based on their Airbnb profile picture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Regardless of the guest's Airbnb profile picture, I believe the guest will meet my expectations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. The Airbnb platform provides peace of mind	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. I feel I benefit from my relationship with Airbnb	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. I cannot rely on Airbnb to solve any problems I experience on the Airbnb platform	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Because I can count on the guest, I also have confidence in the Airbnb platform	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. I can rely on Airbnb because I believe the guest is trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. My experience with the guest does not affect my confidence in the Airbnb platform	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. Because I trust the guest, I am likely to host accommodation on the Airbnb platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14. I feel safe hosting accommodation on Airbnb because I have access to the guest reviews	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15. Even if I cannot rely on the guest, I am likely to host accommodation on the Airbnb platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
16. Because I have confidence in Airbnb, I am likely to host accommodation on the platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
17. Even if I cannot depend on Airbnb, I am likely to host accommodation on the Airbnb platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
18. Generally speaking, I would not hesitate to host accommodation on the Airbnb platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Import from library Add new question

Service Provider - Uber

Provider-Uber

Display this question

If Do you engage with Uber and/or Bolt in South Africa as a Customer (Passenger) or as a Service Pro... Service Provider Is Selected

Please rate your level of agreement with these statements by selecting the appropriate option

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
1. I generally accept booking requests from a passenger based on reviews from other drivers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I have confidence in the passenger based on reviews from other drivers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Regardless of other drivers' reviews, I believe the passenger will meet my expectations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I have confidence in the passenger based on their profile picture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. I accept booking requests from the passenger based on their profile picture	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Regardless of the passenger's profile picture, I believe the passenger will meet my expectations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. The Uber and/or Bolt platform provides peace of mind	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. I feel I benefit from my relationship with Uber and/or Bolt	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. I cannot rely on Uber and/or Bolt to solve any problems I experience on their platform	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Because I can count on the passenger, I also have confidence in the Uber and/or Bolt platform	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. I can rely on Uber and/or Bolt because I believe the passenger is trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. My experience with the passenger does not affect my confidence in the Uber and/or Bolt platform	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
13. Because I trust the passenger, I am likely to provide a ride on the Uber or Bolt platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14. I feel safe providing a ride on Uber or Bolt because I have access to passenger reviews	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15. Even if I cannot rely on the passenger, I am likely to provide a ride on the Uber or Bolt platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
16. Because I have confidence in Uber and/or Bolt, I am likely to provide a ride on the platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
17. Even if I cannot depend on Uber or Bolt, I am likely to provide a ride on the Uber and/or Bolt platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
18. Generally speaking, I would not hesitate to provide a ride on the Uber or Bolt platform in the future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Demographic data

Gender \*

Before you finish, your general background information is needed to help better understand the data. This information will be reported in aggregate and cannot be used to personally identify you. Please select only one option from each of the following options:

How do you currently describe your gender identity?

Male  
 Female  
 Non-binary  
 Transgender male  
 Transgender female  
 I prefer not to answer  
 Other: Please specify

Age \*

Indicate your age

Under 24  
 25 - 34  
 35 - 44  
 45 - 54  
 Over 55  
 I prefer not to answer

Ethnicity \*

Which category best describes your race?

Black African  
 Coloured  
 Indian  
 Asian  
 White  
 I prefer not to answer  
 Other: Please specify

Education \*

Which category best describes your level of education?

High School  
 Vocational Training  
 National Diploma  
 Bachelor's Degree  
 Postgraduate Degree  
 I prefer not to answer  
 Other: Please specify

End of Survey

Thank you for your time spent taking this survey. Your response has been recorded.

Should you know of anyone else that would want to participate in this research, please share the survey link with them

If you have any questions, please email me at [2061288@students.wits.ac.za](mailto:2061288@students.wits.ac.za)

For SurveyCircle users ([www.surveycircle.com](http://www.surveycircle.com)): The Survey Code is: SZQJ-6BPZ-Q67P-Y1L1

Regards,

Abueng Motsewakgosi

## APPENDIX B Pilot survey feedback

Participant feedback	Measures implemented
<p><b>Participant 1:</b></p> <p><i>Question structure is a little bit confusing. Question “Do you know what Airbnb, Uber or Bolt offers in South Africa” can be updated to be clearer.</i></p> <p><i>For question: “Which of these companies do you engage with more often in South Africa? (Select One)” – do you mean which company do you engage with more?</i></p>	<p>Updated question statement to “Do you know what services Airbnb, Uber or Bolt offer in South Africa?”</p> <p>Update question statement to “Which company do you interact with the most in South Africa? (Select One)?”</p>
<p><b>Participant 2:</b></p> <p><i>Statement 5: “I generally book the services of the driver based on their profile picture” - I didn't know this option exist where I can request a certain driver (I only see option of male or woman).. and Question 8 “I feel I benefit from my relationship with Uber and/or Bolt”..I would word I feel I benefit from the services provided by Bolt/Uber....not sure of the word relationship..all the best</i></p>	<p>Updated the following statements: Updated from:</p> <ol style="list-style-type: none"> <li>1: I generally book the services of a driver based on reviews from other passengers</li> <li>2: I generally book the services of the driver based on their profile picture</li> </ol> <p>Updated to:</p> <ol style="list-style-type: none"> <li>1: I generally feel comfortable with the driver based on reviews from other passengers</li> <li>2: I generally feel comfortable with the driver based on their profile picture</li> </ol> <p>Questions were structured differently because Uber does not allow passengers to view drivers profiles before making a booking, it works by matching the passengers to the closest available driver (Uber, N.D)</p> <p>The intention of question 8 is to measure people’s satisfaction with the Uber/Bolt Platforms, without mentioning it explicitly so it doesn’t affect how they answer.</p>

<p><b>Participant 3:</b></p> <p><i>There are questions that are repeated but asked differently, not sure if that was deliberate or a mistake. If part of the analysis is to assess the age group, and race are more likely to affect trust then they should be included. but if not reporting on them then no need to ask the details.</i></p>	<p>No action taken. The question structure is deliberate, it is meant to increase the validity of the survey instrument.</p>
<p><b>Participant 4:</b></p> <p><i>Update: Introduction part: If you have any questions or concerns about this questionnaire or the study, please feel free to contact Abueng via email at <a href="mailto:2061288@students.wits.ac.za">2061288@students.wits.ac.za</a>.</i></p> <p><i>Furthermore, intuitively, the app first locates a driver, confirms the drivers acceptance of the trip and only then shows me a profile picture. I don't know if there is an option to cancel the trip after seeing a profile picture and driver ratings.</i></p>	<p>Updated the contact me paragraph of the intro to make it more formal.</p> <p>Updated as per actions for participant 2</p>
<p><b>Participant 5:</b></p> <p><i>You wrote "purpose of survey". If you're not limited to wording, I would rather say "purpose of the survey".</i></p>	<p>Updated statement as per recommendation</p>

## APPENDIX C Permission Letter



University of the Witwatersrand,

Wits Business School

[Insert addressee details]

[Contact person]

[Organisation name]

[Organisation address]

[Date]

Dear Sir/Madam,

Re: Permission to conduct research at [insert organisation name].

My name is Abueng Motsewakgosi.

Good Day,

I am currently pursuing a Master of Management in Digital Business at the Wits Business School at the University of the Witwatersrand and I am seeking permission to conduct research at Bolt South Africa. My research focuses on the impact of trust on the adoption of peer-to-peer (P2P) asset sharing platforms in South Africa. I am particularly interested in understanding how mutual trust between peers and trust in the platform affects users' willingness to use P2P asset sharing services. I have selected Bolt South Africa as it is one of the leading asset-sharing services in South Africa.

I kindly request permission to access your organization's database to reach out to customers and service providers, inviting them to participate in my study. If they agree, they will be asked to complete an online survey questionnaire which will take approximately 10 minutes. Participants will be asked to give their written consent before the research begins and the survey will be completely confidential and anonymous. The information gathered will be kept secure in a password protected computer and will not be shared with anyone else. Participants' privacy will be protected in any published or written data resulting from the study.

Participants will not be disadvantaged or advantaged in any way and they will be reassured that they can withdraw their permission at any time during the project without penalty. There are no foreseeable risks in participating in this study and participants will not be compensated. The study will be written up as a research report, which will be available online through the university library website. If desired, I will send a summary of the report to you. All research data will be destroyed after the study is published.

If there are any concerns or complaints regarding the ethical procedures of this study, please contact the University Human Research Ethics Committee (Non-Medical) at telephone +27 11 717 1408 or email [hrecnon-medical@wits.ac.za](mailto:hrecnon-medical@wits.ac.za).

I would appreciate it if the permission letter could be on your organization's letterhead, signed and dated, and specifically referencing my name and the title of my study. If you require any additional information, please let me know. I look forward to your prompt response.

Yours sincerely,

Abueng Motsewakgosi

076 014 0711

[abuengmotsewakgosi1@students.wits.ac.za](mailto:abuengmotsewakgosi1@students.wits.ac.za)

Dr Manessah Alagbaoso

072 922 0206

[manessah.alagbaoso@standardbank.co.za](mailto:manessah.alagbaoso@standardbank.co.za)

## APPENDIX D Survey codebook

Variable	Description	Pre-defined Values
<b>Admin</b>		
Recorded_Date	Recorded Date	
Finished	Finished	
Duration	Duration (in seconds)	
Response_ID	Response ID	
<b>Checkpoint Controls</b>		
Checkpoint_A	By selecting "I agree" below, you consent that: 1. Your participation is voluntary 2. You understand that your participation is anonymous, and you may choose to terminate your participation at any time for any reason. 3. You are 18 years old or above	1 = Agree 2 = Do not Agree
Checkpoint_B	Do you know what services Airbnb, Uber or Bolt offer in South Africa?	1 = Yes 2 = No
<b>Decisions Controls</b>		
Decision_A	Which company to do you interact with the most in South Africa? (Select one)	1 = Airbnb 2 = Uber and/or Bolt
Decision_A1	Do you engage with Airbnb in South Africa as a customer (Airbnb guest) or as a service provider (Airbnb host)? Select one	1 = Customer 2 = Service Provider
Decision_A2	Which one do you use the most? (Select One)	1 = Uber 2 = Bolt 3 = Both
Decision_A2.1	Do you engage with Uber and/or Bolt in South Africa as a customer (Passenger) or as a service provider (Driver)? Select one	1 = Customer 2 = Service Provider
<b>Likert scales: Values: Strongly Disagree = 1, Disagree = 2, Somewhat Disagree = 3, Neutral = 4, Somewhat Agree = 5, Agree = 6, Strongly Agree = 7</b>		
MtCR1	I generally feel comfortable with the {host; driver; passenger; guest} based on reviews from other {host; driver; passenger; guest}	Likert scale *

<b>MtCR2</b>	I have confidence in the {host; driver; passenger; guest} based on reviews from other {host; driver; passenger; guest}	Likert scale *
<b>MtCR3 (Reverse scores for analysis)</b>	Regardless of reviews from other {host; driver; passenger; guest}, I believe the {host; driver; passenger; guest} will meet my expectations	Likert scale *
<b>MtVT1</b>	I have confidence in the {host; driver; passenger; guest} based on their profile picture	Likert scale *
<b>MtVT2</b>	I generally feel comfortable with the {host; driver; passenger; guest} based on their profile picture	Likert scale *
<b>MtVT3 (Reverse scores for analysis)</b>	Regardless of the {host; driver; passenger; guest} profile picture, I believe the {host; driver; passenger; guest} will meet my expectations	Likert scale *
<b>PtUS1</b>	The {Airbnb; Uber and/or Bolt} platform provides peace of mind	Likert scale *
<b>PtUS2</b>	I feel I benefit from my relationship with {Airbnb; Uber and/or Bolt}	Likert scale *
<b>PtUS3 (Reverse scores for analysis)</b>	I cannot rely on {Airbnb; Uber and/or Bolt} to solve any problems I experience on their platform	Likert scale *
<b>PtMT1</b>	Because I can count on the {host; driver; passenger; guest}, I also have confidence in the {Airbnb; Uber and/or Bolt} platform	Likert scale *
<b>PtMT2</b>	I can rely on {Airbnb; Uber and/or Bolt} because I believe the {host; driver; passenger; guest} is trustworthy	Likert scale *
<b>PtMT3 (Reverse scores for analysis)</b>	My experience with the {host; driver; passenger; guest} does not affect my confidence in the {Airbnb; Uber and/or Bolt} platform	Likert scale *

<b>laMTT1</b>	Because I trust the {host; driver; passenger; guest}, I am likely to request a ride on the {Airbnb; Uber and/or Bolt} platform in the future	Likert scale *
<b>laMT2</b>	I feel safe requesting a ride on {Airbnb; Uber and/or Bolt} because I have access to {host; driver; passenger; guest} reviews	Likert scale *
<b>laMT3 (Reverse scores for analysis)</b>	Even if I cannot rely on the {host; driver; passenger; guest}, I am likely to {host accommodation; book accommodation; provide a ride; request a ride} on the {Airbnb; Uber and/or Bolt} platform in the future	Likert scale *
<b>laPT1</b>	Because I have confidence in {Airbnb; Uber and/or Bolt}, I am likely to request a ride on the platform in the future	Likert scale *
<b>laPT2 (Reverse scores for analysis)</b>	Even if I cannot depend on {Airbnb; Uber and/or Bolt}, I am likely to {host accommodation; book accommodation; provide a ride; request a ride} on the on the {Airbnb; Uber and/or Bolt} platform in the future	Likert scale *
<b>laPT3</b>	Generally speaking, I would not hesitate to host accommodation; book accommodation; provide a ride; request a ride} on the {Airbnb; Uber and/or Bolt} platform in the future	Likert scale *
<b>Demographics</b>		
Gender	How do you currently describe your gender identity?	1 = Male 2 = Female 3 = Non-binary 4 = Transgender male 5 = Transgender female 6 = I prefer not to answer 7 = Other: Please specify
Age	Indicate your age	1 = Under 24 2 = 25 – 34

		3 = 35 – 44 4 = 45 – 54 5 = Over 55 6 = I prefer not to answer
Race	Which category best describes you?	1 = Black African 2 = Coloured 3 = Indian 4 = Asian 5 = White 6 = I prefer not to answer 7 = Other, please specify
Education_Level	Which category best describes your level of education?	1 = High School 2 = Vocational training 3 = National Diploma 4 = Bachelor's degree 5 = Post graduate degree 6 = I prefer not to answer 7 = Other, please specify

# APPENDIX E SPSS output for Intention to adopt MLA analysis

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	LogRFPlatTrust, LogRFVisTrust, LogRFCustRat <sup>b</sup>		Enter

a. Dependent Variable: LogRFIntAdopt  
 b. All requested variables entered.

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			
						F Change	df1	df2	Sig. F Change
1	.751 <sup>a</sup>	.564	.558	.12491	.564	93.830	3	218	<.001

a. Predictors: (Constant), LogRFPlatTrust, LogRFVisTrust, LogRFCustRat  
 b. Dependent Variable: LogRFIntAdopt

**ANOVA<sup>a</sup>**

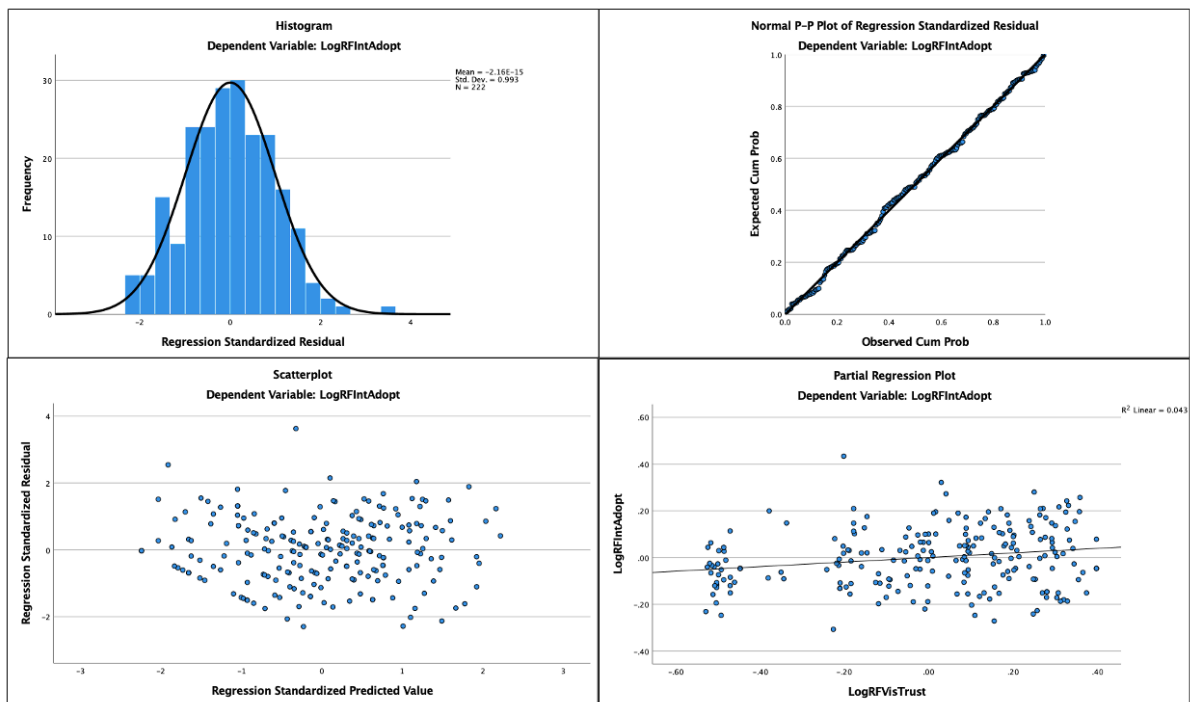
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.392	3	1.464	93.830	<.001 <sup>b</sup>
	Residual	3.402	218	.016		
	Total	7.794	221			

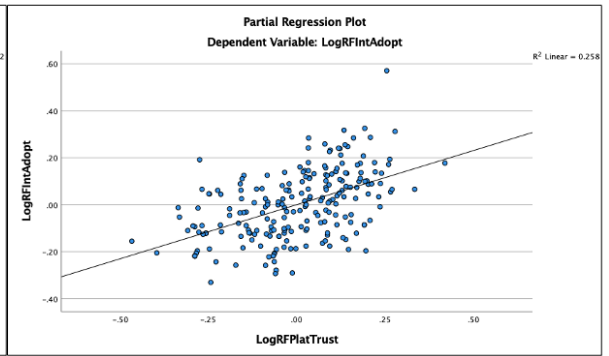
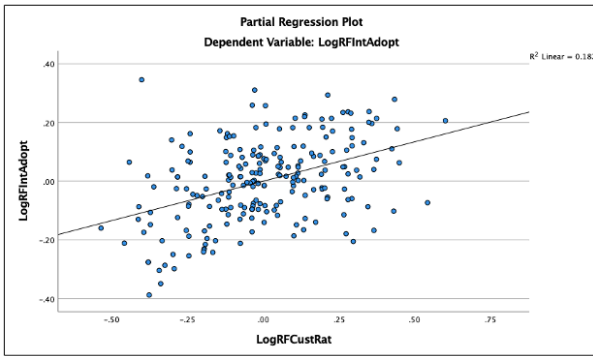
a. Dependent Variable: LogRFIntAdopt  
 b. Predictors: (Constant), LogRFPlatTrust, LogRFVisTrust, LogRFCustRat

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients B	Standardized Coefficients Beta	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics		
						Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	.003	.024	.133	.894	-.044	.051						
	LogRFCustRat	.268	.039	6.969	<.001	.193	.344	.620	.427	.312	.720	1.388	
	LogRFVisTrust	.098	.031	3.113	.002	.036	.159	.209	.206	.139	.991	1.009	
	LogRFPlatTrust	.461	.053	8.708	<.001	.357	.565	.667	.508	.390	.718	1.392	

a. Dependent Variable: LogRFIntAdopt





# APPENDIX F SPSS output for Platform trust MLA analysis

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	LogRFVisTrust LogRFCustRat <sup>b</sup>	.	Enter

a. Dependent Variable: LogRFPlatTrust  
b. All requested variables entered.

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change
						F Change	df1	df2	
1	.531 <sup>a</sup>	.282	.275	.15947	.282	42.964	2	219	<.001

a. Predictors: (Constant), LogRFVisTrust, LogRFCustRat  
b. Dependent Variable: LogRFPlatTrust

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.185	2	1.093	42.964	<.001 <sup>b</sup>
	Residual	5.569	219	.025		
	Total	7.754	221			

a. Dependent Variable: LogRFPlatTrust  
b. Predictors: (Constant), LogRFVisTrust, LogRFCustRat

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Correlations			Collinearity Statistics		
		B	Std. Error				Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	.257	.025		10.089	<.001						
	LogRFCustRat	.382	.042	.524	9.131	<.001	.528	.525	.523	.995	1.005	
	LogRFVisTrust	.037	.040	.053	.930	.353	.091	.063	.053	.995	1.005	

a. Dependent Variable: LogRFPlatTrust

