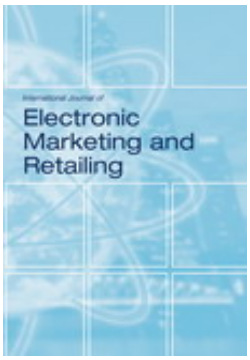

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Interpersonal versus institutional trust: consumers' trust to sharing services and its impact on continuance intention

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Interpersonal versus institutional trust: consumers' trust to sharing services and its impact on continuance intention

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Abstract: The influence of trust on consumers' sharing intentions is an essential topic in electronic commerce. However, research on interpersonal trust is very scarce. Therefore, this paper explores the impact of interpersonal trust on consumers' continuance intentions to use sharing economy services. Another research question of this paper is how the impact of this trust differs by the service platforms, which offer different products to share (pet, car, and accommodation). For this purpose, we conducted an online survey on 252 users from three separate sharing platforms. Findings reveal that trust in peer and trust in product play a significant role in consumers' continuance intentions regardless of platforms. Findings also show that disposition to trust indirectly affects the continuance intention of two platforms, which offer pet or car sharing. We found that trust in product affects continuance intention for car sharing. We also found that the effect of trust in peer on continuance intention for pet sharing platform is relatively strong. Revisiting the concept and measurement of trust in the context of sharing economy, this paper is regarded as an important contribution to an underexplored area.

Keywords: interpersonal trust; sharing economy; pet sharing; accommodation sharing; car sharing.

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1 Introduction

Today consumption is gradually becoming more communal (Cova, 1997) or collaborative (Belk, 2014) and depending more on sharing (Belk, 2010) and access (Bardhi and Eckhardt, 2012). Consumers who were identifying themselves with the consumption objects they own now can express themselves by sharing, collaboration, or co-creation without having possessions (Belk, 2013). In this regard, collaborative consumption (Botsman and Rogers, 2010; Möhlmann, 2015) that is especially associated with the sharing economy, has radically altered consumer behaviour. The economic system, which is predominantly based on the idea that individuals have to buy and own products, has replaced with collaborative consumption with the activities of renting, bartering, exchanging, and collaborating in social networks. The fact that this new mode of consumption becomes an alternative to traditional consumption compels traditional industries to understand the great transformations in consumer behaviour (Möhlmann, 2016).

On the other hand, the sharing economy has also become more common with the improvement of web-based technologies. With the rise of the internet, people have become more connected than ever before. Thus, the increasing use of the internet has made sharing culture more and more popular, and the perpetually increasing number of internet users all around the world has laid the foundation for the birth of a new sharing platform every day. In this sense, digital technologies have turned consumption into a more collaborative type of consumption (Botsman and Rogers 2010; Belk 2013). In addition to enabling older forms of sharing on a larger scale, the internet, introduced new sharing methods for consumers. Thus, the internet increased the sharing and collective forms of ownership that change peoples' relationships with possessions fundamentally (Belk, 2014).

Moreover, today what we consume has become trust and reputation rather than goods and services in the digital era. The internet's becoming an area where people from different backgrounds come together to exchange information about products and services with each other, makes the reliability of the resource more important (Parigi and Cook, 2015). Therefore, the need for trust is especially high in the online environment

(Jarvenpaa et al., 1999). Trust enables exchanges and transactions to occur, especially when individuals encounter situations that are unpredictable and carry certain risk potential (Möhlmann et al., 2019). Many studies have revealed that distrust or lack of trust is an important factor that constrains the participation in the sharing economy (Edbring et al., 2016; Tussyadiah and Pesonen, 2018; So et al., 2018). Besides, Möhlmann (2015) suggested that trust affects the willingness to use the service, and it has a great effect on the satisfaction and the possibility of the consumer to choose the service again.

The issue of trust becomes more important when it comes to risk, uncertainty, and interdependence (Mcknight and Chervany, 2001) that are the main characteristics of the sharing economy where people temporarily share their own things with others they do not actually know. Trust is the cornerstone of sharing platforms, and without trust, a sharing platform will not function. In this sense, one of the main principles of collaborative consumption is the trust developed between the strangers of the sharing economy (Botsman and Rogers, 2010). Moreover, there is a fundamental change in the nature of trust in the digital era that we live in. Mazzella et al. (2016) argue that individuals who have never met in person can achieve significant levels of trust if the right digital tools are given. They also argue that this will lead to a more personal, friendlier, more connected, and more empowered world of trust.

Trust as the currency of the sharing economy (Botsman, 2012) differs from the trust within online retailing and other forms of economic exchange (Möhlmann, 2016). Mazzella et al. (2016) argue that the rise of digital trust will lead to the beginning of an economic and social revolution, wherein strangers become peers. However, research on digital trust and the nature of trust in the context of sharing platforms is very scarce (Möhlmann, 2016). Thus, the rise of the platforms within the sharing economy requires a renewed examination of the role and nature of trust in sharing economy transactions (Hawlitschek et al., 2016).

In this context, it has become crucial to examine the trust of a new economic system that consists of people who do not know each other and come together for a certain period. In the sharing economy context, trust is mostly examined in terms of institutional mechanisms. However, this study focuses on interpersonal trust, which is considered more important in the context of sharing economy rather than in other online transactions. Therefore, this paper aims to examine the influence of interpersonal trust on consumers' continuance intentions and compare this effect according to the service platforms which offer different products to share (pet, car, and accommodation). The paper first attempts to measure the effect of trust in peer and trust in product and disposition to trust on consumers' continuance intentions to use sharing economy service platforms. Second, the paper aims to determine whether this effect differs according to the service platforms which offer different products to share.

Based on the introduction above, first, we examined the concept of sharing and the rise of sharing economy. Then, we discussed the evolution of trust from institutional trust to interpersonal trust in the sharing economy. In the empirical part of the study, we presented the results of the online survey conducted on sharing economy users. Then the findings are discussed to highlight the contributions of the study. Finally, we concluded the paper with suggestions for future research.

2 Literature review

2.1 The rise of the sharing economy

Sharing is first defined by Belk (2007, p.126) as "the act and process of receiving or taking something from others for our use." In this view, sharing extends from pure sharing (e.g., mothering) to pure exchange (e.g., buying bread from store) (Belk, 2007). Eckhardt and Bardhi (2015) define the term as a social exchange that occurs without any profit motive between people who know each other. They also argue that people develop a collective identity through sharing. According to Belk (2010), who considers sharing as an expression of desire for connecting with others, sharing differs from commodity exchange or gift-giving. While there is a reciprocity in gift-giving, there is no such requirement in sharing. Sharing also differs from the exchange by developing relationships between people. Benkler (2004) also considers sharing as a prosocial behaviour that is not reciprocal.

Belk (2010) conceptualises sharing as sharing out and sharing in. While sharing out involves sharing something with strangers and similar to gift-giving and commodity exchange, sharing in involves sharing something within the family. Belk (2014) defines borrowing a phone to make a call or hitchhiking to share a driving experience with someone as sharing out. Belk (2010) also considers the car-sharing activity of a family or a couple's as sharing in, while defining the activity of a large-scale commercial car-sharing organisation as sharing out. Another classification by Lamberton and Rose (2012) divides sharing as commercial and non-commercial. In this view, parks, schools, libraries, and non-profit bartering activities are considered as non-commercial sharing, while toy libraries, food banks, car sharing, and bike-sharing are regarded as commercial sharing.

Although sharing activity is as old as human history, the sharing economy has emerged with the birth of the digital age [Belk, (2014), p.1595]. Coyne (2005) argues that the main reason for people to share their possessions on the internet is true altruism, and this implies a return to tribal society in the digital age. According to this argument, the internet leads to the formation of a global community of sharing through free information flow that provides access to equality [Belk, (2007), p.133]. With the effect of technological changes through the internet; brand experience has been replaced by consumer experience with the development of social sharing systems and then replaced by a sharing age with the development of mobile internet and new payment systems [Owyang et al., (2013), p.3].

Sharing is also an alternative mode of consumption for consumers who favour anti-consumption (Ozanne and Ballantine, 2010:485). In this sense, the sharing economy is an instrument to prevent unsustainable consumption (Botsman and Rogers, 2011). Global warming, rising fuel, and raw material prices increased environmental pollution, and other similar trends in the future are considered as the reasons for the proliferation of sharing (Belk, 2014). Sundarajan (2016) argues that what transforms sharing to an economy is that sharing occurs reciprocatively between the people who do not know each other. Besides, four main reasons cause the rising of sharing economy (Selloni, 2017):

- Internet and mobile technologies (developing large-scale sharing communities).
- Environmental concerns (people's coming together for more sustainable lifestyles).

- The need to save money during periods of economic crisis.
- Revitalising the community through social networks (online interactions leading to sharing and social activities in real life).

Belk (2014) argues that people share things both with functional and altruistic reasons. Many scholars (Bardhi and Eckhardt, 2012) also believe that the sharing economy reveals as an alternative for consumers due to its economic benefits. According to this view, sharing is generally preferred since it reveals as a more economic option than purchasing. However, research also shows that sharing fosters social and symbolic values besides financial benefits (Milanova and Maas, 2017). Current literature also demonstrates that some consumers prefer sharing economy services due to economic reasons, while others participate for ideological reasons (Botsman and Rogers, 2010; Lamberton and Rose, 2012; Ozanne and Ballentine, 2010). Likewise, Botsman and Rogers (2010) claim that sharing is also driven by other motivations such as consumers' desire to experience new brands and being open to sharing when they need. According to Lamberton and Rose (2012), consumers gain the following benefits when they participate in sharing:

- Transaction utility (benefit gained from a deal value perceived in sharing system).
- Flexibility/mobility utility (benefits derived from the absence of limitations on product use within a sharing system).
- Storage utility (product storage advantages gained by sharing objects).
- Anti-industry utility (benefits derived from a decision that denies purchasing from traditional ownership market).
- Social utility (approval of possible reference groups in the sharing systems).
- Environmental utility (benefit of protecting the environment or reducing waste).

Moreover, the scope of the sharing economy is rapidly expanding. The sharing economy, which was limited to the ride-sharing (Uber, Zipcar) and hospitality (Airbnb) industries has now spread to other industries such as pet-sharing. Pet sharing emerged with people's interest in owning a pet of another pet owner. It involves pent rental services, owning or sharing pets for a certain period. Pet sharing services use websites and mobile applications to connect the pet owners with other animal lovers who do not have enough time or money for owning one. With these services, people can also rent pets for their holidays, or they can look for someone to look after their pets in some circumstances, such as the owner's travel to a long distance. Factors as lower transaction costs and increased smartphone usage that accelerate to create applications can make the sharing economy services increasingly popular in the near future. Particularly with the rising smartphone penetration rates in emerging markets, it will be possible to bring into action new applications and access new users quickly.

2.2 Trust as the currency of sharing economy

Trust that serves as a glue holding society together is evolving from institutional trust to more interpersonal trust. Today, consumers trust their friends and fellows more than experts and authorities. Trust has become visible everywhere, from sharing platforms to cryptocurrencies, to review systems, and to the consumption of fake news (Botsman,

2017a). Besides, technology makes it possible for people to trust strangers and weaken the bonds that unite individuals (Parigi et al., 2013). Previous research also argues that technology has an important role in promoting trust between strangers (Parigi and Cook, 2015; Schilke and Cook, 2015; Mazzella et al., 2016), as online platforms are considered as the enablers of the sharing economy services (Hamari et al., 2015). Thus, creating an interpersonal trust which appears to be a complicated activity in the offline world, becomes a routine activity for organisations operating in the sharing economy (Parigi and Cook, 2015).

Botsman (2016) argues that sharing turns into a normal activity for those who use sharing platforms thanks to trusting with time. For example, car-sharing becomes something like an individual riding activity. Besides this, the proliferation of digital sharing platforms increases our level of trust to others by accelerating the adoption of new ideas. For example, when a BlaBlaCar user searches for a lawyer, he is more open to using a platform like UpCounsel instead of consulting a traditional firm. That implies the emerging of a new type of trust fuelled by social, economic, and technological changes has emerged. Botsman (2016) considers this as a threat to major organisational systems such as universities, corporations, banks, health care organisations, and even licensed taxi organisations.

According to Parigi (2014), the trust will turn to something that can be engineered, and technology will have a crucial role in the process. Botsman (2017b) also argues that in the near future, a trust score will determine one's identity and reputation, while the social network data of a person will prove his trustworthiness. That means we do not consume products or services anymore, but we consume trust and reputation in the digital age. In this regard, online interactions make trust a more important issue to examine in the sharing economy context. As sharing is a collaborative act, it provides a bond between the individual and the other individual, and the formation of a strong sense of social solidarity (Belk, 2010). In this sense, Botsman and Rogers (2010) consider the level of trust between the partners of the sharing system as one of the basic principles of sharing. Owyang et al. (2013) also argue that one of the obstacles for sharing is the lack of trust.

In this regard, trust is considered as a key determinant of participation in collaborative consumption (Botsman and Rogers, 2010) as well as a key relevance for transactions in online settings (Mckninght et al., 2002; Pavlou and Gefen 2004). Hawlitschek et al. (2016) also consider trust as one of the relevant drivers for participation in sharing economy platforms. Ridesharing activities, for example, are generally defined as interactions with strangers that can involve high levels of complexity and risk (Botsman and Rogers, 2010) that makes trust a crucial issue to examine in the context of sharing economy. Moreover, while traditional P2P marketplaces involve only monetary risks, sharing economy platforms include additional risks (Ert et al., 2016) and, this makes trust an important issue to examine in these service platforms.

In this respect, Coleman's (1990) definition of trust as the "willingness to commit to a collaborative effort before you know how the other person will behave" is the most useful definition in the context of the sharing economy. In the peer-to-peer context, trust is the primary facilitator of the sharing activities (Botsman and Rogers 2010; Sundarajan, 2016). The trust that is the currency of the sharing economy (Botsman, 2012) differs from the trust within online retailing and in other forms of economic exchange in online platforms. Contrary to the online exchange platforms, social interactions in sharing economy platforms do not only involve online but also offline transactions (Möhlmann,

2016) that follow online interactions with face-to-face interactions upon provision of the service (Ert et al., 2016). In addition, two-sided e-commerce relationships have been extended to a triad of relationships where transactions take place between a service's customers, the sharing platform provider, and peers (Möhlmann, 2016). These transactions also involve no transfer of ownership (Bardhi and Eckhardt, 2012) and may be more associated with personal characteristics of service exchange (Möhlmann, 2016).

Furthermore, sharing economy transactions are characterised by more social interaction among peers than e-commerce platforms where impersonal transactions are conducted (Möhlman, 2016). In this regard, interpersonal trust becomes more essential in the sharing economy transactions, which are based on human interactions than other transactions on e-commerce platforms (Möhlman, and Geissinger, 2018). Möhlman (2016) considers interpersonal trust at the centre of trust in the sharing economy, as it refers to relationships between peers on these platforms. Parigi and Cook (2015) also argue that technology facilitates the emergence of interpersonal trust among users, but also makes establishing strong ties harder as users acquired more and more reviews.

3 Research model and hypotheses

3.1 Research model

This study aims to examine the impact of trust on consumers' continuance intentions to use sharing economy services. To this end, the study evaluates the impact of interpersonal trust (trust in peer and disposition of trust) and trust in product on continuance intentions. Another goal of our study is to find out whether the relationship between trust and consumers' continuance intention differs according to service platforms which offer different products to share (pet, car, and accommodation). The research model is described in Figure 1. Table 1 presents the definitions and references of the constructs in our model.

Figure 1 Research model

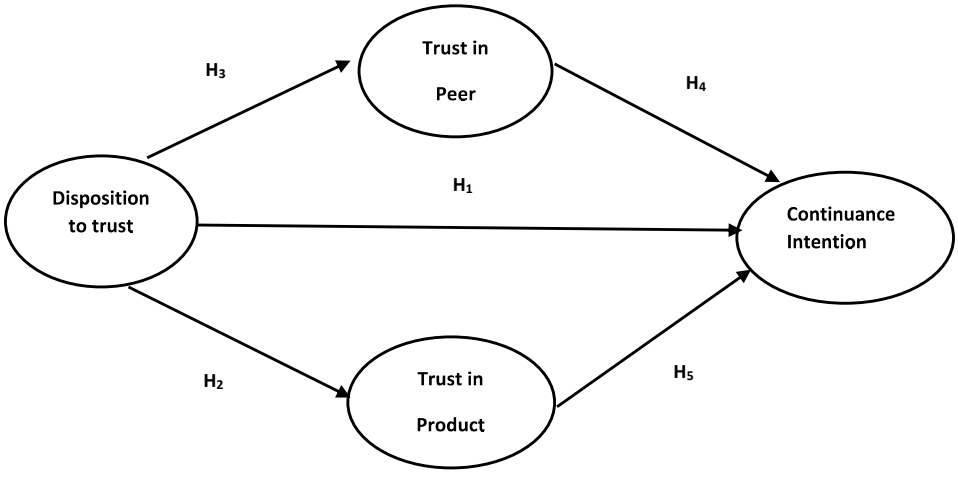

Table 1 Constructs and definitions

Constructs	*Definitions*	*References*
Disposition to trust	The tendency to believe in the goodness of others or general faith in humanity	Gefen (2000) and Mittendorf (2017)
Trust in peer	The belief that the supplier has the skill, capability benevolence, and integrity to perform his part in the transaction	Pavlou and Gefen (2004) and Hawlistchek et al. (2016)
Trust in product	How the product is perceived as reliable by the consumer	Hawlistchek et al. (2016)
Continuance intention	Consumers' intention to continue using a sharing platform	Bhattacherjee (2001)

3.2 Hypotheses development

3.2.1 Disposition to trust and continuance intention

Each individual's tendency to trust the other is different. Some individuals are more likely to trust the other party, while some are not (Gefen, 2000). Disposition to trust does not depend on direct involvement with a particular trusted party. It is a personality construct including faith in humanity and a trusting stance (Mittendorf, 2018). Disposition to trust is considered as the precondition of trust in the sharing economy context (Mittendorf, 2017). As an attitude towards trusting others, the disposition to trust becomes highly important in one-time interactions as in the sharing platforms (Wu et al., 2010). Mittendorf (2016) also found that disposition to trust is positively associated with trust in peer and trust in product. Following hypotheses are developed according to the above analysis:

H1 Disposition to trust positively affects continuance intention.

H2 Disposition to trust is positively associated with trust in peer.

H3 Disposition to trust is positively associated with trust in product.

3.2.2 Trust in peer and continuance intention

Trust in peer, which refers to interpersonal trust (Akhmedova et al., 2021), is defined as the willingness of consumers to rely on favourable future actions of other consumers (Mittendorf, 2016). Parigi and Cook (2015) argue that technology facilitates the emergence of interpersonal trust among users. Hawlistchek (2016) also found that trust in peer positively affects users' intention to use sharing economy platforms. Hawlitschek et al. (2018) also found "trust in other users" as one of the most important drivers of sharing platform usage intentions. Following hypotheses are developed according to the above analysis:

H4 Trust in peer positively affects continuance intention.

3.2.3 Trust in product and continuance intention

Trust in product represents how the product/service is perceived as reliable by the consumer (Hawlitshek et al., 2016). This perception is directed to the capability of the product/service to fulfil its functions (Comer et al., 1999). For example, in terms of ridesharing, a rented car needs to work for convenience and safety (Hawlitshek et al., 2016). Previous research demonstrates that trust in product plays an important role in positively affecting consumer's intentions to use sharing platforms (Hawlitshek et al., 2016). According to the above analysis, the following hypotheses are developed:

H5 Trust in product positively affects continuance intention.

Mediation effect is also examined by developing the following hypotheses:

H6 Trust in peer mediates the relationship between disposition to trust and continuance intention.

H7 Trust in product mediates the relationship between disposition to trust and continuance intention.

4 Research methodology

4.1 Instrumental design

We used the previous literature to design the instrument. The instrument of disposition to trust is adapted from Mittendorf's (2017) study. Items for trust in peer and product are adapted from the studies of Pavlou and Gefen (2004) and Hawlisthcek et al. (2016). Items for continuance intention are measured based on Bhattacherjee's (2001) study. Several items were revised to adapt the research into the context of the sharing economy. All items are measured using a 5-point Likert scale from strongly disagree (1) to strongly agree (5). We conducted a pilot study before the final data collection to correct unclear expressions and form the final version of the questionnaire.

4.2 Data collection

The study focuses on transportation, accommodation, and pet rentals provided by sharing platforms. Therefore, we chose three sharing platforms as the target population of this study. We collected data through an online survey conducted on a convenience sample of Turkish users of accommodation, car, and pet sharing service platforms. Facebook (FB) pages of the platforms were used for each platform to reach the respondents. The online survey that was developed using Google Documents was distributed via these FB pages. We collect data from 252 respondents in total (NAccommodationSharing: 87; NCarSharing: 96 NPetSharing: 69).

Selected accommodation sharing platform is one of the leading short-term rental platforms with millions of users worldwide. Selected car sharing platform is the leading platform which has the largest community of drivers and passengers in the world. Selected pet sharing platform is established in Turkey to bring pet owners and pet sitters together. In this system, pet owners pay the service fee to pet sitters to take care of their pets in a certain period. It is the largest pet sharing platform in Turkey.

Table 2 Respondents' demographic profile

Items	*Types*	*Numbers*	*Percentage*
Gender	Male	167	66.3
	Female	85	33.7
Age	20–29	113	44.8
	30–39	107	42.5
	40–49	26	10.3
	50–59	6	2.4
Education	Primary school	2	0.8
	High school	14	5.6
	Associate	16	6.3
	Bachelor's	157	62.3
	Postgraduate	63	25.0
Life style	Living alone	85	33.7
	Living with family	122	48.4
	Living with friends	36	14.3
	Other	9	3.6

Table 2 shows the demographic details of the respondents. According to Table 2, the breakdown by gender was 66% male. The majority of respondents (44.8%) were 20–29 years old, followed by 30–39 years old (42.5). Most respondents held an undergraduate degree (62.3%), with 25% having a Master or PhD.

5 Results

Partial least squares structural equation modelling was used to test the proposed model. PLS-SEM was considered as an appropriate approach for this study because PLS-SEM can work with small samples, and it does not require the assumption of the normality (Hair et al., 2012). Smart-PLS software program was used to run a path model by different service platforms.

5.1 Measurement model

All constructs in the model satisfy the requirements for composite reliability (CR), and Cronbach alpha greater than 0.70. Acceptable values were reported for convergent validity and discriminant validity, whereby each loading is greater than 0.50, average variance extracted (AVE) is greater than 0.50, which means the measure of all constructs has a high level of convergent validity. Tables 4–7 show the details for the measurement model.

We used the Fornelle Larcker criterion to assess discriminant validity. According to the Fornell-Larcker criterion, the square root of the AVE of each construct should be higher than the construct's highest correlation with any other construct in the model. As a result, it was found that all data ensured this criterion.

Table 3 Overall convergent validity

Construct	*Items*	*Loadings*	*AVE*	*CR*	*Cronbach alpha*
Trust in Peer	X users are competent.	0.861	0.804	0.970	0.965
	X users are capable.	0.896			
	X users are qualified.	0.902			
	X users are reliable.	0.939			
	X users are honest.	0.919			
	X users keep their word.	0.886			
	X users are principally well-meaning.	0.883			
	X users mean no harm to me.	0.886			
Trust in product	Services offered by X are well suited for my purposes.	0.926	0.752	0.900	0.832
	Services offered by X meet my requirements.	0.926			
	With the services offered by X you rarely experience nasty surprises.	0.736			
Disposition to trust	I generally have faith in humanity.	0.732	0.689	0.917	0.885
	I tend to count upon other people.	0.903			
	I generally trust other people.	0.921			
	I generally trust other people unless they give me reason not to.	0.761			
	I feel that people are generally reliable.	0.816			
Continuance intention	I intend to continue using X in the future.	0.890	0.839	0.940	0.904
	When I need a service, I first consider using X.	0.935			
	My intentions are to continue using X than use any alternative means.	0.922			

Table 4 Overall discriminant validity

Construct		*1*	*2*	*3*	*4*
1	Continuance intention	0.916			
2	Disposition to trust	0.262	0.830		
3	Trust in peer	0.572	0.348	0.897	
4	Trust in product	0.645	0.284	0.629	0.867

Table 5 Convergent validity by platform

Platform	*Construct*	*Items*	*AVE*	*CR*	*Cronbach alpha*
Accommodation sharing platform	Trust in peer	8	0.634	0.932	0.918
	Trust in product	3	0.727	0.888	0.809
	Disposition to trust	5	0.704	0.922	0.892
	Continuance intention	3	0.798	0.922	0.873

Table 5 Convergent validity by platform (continued)

Platform	*Construct*	*Items*	*AVE*	*CR*	*Cronbach alpha*
Car sharing platform	Trust in peer	8	0.785	0.967	0.961
	Trust in product	3	0.722	0.885	0.801
	Disposition to trust	5	0.682	0.914	0.880
	Continuance intention	3	0.831	0.937	0.898
Pet sharing platform	Trust in peer	8	0.920	0.989	0.988
	Trust in product	3	0.811	0.927	0.881
	Disposition to trust	5	0.663	0.907	0.875
	Continuance intention	3	0.919	0.971	0.956

Table 6 Discriminant validity by platform

		Construct	*1*	*2*	*3*	*4*
Accommodation sharing platform	1	Continuance intention	0.893			
	2	Disposition to trust	0.172	0.839		
	3	Trust in peer	0.317	0.351	0.796	
	4	Trust in product	0.609	0.161	0.343	0.853
Car sharing platform	1	Continuance intention	0.912			
	2	Disposition to trust	0.364	0.826		
	3	Trust in peer	0.608	0.445	0.886	
	4	Trust in product	0.667	0.403	0.691	0.849
Pet sharing platform	1	Continuance intention	0.958			
	2	Disposition to trust	0.397	0.814		
	3	Trust in peer	0.712	0.451	0.959	
	4	Trust in product	0.685	0.380	0.799	0.901

Table 7 Path analysis results

Platform	*Path relationship*	*β*	*Std. error*	*t-value*	*P value*	*Result*
Overall/complete model						
Direct effects	Disposition to trust -> Continuance intention	0.037	0.059	0.629	0.529	Not supported
	Disposition to trust -> Trust in peer	0.348	0.059	5.921	0.000*	Supported
	Disposition to trust -> Trust in product	0.284	0.060	4.737	0.000*	Supported
	Trust in peer -> Continuance intention	0.264	0.074	3.569	0.000*	Supported
	Trust in product -> Continuance intention	0.468	0.080	5.827	0.000*	Supported
Indirect effects	Disposition to trust -> Trust in peer -> Continuance intention	0.092	0.029	3.132	0.002*	Supported
	Disposition to trust -> Trust in product -> Continuance intention	0.133	0.038	3.484	0.001*	Supported

Note:β: path coefficient; *significant.

Table 7 Path analysis results (continued)

Platform	*Path relationship*	*β*	*Std. error*	*t-value*	*P value*	*Result*
Car sharing platform						
Direct effects	Disposition to trust -> Continuance intention	0.062	0.105	0.594	0.553	Not supported
	Disposition to trust -> Trust in peer	0.445	0.083	5.346	0.000*	Supported
	Disposition to trust -> Trust in product	0.403	0.086	4.681	0.000*	Supported
	Trust in peer -> Continuance intention	0.262	0.131	2.002	0.046*	Supported
	Trust in product -> Continuance intention	0.461	0.126	3.661	0.000*	Supported
Indirect effects	Disposition to trust -> Trust in peer -> Continuance intention	0.105	0.060	1.934	0.054	Not supported
	Disposition to trust -> Trust in product -> Continuance intention	0.083	0.077	2.426	0.016*	Supported
Pet sharing platform						
Direct effects	Disposition to trust -> Continuance intention	0.087	0.116	0.749	0.454	Not supported
	Disposition to trust -> Trust in peer	0.451	0.102	4.422	0.000*	Supported
	Disposition to trust -> Trust in product	0.380	0.098	3.877	0.000*	Supported
	Trust in peer -> Continuance intention	0.420	0.145	2.887	0.004*	Supported
	Trust in product -> Continuance intention	0.316	0.136	2.324	0.021*	Supported
Indirect effects	Disposition to trust -> Trust in peer -> Continuance intention	0.189	0.083	2.271	0.024*	Supported
	Disposition to trust -> Trust in product -> Continuance intention	0.120	0.066	1.822	0.069	Not supported

Note:β: path coefficient; *significant.

We also tested convergent validity and discriminant validity for each platform to perform multi-group analysis across service platforms.

5.2 Structural model

The structural model was examined across three different sharing service platforms to investigate the moderating effect of the service platforms which offer different products to share (pet, car, and accommodation). First, for the collinearity issue, VIF values were checked, and we concluded that all VIF values were less than five as expected. Second, bootstrapping was used to determine whether path relationships for overall and platform-based models are significant or not. The t-values for each path relationship and p-value results are shown in Table 8.

We applied the standardised root mean square residual (SRMR) value for the structural model to determine the extent to which the model fitted the data. In our three models, this indicator was below 0.08 (confirming good fit of the models) except the model for accommodation sharing platform (SRMR overall sample: 0.047, SRMR Accommodation sharing sample: 0.087, SRMR Car sharing sample: 0.061, SRMR Pet

sharing sample: 0.067). Because of not confirming the fit of the model, we did not report path results by the accommodation sharing platform.

Table 8 Multi-group comparison between platforms

	Car sharing vs. Pet sharing			
Path	*Path coefficient*	*Path coefficient*	*Path coefficient differences*	*p-value*
Disposition to trust -> Continuance intention	0.087	0.062	0.025	0.864
Disposition to trust -> Trust in peer	0.451	0.445	0.006	0.972
Disposition to trust -> Trust in product	0.380	0.403	–0.023	0.852
Trust in peer -> Continuance intention	0.420	0.262	0.158	0.416
Trust in product -> Continuance intention	0.316	0.461	–0.145	0.457
Disposition to trust -> Trust in peer -> Continuance intention	0.189	0.116	0.073	0.472
Disposition to trust -> Trust in product -> Continuance intention	0.120	0.186	–0.066	0.511

Based on the results we obtained, the R^2 value of continuance intention (dependent variable) for the overall model was 0.463, which means all independent variables cause a 46% variation in continuance intention. R^2 for the car-sharing platform model was 0.489, and R^2 for the pet sharing platform model was 0.550.

For the overall model, we can say that continuance intention is significantly predicted by trust in peer and trust in the product. Besides, trust in peer and trust in the product are also significantly predicted by the disposition to trust. However, continuance intention is not predicted directly but indirectly by the disposition to trust.

Also, for two different platforms, we can say that continuance intention is not predicted directly by the disposition to trust. On the other hand, we conclude that for the car-sharing platform, trust in the product is a mediator between the disposition to trust and continuance intention. However, we also conclude for pet sharing platform, trust in peer is a mediator between the disposition to trust and continuance intention.

5.3 Multi-group analysis

Despite the several differences in terms of significant path estimates between the groups, the multi-group permutation tests showed no significant differences between the two groups on any of the paths. It was predicted that the structural relationships among the constructs would be significantly different between the sharing service platforms. However, the PLS-SEM multi-group analysis failed to show the platform as a moderator variable. The path coefficient differences between the platforms and p-value results are shown in Table 8.

6 Discussion

This research tested a model of trust by assessing the relationships between antecedents (disposition to trust, trust in peer, and trust in product) and consequences of trust (continuance intention). We analysed how interpersonal trust and trust in the product

affect consumers' continuance intentions to use sharing platforms. We also focused on the difference in the effect of trust in three sharing platforms. To investigate how these relations occur in different contexts, we compared three separate sharing platforms. We examined the varying effects of the platform on the relationship between trust and continuance intention by multi-group comparison.

Multi-group comparison between platforms which offer different products to share showed no significant differences, despite the differences in terms of path estimates between groups. However, we found support for several hypotheses. In the general model, our findings revealed that disposition to trust is associated with trust in peer and trust in product. We also found that both trust in product and trust in peer predict continuance intention. However, the disposition to trust was not directly associated with continuance intention. Although the direct effect of disposition to trust on continuance intention was insignificant, the indirect effect of disposition to trust mediated by trust in peer and trust in product was found significant. It means that trust in peer and trust in product play a significant role in explaining continuance intention by mediating disposition to trust.

Although our results for accommodation sharing platform do not confirm the fit of the model, for car and pet sharing platforms, we found similar results. Similar to the general model, the disposition to trust was not directly associated with continuance intention for these platforms. However, both trust in peer and trust in product predicted continuance intention for using car and pet sharing platforms. These results may indicate that disposition to trust is not enough for people to use a sharing service. When disposition to trust is transferred to peer or product, it becomes meaningful in predicting the continuance intention. Our results are supported by Mittendorf's (2016) study that found that disposition to trust is positively associated with trust in peer and trust in the product. Findings also have some overlaps with the study of Hawlitschek et al. (2016) which found that both trust in product and trust in peer play an important role in positively affecting a user's intention to use sharing platforms.

Previous studies (Hawlitschek et al., 2016; Mittendorf, 2016) found Airbnb to be a highly trustable. However, our research found car and pet sharing platforms more successful in terms of developing interpersonal trust. A possible explanation for the difference between these platforms is that this might be due to the difference in the nature of the platforms. Mittendorf (2017) previously found that trust in providers (drivers) does not affect consumers' intentions to use Uber. He argues that this difference mainly derives from Uber's B2C nature. Similar to Uber, Airbnb also has a B2C nature that might make institutional trust more important than interpersonal trust. A recent study on Airbnb also found low social identification between members of the community, which indicates a low level of interpersonal trust (Huurne et al., 2020).

The results of this study also show that trust in peer becomes highly significant for the pet-sharing platform. For the pet sharing platform, the trust in peer predicts 42% of the continuance intention that is stronger than car sharing platform (26%). It may indicate that interpersonal trust becomes more important, especially in terms of services like pet sharing, where people share a living thing instead of a good or object. Previous research found that the platform provider plays a crucial role in the trust-building process (Möhlmann, 2016; Mittendorf, 2017). Thus, Möhlmann (2016) argues that managers must focus on building a strong brand for their platform as the trust in the brand of the platform provider play a crucial role in the trust-building process (Sundarajan, 2016). Möhlmann and Geissinger (2018) also consider the platform provider as an enabler for

interpersonal trust. Suggesting a platform mediated peer trust, Möhlmann (2018) emphasises the need for a new model for creating interpersonal trust in the sharing economy context.

7 Theoretical and practical implications

This study has several theoretical and practical implications by providing new information for developing trust in the sharing economy. From a theoretical perspective, we extend the current understanding of the trust that mostly emphasises institutionalised trust. Recent research found that market-driven institutional mechanisms have strong influences on consumers' trust in the ridesharing platforms (Shao and Yin, 2019). However, the literature on the implications of trust, especially interpersonal trust in sharing economy, is very scarce. In this regard, we examined the role of interpersonal trust in explaining the sharing intentions of consumers. The rise of sharing platforms in different areas such as pet-sharing also requires revisiting the role and nature of trust in sharing economy services. Therefore, our research attempted to understand the different implications of trust for different sharing platforms.

This paper contributes to the literature by developing a trust model to understand the importance of interpersonal trust in sharing platforms and conducting research on three specific sharing platforms. The results validate the previous studies regarding the effect of interpersonal trust on consumers' continuance intentions. Previous studies (Hawlitschek et al., 2016, 2018) found that trust in peer is a crucial precondition for peer-to-peer sharing and influences consumers' continuance intentions. The findings of this study also revealed that disposition to trust is positively associated with trust in peer and trust in product that are positively associated with consumers' continuance intentions to use sharing services. That implicates a situation that one user trusts the other user, and to the platform itself based on their disposition to trust. These findings support Mittendorf's (2017) idea that assumes disposition to trust as the precondition of trust in the sharing economy. Mittendorf (2018) found that disposition to trust influences trust in providers and trust in the intermediary. A recent study also evaluates trust as an antecedent of continuance intention to use sharing economy platforms (Wang et al., 2020).

Our study extends previous research by revealing that interpersonal trust is as essential as institutional trust in terms of using C2C sharing platforms. Hawlitschek et al. (2018) found trust in other users as one of the strongest drivers of sharing platform usage. However, we found that this effect differs according to the platform type. According to our results, interpersonal trust becomes more important, especially for pet sharing platforms. In this regard, consumers' level of trust in product and trust in peer needs to be raised for the success of the sharing systems. However, the type of product or platform is significant in choosing the type of trust. As interpersonal trust is more significant in using platforms like pet sharing, the selection of more trustworthy users on these platforms is required.

From a practical perspective, another contribution of the study is that it examines pet sharing that is an underexplored sharing platform type. Trust in peer is found highly significant in explaining the continuance intention for the pet sharing platform. Therefore, platforms like pet sharing may entail a different strategy in terms of developing trust, as the nature of these platforms differs from other platforms like

Airbnb. A recent study (Ham and Chung, 2021) also shows that disposition to trust positively affects trust in the host and trust in Airbnb. However, this disposition to trust has more impact on trust in the platform than trust in the host. Our study validates this study in terms of the low level of interpersonal trust in accommodation sharing platform.

The findings of the study also inform marketing practitioners that they should be careful in choosing more trustworthy providers on these platforms. Furthermore, despite the high trust in the international branded platforms like Airbnb, relatively low trust in peers is observed in Turkey. Therefore, sharing companies operating in Turkey are required to take measures to create a trust for service providers by building trust in the system. Mittendorf (2018) recommends platform providers provide privacy settings, security measures, and trust-building features to develop trust in the platform and trust in users. Wang et al. (2020) also found that the social utility of sharing affects trust positively in sharing economy platforms in tourism. Therefore, platforms like Airbnb should also focus on providing social utility. Creating a sense of virtual community can be effective in developing trustworthy relationships among users. Wang et al. (2020) also recommend Airbnb to include free trials for new users to increase familiarity with the platform. Increasing familiarity with the platform will also develop trust. Trust depends more on the quality of the communication in the platforms like Airbnb, where interpersonal trust means renter's trust in the hosts (Wu and Shen, 2018).

Research on trust in different industries in sharing economy gives inconsistent results indicates the need for more research in this area (Mittendorf, 2017). Akhmedova et al. (2021) recommend focusing on the reliability of the platform brand to increase trust. However, Wu and Shen (2018) also recommend developing institutional, interpersonal, and product trust synchronously as they are inter-related. Their study on Airbnb shows that product trust has a positive influence on interpersonal trust. In short-term rental platforms, the higher level of product trust makes consumers easily interact with their hosts, thus creates interpersonal trust. Therefore, focusing more on home facilities and service quality will develop trust in platforms like Airbnb (Wu and Shen, 2018).

8 Limitations and future research directions

This study has some limitations in terms of the measurement model. This study only examines the effect of trust in continuance intention. However, many different factors (e.g., technology interface used by the platforms) can affect consumers' continuance intention. Therefore, future research can investigate different antecedents of continuance intention to use sharing economy platforms. The concept of trust is previously examined in terms of ride-sharing and accommodation industries. This paper additionally examines the role of trust in terms of pet sharing. However, the sharing economy is not only limited to these industries. In this sense, studies in other industries may contribute to the literature. Although data of this study are collected from three separate sharing platforms, it only comprises of 252 independent observations. Therefore, our findings cannot be generalised for a broader population. We recommend future research to use a larger sample size to generalise our findings. Although there has been an increase in theoretical and empirical research in recent years, studies on trust in the sharing economy are still very limited. Trust in the sharing economy may become more understandable as the studies increases in quality and quantity. Undoubtedly, to achieve this goal, it is also important to undertake cross-cultural studies that will enable us to make cultural

comparisons. Thus, it will be possible to highlight the possible different sharing behaviours in international markets and to reveal important findings that international companies can benefit in building their marketing strategies.

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