Collaborative economy: the factors influencing providers' trust in collaborative economy platforms.

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COLLABORATIVE ECONOMY:
THE FACTORS INFLUENCING PROVIDERS' TRUST IN COLLABORATIVE ECONOMY PLATFORMS

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ABSTRACT

With the rise of online platforms, and especially since the coronavirus crisis, the collaborative economy is becoming more and more present in many people's lives and might continue on this path in the years to come. This form of economy requires thus more attention and investigation to experience it in the best way. Since the transactions take place between two strangers who meet through an interface, sharing platforms require a high level of confidence. However, even though the general topic of collaborative economy has already been widely investigated, the antecedents of trust and its effects on participation remain to be developed further. Therefore, the present paper focuses on the aspect of trust, which is at the heart of any relationship between the users and the firm. Based on various past studies, this paper established a framework to explain the factors influencing providers' trust in a collaborative economy platform, and its influence on their participation. The hypotheses developed were assessed by the means of an online questionnaire with 183 participants. The findings suggest that a good reputation and the perceived security and privacy of a platform enhances providers' trust in it. However, the familiarity, the past experience and the quality of the platform do not account for any variation of trust. The results also support the idea that trust is a powerful driver that pushes providers to participate in a collaborative economy platform. Based on the insights, this paper provides theoretical and managerial implications as well as suggestions for future research.

Keywords: collaborative economy, sharing economy, trust, participation, providers, online platforms.

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CHAPTER 1: INTRODUCTION

1.1. CONTEXT

Over the past decade, a new form of doing business has emerged across the world. This new tendency is an economy where individuals exchange with one another, sharing their know-how or belongings such as cars, clothes and houses. This type of economy, known as the "sharing economy" or the "collaborative economy", gathers people around a common interest, through platforms that will connect a user to a provider of a good or a service (Böcker & Meelen, 2017).

According to the European Commission (2016), EU citizens are becoming more and more aware of the concept of collaborative economy, leading to a significant growth in the number of participants. In fact, according to a Eurobarometer[1] survey carried out in 2016, more than 1 person out of 2 were already familiar with this business model, and 2 individuals out of 10 had already participated in it (European Commission, 2016). In addition, a study conducted by PricewaterhouseCoopers (PwC) (2015) shows that, with the five most prominent sectors (online distance work, home and ride sharing, crowdfunding, and music and video streaming), this type of business model is expected to reach $335 billion in revenues worldwide in five sectors. However, due to the recent COVID-19 crisis, even though some of these businesses have grown (e.g., meal deliveries), some others are struggling (e.g., share rides or apartment rentals). Therefore, this information, which is dated 2016, will certainly have to be revised downwards (Hossain, 2020).

In addition, as mentioned and illustrated by PwC (2015), the collaborative economy is strongly present in individuals' everyday lives, since many sectors are involved in it. Moreover, platforms exist all over the world. For instance, from the moment people wake up in the morning and want to listen to music (e.g., Spotify[2]), go to work by sharing their journeys (e.g., Uber[3]), to the evening meals (e.g., Deliveroo[4]), collaborative platforms are available to use (PwC, 2015).

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[1] This is a set of studies (e.g., surveys, investigations, interviews) covering various topics and carried out by the European Parliament within its territory (European Parliament, 2020).
[2] Spotify is a Swedish music on-demand platform founded in 2006 (Spotify, 2020).
[3] Uber is an American platform that connects drivers with users that need transportation services (Uber, 2020).
[4] Deliveroo is a British collaborative platform used to deliver meals across a city (Deliveroo, 2020).

From a report published by Nielsen (2014), it appears that 68% of individuals around the world feel at ease with the idea of sharing and renting goods. However, the willingness to share a good or service differs on the type of asset. As an example, the interviewees seemed to feel more comfortable with sharing their electronics (28%), or offering a service (26%), than sharing their furniture (17%) or house (15%) (Nielsen, 2014).

There are several factors that led to the creation of such an economy. First of all, there is the spread of digital devices and technological developments, which facilitates the exchanges between individuals (Petropoulos, 2017). Then, behaviors regarding ownership have been evolving due to globalization and urbanization (PwC, 2015). Finally, as Toni et al. (2018) mentioned, consumers' perceptions are shifting towards a more environmentally conscious and less consumption-oriented model. Each aspect will be reviewed in depth in the literature part.

Announcing that there have already been a lot of incidents in this type of business is no surprise (e.g., Ferguson et al., 2019). Participating in exchanges of goods or services with foreigners can indeed lead to scams or even be significant risks to our lives (ter Huurne et al., 2017). The collaborative economy places the participants in a weak position with respect to strangers (Lemoine et al., 2017). Therefore, in this business model more than in the traditional one, further attention is needed. Moreover, as trust is key to interact with strangers, participants will be more cautious before engaging in this type of economy. As a matter of fact, it seems very important to favor a relationship of trust with users since that, according to Nielsen's study (2014), people rely on each other's feedbacks, and 69% of the interviewees claimed they easily use platforms to share negative opinions after a bad experience with a business. Thus, the question of trust is paramount in order to engage in an exchange system with random people. As argued by Luo (2002), in this world that sees digitalization increase every year, trust is becoming more and more critical.

In this study, the concept of trust will be explored in the collaborative world, in order to analyze how trust is built in such businesses, and how it could be developed even further.

1.2. MOTIVATIONS

1.2.1. MANAGERIAL MOTIVATION

From a managerial point of view, learning about all the economies that exist, going from circular, traditional, to sharing, is a requirement when starting a job as a manager in order to understand and consider all possibilities. If a company wants to start or change its business towards a collaborative model, it has to know beforehand what it is going to entail.

It is to be noted that, even though this economy involves exchanges between individuals, most collaborative economy organizations need the creation of a platform, that will own and regulate the business (Codagnone & Martens, 2016). In addition, as the individuals will share their goods or assets through this platform, or will transact on it, trust can be an important factor to be at ease with this form of economy. As mentioned previously, incidents can occur in the collaborative economy, sometimes even putting in danger the individuals involved in the transactions. Therefore, such events can have great impact on the business; they make this kind of economy vulnerable since customers then lose confidence in the platform and might leave. However, without peer providers to sell their goods or offer their service, the platform is nothing. This study thus intends to help managers to understand how they could improve their current business model to strengthen the relationship they have with their customers, and especially the providers, and to build more trust among their community.

1.2.2. THEORETICAL MOTIVATION

From an academic point of view, analyzing the influencing variables in every type of economy seems relevant to have an overall understanding of the tendencies in the business world. In the academic knowledge, scholars mostly learn about the traditional form of economy, without really considering the others, while these are just as important. Even though the concept of collaborative economy is already known by scholars, a deeper analysis into this model is to be done in economics and management studies. In fact, it is basically one of the most powerful business models that exist, and it will probably keep improving over the years (Hira & Reilly, 2017). According to Zervas et al. (2017), sharing economy platforms are negatively impacting the traditional businesses. They now have to redesign and rethink their traditional models in order to survive (Owyang, 2013). Indeed, while customers are being empowered, these traditional businesses are losing power since their clients are more and more shifting towards a disintermediation system. This new trend is now becoming important, and it is therefore necessary to learn about it and from it for future businesspeople.

The topic of collaborative economy has been quite investigated. The current literatures give some information about the definition of such economy (e.g., Schlagwein et al., 2020), analyzing how it works and why people would join it. Indeed, several authors have been examining the individuals' motivations and barriers to participate in a collaborative consumption model (e.g., Böcker & Meelen, 2017; Graessley et al., 2019; Gullstrand Edbring et al., 2016; Hazée et al., 2020). Nevertheless, there is still a gap in the current literature. One concept that has not been much studied is the concept of trust in the collaborative economy, while this is key to the business as it may affect one's participation. The few authors that have analyzed this aspect have mostly studied the perspective of the peer user (e.g., Ert et al., 2016; Mittendorf, 2017), meaning the one who seeks for the good or service. Therefore, new research should include the perspective of the good or service provider as well, to have a broader view. In addition, the current literature evaluates the level of trust based on specific predictors such as the perceived risks (Hong & Cha, 2013), the subjective norms (Hwang & Lee, 2012), perceived privacy (Luo, 2002) or the reputation (Ert et al., 2016). In this regard, new research could gather several of the existing predictors to have a more complete study.

1.3. PROBLEM STATEMENT

Since the collaborative economy depends on the trust a person has in a stranger and in an online tool, this type of business is very assailable. A bad experience or rumor is enough to destroy trust in the platform. This is why it is important that the participants of such systems have confidence in the peers but also in the platform itself. This study will therefore analyze how trust is created within this economy, to see what factors influence it. Then, it will investigate what is the influence of trust on the participation in sharing businesses. For this research, the perspective analyzed will be the service or good providers towards the platform, as it has been the least investigated so far, and since without them, there would be no offer, and thus, no platform.

1.4. CONTRIBUTIONS

1.4.1. MANAGERIAL CONTRIBUTION

The benefits of this thesis are to improve the business models of the collaborative economy focused on transactions between peers. The concept of trust has not been much investigated, while this could change consumers' involvement, and especially providers', and their desire to

participate in the sharing economy. In addition, by strengthening the trust relationship they have with their users, companies could improve the latter's loyalty and engagement. Therefore, any business that is involved in such economy could take advantage of this research to develop its marketing techniques in order to increase its performance.

1.4.2. THEORETICAL CONTRIBUTION

Regarding the academic contribution, this paper will allow to deepen the existing theoretical knowledge by considering a new concept still little studied, provider's trust. It is to bear in mind that scholars might become future managers, which is why it is important to learn these concepts of economy at an early stage. Moreover, the use of collaborative platforms keeps increasing every year and is supposed to reach 86 million Americans by 2021 (Statista, 2019). As it can be assumed that some scholars are part of that number, learning about the functioning of such a business could interest them to get a little more involved in this type of economy, which would benefit this new consumption model.

1.5. APPROACH

To have a proper analysis of the topic and to answer the research questions, this thesis has been divided into two main approaches, a theoretical and a practical approach.

In the first section, the topic of collaborative economy has been thoroughly defined and investigated thanks to literature reviews. For instance, the motivations and barriers to participate in such an economy, the point of views of the stakeholders and their behavior have all been analyzed. Afterwards, the concept of trust was also explored through scientific definitions. To finalize this theoretical section, both topics have been linked to analyze how trust is impacting the collaborative economy according to current knowledge. A few hypotheses have therefore been drawn to answer the main research question of this thesis.

In the other section, the practical one, the methodology used to answer the main research question is highlighted. That is to say, the choice of the methods implemented to collect and analyze the data (e.g., the choice of the respondents, the sample size) is explained. The analysis of the data, which is done statistically, allows to verify the hypotheses given previously and to draw conclusions. These then led to a discussion to fully understand the findings. At the very end of this thesis, a conclusion takes up the different outcomes of the thesis, its implications for the managerial and academic world, as well as the limits and suggestions for future research.

2.1. CONCEPTUAL BACKGROUND

In this chapter, the current knowledge regarding the collaborative economy and the concept of trust will be gathered in order to have an overview of what is missing and what will be needed to complete the research of this paper. After having defined the important concepts of the thesis, a theoretical framework will then be developed thanks to hypotheses identified on the basis of preliminary studies.

2.1.1. COLLABORATIVE ECONOMY

A. Definition

First of all, it is important to notice that the term collaborative economy is often associated to various similar, yet different, terms. These include the sharing economy or the peer-to-peer economy (Gössling & Michael Hall, 2019). Even though these notions may include small differences in theory, the main concept and definition is quite similar (Hazée et al., 2020). Therefore, throughout this paper, no distinction will be made regarding the plethora of expressions.

Basically, the concept of collaborative economy can be defined as a transactional practice occurring between two or more individuals using a digital platform (Belk, 2014). Moreover, the access to the goods or services is temporary and without transfer of ownership (Beck et al., 2017). However, not all businesses involved in such an economy meet these last points. Indeed, according to Botsman and Rogers (2011), there are three main systems that belong to the collaborative consumption model:

I. **The product service system**: involves a transaction involving the use of a good as a service (Mont, 2002). In other words, it is when a product is transformed into a service in the aim of being shared between individuals (e.g., Zipcar[5]).

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[5] Zipcar is an American car-sharing network founded in 2000 that allows its users to book cars around the world (Zipcar, 2020).

II. **The redistribution market**: system which allows individuals to sell or donate goods (e.g., eBay[6]). In this case, the transaction is permanent, and with a transfer of ownership.

III. **The collaborative lifestyle**: relates to all intangible assets exchanged or shared between individuals (Robert et al., 2014). As examples, it can be time, skills or even money (e.g., crowdfunding platforms such as Babyloan[7]).

In general, users of sharing platforms are willing to share or exchange unused or under-used resources (e.g., cars, apartments or houses, or clothing) (Basselier et al., 2018). However, the peers not only exchange goods, they can also share other assets such as skills, services, knowledge and opinions (Matofska, 2017).

As human beings, we have always been acquainted with exchanges of goods and services with family and friends. However, the extension of this practice to strangers is still quite new (Basselier et al., 2018). The emergence of this economy is facilitated by the fact that people are now considering new ways of looking at things. As a matter of fact, Böcker and Meelen (2016) claim that the motivations for people to participate in the collaborative economy can be intrinsic as well as extrinsic. These motivations, as well as the barriers in participating in this movement will be explained later on.

B. Rise of collaborative economy

Before trying to understand the participants of this new form of economy, it is necessary to understand how this business model appeared and why it became such an important economy in recent years. Indeed, although collaborative consumption may have been in existence for a while, if one thinks of barter, this business model has especially been gaining momentum over this decade, and for several reasons.

The first factor that led to the rise of the collaborative economy is the emergence of digitalization (Fehrer et al., 2018). According to recent figures, in 2020, 59% of the global population has access to internet (Statista, 2020), and 5 billion people own a smartphone in the world (Pew Research Center, 2019). This increase in usage of digital tools has allowed for more interaction between individuals (Petropoulos, 2017). Individuals started to have access to

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[6] eBay Inc. is an American e-commerce platform that connects individuals trading second-hand goods (eBay Inc., 2020).

[7] Babyloan is a French crowdfunding platform founded in 2008 (Babyloan, 2020).

various platforms to exchange with companies, but also to communicate with one another. In addition, new powerful tools have been created such as bank payment systems, or the development of applications (Owyang, 2013), which have helped give rise to a whole new form of experience. By having the possibility to exchange more easily than before, customers are now empowered (Owyang, 2013) and the collaborative economy keeps evolving (Fehrer et al., 2018).

The second factor responsible for the increase in influence of the collaborative economy is the social aspect. As Botsman and Rogers (2011) mentioned in their book, the humankind has been growing in an individualistic way for years, especially in the Western culture. However, in recent years, there has been a change in these perspectives, opening human beings to collectivism. Indeed, consumers' behaviors are changing and evolving towards a collaborative consumption model (Belk, 2010). In fact, people are now seeking for more social interactions and experiences with a community (PwC, 2015). As mentioned before, people even search for peer's feedback when choosing a good or a service. Moreover, as the density of the population is constantly increasing, and the world is developed further every year (e.g., with urbanization and globalization), it allows the collaborative economy to grow as well (Owyang, 2013). Indeed, more people result in more resources, and more resources lead to more assets to share. A study carried out in 2015 shows that, nowadays, ownership is not seen as good as it used to be in the past (PwC, 2015). In fact, in this same study, it appears that 43% of the Americans believe that ownership is bringing more difficulties and issues than the sharing economy.

Lastly, the environmental factor also had an impact in the rise of the collaborative economy. According to Toni et al. (2018), there is a link between collaborative economy and sustainable behavior. Indeed, it is to believe that a sharing community allows to reduce the phenomenon of over-consumption, and therefore ecological footprint. Since many people are now more environmentally conscious (Botsman & Rogers, 2011), this type of economy attracts a lot of new participants. As Botsman and Rogers (2011) claim, individuals are more aware, thanks to the increase of the access to information, that we live in a world with finite resources, and that over-consumption is therefore harmful for the environment and for our lives. Therefore, people are now seeking to make a better use of their belongings and reduce their impact on the environment (Owyang, 2013).

C. Stakeholders

In order to work, the collaborative economy needs several actors that will cooperate: the peer user (i.e., the seeker), the peer service or good provider (i.e., the owner), and the intermediary (i.e., the platform). This economy relies therefore on a triadic structure (Benoit et al., 2017). Indeed, even though the transaction occurs between two individuals, there is always an intermediary that enables the exchange between the peers through a platform (Hazée et al., 2020). Nonetheless, as reminded by Botsman and Rogers (2011), one peer may be both a provider and a user on a same platform. All actors are depicted in the stakeholder map designed below (see Figure 1).
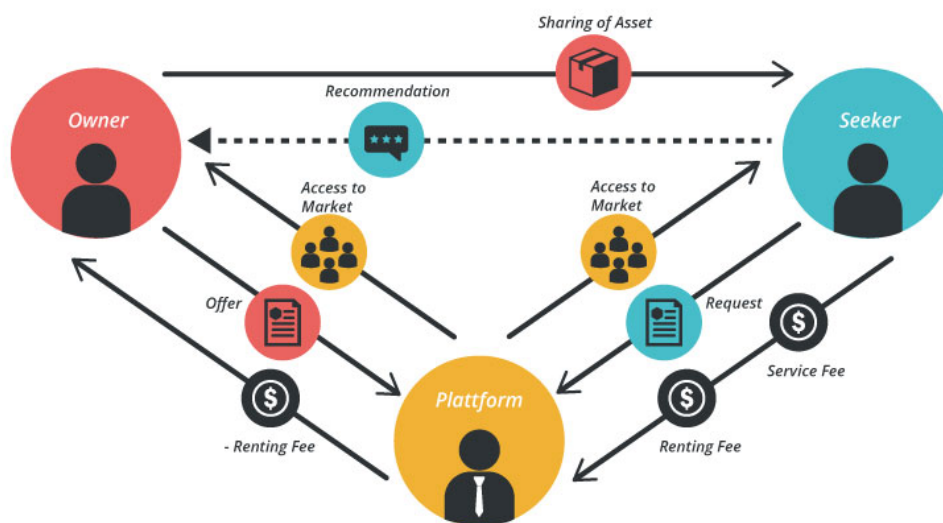
Figure 1. Stakeholder map (Source: Business Model Toolbox, 2020)

The first actor, the peer user, represents an individual who is looking for a service or a good to share or borrow from a peer (Benoit et al., 2017). It means that this person is a consumer who does not wish to possess a good, except for the ones who take part in the redistribution market (Botsman & Rogers, 2011), but would rather use it on a temporary basis.

The second actor, the peer provider, is the peer who owns one or several assets that he or she is willing to share or rent with peers (Botsman & Rogers, 2011). As a reminder, the provider can offer tangible or intangible resources he or she has (e.g., time, skills, knowledge). This peer offers its asset in exchange for a monetary counterpart (Benoit et al., 2017).

Finally, the last actor, which is the platform, is the one that connects the service or good provider with the consumer. This intermediary is usually a business that owns an online platform, and acts as a marketplace that offers a value proposition (Benoit et al., 2017). All peer-to-peer

relationships are born from this platform and will last on it as well. The platform is there to facilitate the transactions between the peers, and regulate the interactions (Petropoulos, 2017). Moreover, the intermediary is the actor that will promote the products or services that the peer providers offer, which significantly limits costs and management time for the peers.

D. Motivations to participate in the collaborative economy

Reviewing the motivations that lead individuals to participate in the collaborative economy remains useful for this thesis in order to have a broad understanding of the type of people who are involved in it. To bring more structure to the analysis, the main motivations that will be developed will be classified into three categories: economic, environmental and social (Böcker & Meelen, 2017).

Economic motivations

According to a study carried out in 2016, the main motivation that leads customers to engage in collaborative consumption is the fact that this business model is less expensive than the traditional model, and people want to save money (Hawlitschek et al., 2016). It is even more true when considering students (Gullstrand Edbring et al., 2016).

Regarding the providers, several authors explain the rise of participation in the sharing economy by the fact that people increasingly need to earn money (Böcker & Meelen, 2017). Sharing one's under-used belongings is therefore a new source of income that attracts many participants (Hawlitschek et al., 2016).

Environmental motivations

As mentioned previously, people are becoming more environmentally conscious and wish to reduce over-consumption (Tussyadiah & Pesonen, 2018). Therefore, it can be observed that most people who participate in this economic model are the ones who want to reduce their impact on the environment (Toni et al., 2018). Indeed, users believe that the collaborative consumption model limits the production of new goods and thus promotes sustainability (Gullstrand Edbring et al., 2016). As for the peer providers more specifically, it seems that many consumers are realizing that they possess various under-utilized assets. They thus wish to share their resources in order to minimize their ecological footprint and be more responsible (Toni et al., 2018). However, this motive may not be the strongest one since this type of economy supports the usage of goods until the end, while it could lead to a negative effect on

the environment as some old goods such as machineries consume more with age (Benoit et al., 2017).

Social motivations

According to Botsman and Rogers (2011), social proof is an important driver to participate in collaborative consumption. In fact, the two authors refer to the study carried out by Robert Cialdini[8], which claims that people often tend to follow and adopt the behavior of the ones around them. Furthermore, as Maslow (1943) formulated it in his hierarchy of needs, human beings have a natural need to belong to a social group. This is therefore a powerful driver that pushes individuals to participate in such an economy, where people interact more between peers than they would do in a traditional model (Benoit et al., 2017). Finally, individuals participate in the collaborative economy when they feel stimulated by the idea of meeting new people and interacting with them (Böcker & Meelen, 2017). In general, individuals have a desire to engage in this business model when they wish to be involved in a community (Tussyadiah & Pesonen, 2018). Toni et al. (2018) added that users prefer this model due to the social aspect that makes them feel like home (e.g., with home-sharing). What is more for the peer providers is that they see the collaborative economy as a way of helping one another with something they own, and share an experience with this asset (Benoit et al., 2017). In a survey carried out in 2016, peer providers claimed they are enjoying the idea of sharing their resources with others (Hawlitschek et al., 2016). Some participants decided to join the movement in order to help local peers and to take advantage of an opportunity to create bonds among a community (Tussyadiah & Pesonen, 2018).

E. Barriers to participate in the collaborative economy

After reviewing the motivations, it is also necessary to understand the barriers that could prevent them from participating in the collaborative economy, especially since one of the barriers is the whole foundation of this thesis, that is to say trust. In this section, no particular category of barrier will be defined, as the ideas are broader, but it will be divided according to the two peers' points of view.

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[8] American professor of Psychology and Marketing, who delivered the theory of social proof (Botsman & Rogers, 2011).

Peer user

In most literatures, it can be observed that a major barrier that hinders individuals from participating in collaborative consumption is fear (Hawlitschek et al., 2016), and this concept of fear underlies a deeper reason, trust. Indeed, it seems that a lack of trust on behalf of the users can impact the participation in the collaborative economy (Gullstrand Edbring et al., 2016). Whether it is regarding the platform, the service or good provided, or the peer provider, consumers may be reluctant to engage with strangers if there is a lack of trust (Botsman & Rogers, 2011). This concept will be thoroughly defined later in the literature review.

In relation to the previous barrier, other things that the users may fear when engaging in a peer-to-peer (P2P) platform are the safety and privacy aspects (Tussyadiah & Pesonen, 2018). As mentioned in this paper, many people are concerned about their safety and privacy, as they are sharing personal information and sometimes physically engaging with strangers. Hazée et al. (2020) claim that users are afraid they could be kidnapped, assaulted or robbed during the interactions.

A third barrier raised by Hazée et al. (2020) is the functional barrier. Indeed, if the users consider the system of collaborative consumption as too complex to understand, use or access, it will prevent them from engaging (Hazée et al., 2017). Moreover, if the individuals are not familiar with using digital platforms such as the ones designed for the sharing economy, they will not participate (Tussyadiah & Pesonen, 2018).

Then, there is the value barrier (Tussyadiah & Pesonen, 2018). The latter refers to the fact that consumers expect this business model to have an added value, as there is often a commission included for the platform (Hazée et al., 2020). Furthermore, as stated in the motivations part, people expect to pay less than with the traditional form of economy. However, it is not always the case. In fact, from the surveys collected by Tussyadiah and Pesonen (2018), some users claimed they were paying more with such platforms (e.g., Airbnb) than they would have with the traditional model (e.g., hotels). Therefore, if the users do not perceive any added value to the system, they will most likely refrain from participating.

In addition to the previous barriers, an important factor that reduces the desire of consumers to engage in the P2P platforms is the fact that they prefer purchasing new products that have not been used and that they will own (Gullstrand Edbring et al., 2016). In relation to this idea, those who express concerns about the hygiene of this system may also be against the concept of

sharing goods (Gullstrand Edbring et al., 2016). As Belk (2010) raised in his paper, some human beings prefer being independent and are possessive of their belongings. Thus, this category of people would be struggling if they had to take part in the collaborative consumption.

Finally, some users perceive this economy as less flexible. An obstacle to this business model is that there is a scarcity and a limited variety of the products and services, meaning that the assets may not always be available when needed (Gullstrand Edbring et al., 2016; Hawlitschek et al., 2016).

Peer provider

With regard to this actor, it can be said that several points that were developed for the peer user also work here. For instance, an obstacle that prevents people from providing a good or a service in a sharing platform is the question of trust. This comes from the fact that some providers are not comfortable with the idea of letting someone use their assets, since they do not know or trust the other peer (Yang et al., 2019). Indeed, they cannot be sure the other part will take good care of their goods, or that they will be paid duly (Gullstrand Edbring et al., 2016). The role of the platform is therefore very important to reassure the provider. By securing the transactions, and increasing the provider's trust in the platform, the interactions between the peers could be facilitated.

Furthermore, potential providers see this system as a risk since that, as providers, they give access to a lot of information about themselves to strangers (Hazée et al., 2020). For instance, exposing one's address (e.g., Airbnb, Deliveroo) or license plate (e.g., Uber) on a public platform may increase the risk of an attempt of robbery, assault or kidnapping (Hazée et al., 2020). Basically, some consumers perceive collaborative platforms as an invasion of privacy and do not feel comfortable with disclosing personal data on a public platform (Hawlitschek et al., 2016).

Moreover, another dimension that reduces the willingness to share one's belongings is the question of attachment to possessions (Belk, 2010). As Belk (2010) mentions it, depending on the emotional attachment people have with regard to their assets, some will have more difficulty in allowing strangers to access or use them. In this idea, those who have a hard time sharing their goods and who are very independent in their daily lives will unlikely become participants of the collaborative economy.

Finally, if individuals perceive these business platforms as difficult to use, time-consuming, and hard to manage, there are less chances they will take part in this economy (Hawlitschek et al., 2016).

2.1.2. TRUST

As raised several times in the previous section, trust is an important aspect of the interactions occurring on a collaborative economy platform, and it could negatively impact the experience on it for both peers. Therefore, this will be the main focus of this study.

A. Definition

The concept of trust is present in various types of situations and is therefore considered as a broad term that is difficult to define (Rompf, 2015). According to Butler and Gill (1996), trust is a "means of coping with uncertainty". Other authors define trust in the business environment as "the extent to which a firm believes that its exchange partner is honest and/or benevolent" (Geyskens et al., 1998). Overall, trust is the idea that one individual interacts with another person in an environment of uncertainty, and believes this person is reliable.

B. Conditions

In his book named "Trust and Rationality", Rompf (2015) claims that there is an objective structure of trust, which relies on several conditions. First of all, trust needs to be future-oriented, meaning that the event linked to this concept will happen in a near or far future, but it is not an event that already occurred or occurs in the present. Moreover, this event must include a risk due to the uncertainty of the people involved. Finally, the parties must be interdependent, meaning that one person is transferring something he or she owns to the other (Rompf, 2015). Knowing this, one can easily claim that interacting and transacting on a collaborative economy platform satisfies all three conditions and can therefore include the concept of trust.

C. Characteristics

According to Hwang and Lee (2012), trust, and more specifically online trust, relies on three different aspects: integrity, ability and benevolence.

The first aspect, integrity, is a term used to define people with high morals and many ethical principles (Shahid & Azhar, 2013). As mentioned by the authors Shahid and Azhar (2013), individuals who value integrity are usually the ones others can easily rely on, due to their strong

principles. The second aspect, which is ability, relates to the competence and various skills that a person has in a particular field (Lee & Turban, 2001). People who interact with a person regarding a particular domain will more likely trust that person if his or her ability in that domain is well perceived (Hwang & Lee, 2012). Finally, the third aspect, benevolence, is the assumption on behalf of the trusting party that the trusted party wants to be good and do the right thing, and not just to satisfy its own needs (Lee & Turban, 2001).

For several authors (e.g., Hwang and Lee, 2012; McKnight et al., 2002), if these three aspects are respected in online trust, it will positively influence the online purchase intention.

2.1.3. TRUST IN THE COLLABORATIVE ECONOMY

A. Concept

The main concept that will be covered throughout this thesis is the concept of trust in the collaborative economy. As previously mentioned, trust lies at the core of this economy, and without it, the business model would fail. In Matofska's (2017) point of view, trust is the secret and the first step to take in order to build a performant P2P economy. Indeed, for this expert in sharing economy, before sharing, one needs to trust. In addition to this, an interesting point raised by Matofska (2017) is that, before trusting others, one must trust oneself and one's instinct. Finally, to make sure one can trust strangers, and the unknown platform, Matofska (2017) believes some research should be carried out (e.g., read reviews, check the ratings, speak to the peers).

B. Frameworks

Although preliminary ideas have been developed in the previous section on trust (e.g., perceived integrity, ability and benevolence influence the intention to engage online), further research needs to be done in order to explain the establishment of trust in the collaborative economy and its role between its antecedents and the intention to engage with a platform (Yang et al., 2019).

Antecedents of trust

Reputation

The reputation of the platform is a factor that has been raised several times in different studies across the world (e.g., Ert et al., 2016; Pavlou, 2003; Yang et al., 2019). As expressed by

Wijoseno and Ariyanti (2017), this aspect is a relevant factor that will allow any participant of the platform to assess the integrity, ability and benevolence of the business. In the collaborative economy, reputation can be defined through online-reviews one can read, and has a strong influence on trust (Ert et al., 2016; ter Huurne et al., 2017).

In 2002, McKnight et al., who designed the trust building model, investigated the phenomenon of trust creation in e-commerce. As P2P platforms are built digitally, this model is applicable to the study of this thesis. These authors used the variable of reputation as a lever of a peer's trust in the vendor, and believe it is mostly important in the initial phase, when the users get acquainted with the vendor and do not have any experience with it yet (McKnight et al., 2002). This is also a fact raised by Pavlou (2003), who claims that when the peers first arrive on the platform, they will most likely analyze the platform's reputation to see if it is trustworthy. Kim et al. (2002) support the idea that a positive reputation of an online commerce will enhance one's confidence in it, as the peer will be aware of the platform's behavior based on previous interactions. It is also said that, by carrying a negative reputation, the platform gives the image of not living up to the expectations of its peers, and therefore they are more afraid to interact with it (Kim et al., 2002).

Past experience

Another lever that influences trust in the collaborative economy is past experience (Filieri et al., 2015). According to Yang et al. (2019), individuals trust their prior experiences, and therefore it is an important factor to consider in the model. Luo (2002) claims that thanks to past interactions, individuals learn how to engage with the provider or the platform, and this increases trust between them. For the author, if a prior transaction with the provider was positive, the chances for future collaboration and interaction will be higher since a trusting bond has been built (Luo, 2002). This is also true the other way round. Indeed, if various peers have had a negative experience with a platform, they might be less likely to trust it again, since it implies that the platform has disappointed them, not respected their relationship, or let them down (Filieri et al., 2015). Various authors also name this variable as "satisfaction" with the vendor (e.g., Filieri et al., 2015; Pavlou, 2003). According to Pavlou (2003), who studied this variable as a controller, past experiences affect future transactions. In general, prior literature believe that the past gives information for the future. In other words, on the basis of the previous interactions, the peers can tell whether the platform is meeting their commitments and expectations, and thus whether or not it can be trusted (Kim et al., 2002).

Familiarity

In Yang et al.'s (2019) model, one of the antecedents of trust in the sharing economy is the familiarity. According to the authors, who used the model of Airbnb to expose this idea, when one is familiar with another, they tend to trust each other more easily, and therefore the interaction is facilitated (Yang et al., 2019). McKnight et al. (2002) also claim that when an individual is unfamiliar with a vendor and does not have sufficient information about him or her, trusting that person becomes harder. Gefen (2000), who studied the effect of familiarity on trust in the e-commerce environment, supports that familiarity allows the users to have clearer expectations of what they will get from the platform since they already know beforehand how it operates. Therefore, it eliminates the uncertainty that could prevent the users from trusting the platform (Kim et al., 2008; McKnight et al., 2002).

Another paper joins this idea of familiarity, but from a different angle. Indeed, we can also see familiarity as "how a person is familiar to the collaborative economy, or e-commerce platforms" in general, and not specifically to the business at hand. Wijoseno and Ariyanti (2017) state that e-commerce knowledge is a factor influencing trust in a platform. For these authors, e-commerce knowledge includes all the actions one must undertake in order to get a good or service online (e.g., purchase method, information process, etc.). It is to believe that a high level of knowledge in e-commerce, and more specifically in technology, positively influences the level of online trust (Wijoseno & Ariyanti, 2017).

Perceived security and privacy

A fourth antecedent of trust, raised by several authors is the perceived security (e.g., Yang et al., 2019). As noted by McKnight et al. (2002), the Internet does not necessarily go with security, as many people still do not feel safe on it. Moreover, since engaging in a collaborative economy platform involves money transactions or an exchange of personal goods or services, the users of such an economy may only trust the platform and accept to participate in it once they feel secure on it and have the proof that there is a structural assurance (McKnight et al., 2002). In a most recent paper, the authors associate security and privacy in one antecedent since they believe that these two aspects are somehow linked in individuals' minds, and thus have the same influence on trust (Yang et al., 2019).

These factors, revolving around the idea that "people want to feel safe and protected", join the concept of "perceived risks". This variable has been quite studied to this day (e.g., ter Huurne

et al., 2017). In 2013, two Korean authors investigated all the risks that may occur in an online transaction (Hong & Cha, 2013). In their model, Hong and Cha (2013) analyzed the effects of each type of risk (e.g., performance, psychological, social, financial) on online trust, and then on the purchase intention. Overall, it appeared that these risks do have a negative impact on trust (Hong & Cha, 2013).

Therefore, as there is already a high knowledge that the perceived risks one sees in an online transaction undermine his or her confidence in the web vendor, it seems relevant to also analyze whether the perceived security and privacy on a platform exert the same effect.

Platform's quality

Finally, a last variable analyzed in different papers is the quality offered by the platform. When collecting all the existing sources of information regarding this concept, ter Huurne et al. (2017) described the quality of the platform as all the components present on it that improve the usability, the design, the appeal and the responsiveness to the user. Yang et al. (2019) also used this variable in their model to explain one's trust in the platform Airbnb. Defined as a cognitive-based factor, Yang et al. (2019) claim that if the user is at ease when using the platform and looking for information on it, he or she is more likely to trust it. According to Filieri et al. (2015), the perceived website quality gives a positive impression to the user and helps overcoming the fact that online platforms sometimes appear as unsafe. Kim et al. (2008) also join this idea, by asserting that good quality information allows the peers to minimize their perceived risks, thereby improving their confidence.

To summarize the several ideas that may influence trust in the collaborative economy and to have a more structural view before designing the model of this thesis, a table has been designed (see Table 1).

Antecedents of trust	Authors
Reputation	Ert et al. (2016); Hsu et al. (2014); Kim et al. (2002); McKnight et al. (2002); Pavlou (2003); ter Huurne et al. (2017); Wijoseno & Ariyanti (2017) ; Yang et al. (2019).
Past experience	Filieri et al. (2015); Luo (2002); Pavlou (2003); Yang et al. (2019).
Familiarity	Gefen (2000); Kim et al. (2008); Mittendorf (2017); ter Huurne et al. (2017); Wijoseno & Ariyanti (2017).
Perceived security and privacy	Hong & Cha (2013); Hsu et al. (2014); Kim et al. (2008); McKnight et al. (2002); ter Huurne et al. (2017); Yang et al. (2019).
Quality	Filieri et al. (2015); Hsu et al. (2014); Kim et al. (2002); McKnight et al. (2002); ter Huurne et al. (2017); Yang et al. (2019).

Table 1. Antecedents of trust

- **Intention to participate**

As mentioned previously in the barriers and motivations section of the literature review, a lack of trust is considered as an important obstacle in one's participation in a collaborative economy platform. Indeed, as claimed by Martinez-Polo and Martínez-Sánchez (2018), trust helps to reduce the uncertainty that revolves around a business and enhance one's participation in it. This is especially true with this form of economy, which connects strangers through a platform. A high level of trust may therefore be seen as a mediator to soften the barriers, such as the perceived risks, and increase the intention to purchase in an e-commerce platform (Hong & Cha, 2013). This paper will thus follow previous studies that have already proven this theory with peer users, believing that trust building is fundamental to augment the behavioral intention to participate in the sharing economy (Mittendorf, 2017; Yang et al., 2019). It will not be tested as a mediator here, but it will be included in the model to observe its relationship with the desire to participate, and its antecedents.

2.2. HYPOTHESES DEVELOPMENT

To answer the research question of this thesis, the perspective of the peer provider will be analyzed, as this is the one the current literature is mainly missing. Based on the conceptual background and the pre-existing frameworks developed in several scientific papers, a research model has been designed to structure the ideas that will be studied in order to answer the main

research question: how to build and sustain providers' trust in the collaborative economy platforms?

2.2.1. HYPOTHESES

A. Antecedents of trust

First of all, as mentioned by McKnight et al. (2002) and Pavlou (2003), reputation is a factor that influences trust. Yang et al. (2019), who define it as an affective-based antecedent, argue that reading positive feedbacks about a vendor helps reduce the perceived possible risks one could encounter when engaging with it. The first hypothesis is thus:

H1: The platform's reputation (positive) will positively influence trust in the platform.

Secondly, there is the idea of past experience developed by Yang et al. (2019), Filieri et al. (2015) and Luo (2002). In theory, it appears that, if an individual is satisifed with his or her past experience with a brand, it is most likely that this individual will trust that brand and it will encourage further interaction (Luo, 2002). Therefore, the second hypothesis is the following:

H2: A positive past experience with the platform will positively influence trust in the platform.

Thirdly, the aspect of familiarity will be investigated in this model. Indeed, as raised by a few authors, being familiar with a platform, or with technology in general (Wijoseno & Ariyanti, 2017), positively influences one's trust towards an online platform (Gefen, 2000; Mittendorf, 2017). It is thus interesting to analyze whether or not being used to interacting on a collaborative platform enhances one's trust in that platform. The third hypothesis is:

H3: Familiarity with a platform will positively influence trust in it.

Fourthly, various investigations have shown the importance of a safe environment. Based on the trust building model developed by McKnight et al. (2002), if individuals feel comfortable and safe in a structure, they will be more likely to trust. Yang et al. (2019) linked this idea of security to privacy, claiming that when a person knows that his or her personal information is safe and protected by a business, the degree of trust in that business will increase. The fourth hypothesis is therefore:

H4: The platform's perceived security and privacy will positively influence trust in the platform.

Lastly, several authors reach agreement on another factor that leads to trust: the platform's design. Some argue that if the website is qualitative, meaning that it is easy to use and to find what is needed, the chances to interact with it are higher (Filieri et al., 2015; Yang et al., 2019). For McKnight et al. (2002), designing a website of quality is a way of overcoming the possible negative perceptions a person may have in relation to this site. Moreover, the authors claim that, by having a qualitative platform, the users will have more confidence since they will perceive the three trusting beliefs (Hwang & Lee, 2012): integrity, ability and benevolence of the platform. As mentioned by Yang et al. (2019), the quality of the platform is also linked to what can be found on the platform, such as peer reviews, photos, star ratings, recommendations, etc. Following this idea, the fifth hypothesis is proposed as:

H5: The quality of the platform's design will positively influence trust in the platform.

B. Trust

From various studies, we find that trust is an important factor to create a sustainable relationship, whether it is with a peer, or with a business (McKnight et al., 2002; Morgan & Hunt, 1994). In fact, Matofska (2017) claims that trust is the secret to sharing economy. For Morgan and Hunt (1994), when there is trust in a relationship, it will necessarily result in a lasting connection between the parties, as it is a precious value. Finally, for Luo (2002), trust became a necessity in past decades to develop online businesses. Without trust, an online platform would struggle to survive (Luo, 2002). Therefore, one can come up with the following hypothesis:

H6: Trust in the platform positively influences the intention to participate.

C. Control variables

In order to lighten the model, no moderating variable has been added. However, some control variables will be analyzed throughout the study to broaden the findings. For instance, the age, gender, level of education and place of residency will all be taken into account. These will not be an important part of the study, as they remain global and general to any current paper, but they remain interesting to observe. Indeed, for instance, younger generations tend to use digital platforms more than their elders (Ruseler, 2019). Therefore, the results could differ significantly between respondents of different ages. Some comparisons could also be made between men and women, to identify possible differences. In addition, Tussyadiah and Pesonen (2018) found divergences in the level of education between the users and the non-users of collaborative

economy platforms on the US territory. This variable will therefore be taken into account during the study. Lastly, as the cultural context may also impact one's perceptions (Filieri et al., 2015), the country of residency will also be analyzed. These variables may also allow the identification of the typical profile of a collaborative economy platform seller (i.e., good or service provider).

2.2.2. MODEL

A graphical model was designed based on the hypotheses developed above (see Figure 2). As they all assume a positive influence of the independent variables on the dependent variables (e.g., a positive reputation will positively influence the trust in the platform), the hypotheses are called directional (Field, 2009). Therefore, the tests that will be used for the analyses will be one-tailed (Field, 2009).
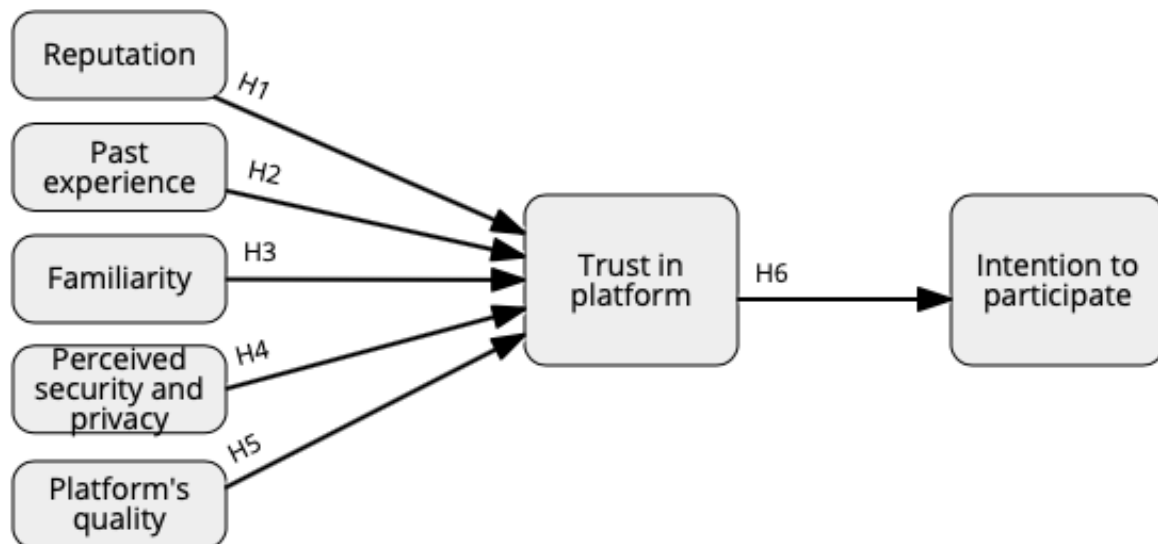

Figure 2. Graphical model for the research

CHAPTER 3: RESEARCH DESIGN

3.1. METHODOLOGY

To carry out this study, a quantitative research needs to be applied. Even though this particular topic of trust has not been much investigated, the collaborative economy is nevertheless already well-known (e.g., Botsman & Rogers, 2011), which allows us to make hypotheses that can be tested. Indeed, several previous studies on the topic of trust in the collaborative economy, even if there are few of them, still allow us to obtain plenty of relevant information for the purpose of this research (e.g., Ert et al., 2016; McKnight et al., 2002). The idea here, is therefore to further validate these hypotheses.

Since the ultimate goal of this study is to find ways to build or improve trust in a collaborative platform based on pre-established hypotheses, a quantitative research seems to be the most relevant one. Indeed, as we seek to make proper recommendations, we must collect a lot of information to see tendencies in people's perceptions. Therefore, a quantitative analysis, following a descriptive approach, should be established, rather than a qualitative method. A descriptive research allows a better understanding of the antecedents of trust and to see which variable is the most influent, and thus should be worked on.

The best method to attract respondents is be to publish an online survey (see Appendix A) so that many people could participate on a voluntary basis. This technique is proven to be efficient to collect a large size of data on a short period of time and with few resources (Malhotra et al., 2017). The structured questionnaire was built on the platform Qualtrics[9] in order to have user-friendly interfaces both on the desktop and the smartphone versions. Qualtrics is free and allows to export the results directly into IBM SPSS Statistics[10] or in an Excel file, to simplify the analysis phase.

In order to collect the most relevant information for this study, the public targeted was any adult who has already participated and/or is participating in the collaborative economy as a seller or service provider. The goal was to obtain answers from a heterogeneous population, with different beliefs and perceptions, to have a broad view of potential users of collaborative economy platforms. However, due to a lack of resources, the sample was selected randomly,

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[9] Qualtrics is an American company specialized experience data management (Qualtrics, 2021).
[10] IBM SPSS Statistics is a software owned by IBM used for statistical analyses (IBM, 2021).

with no guarantee of representativeness, as the participants chose to participate on a voluntary basis. No specific limitation to a territory was defined, in order to collect as many answers as possible. In other words, no filter question was asked beforehand to observe a specific area or nationality. However, the questionnaire was written in French and in English to attract mainly people from France and Belgium or from Europe in general, as this type of study has mainly been carried out in Asia or America (e.g., Ert et al., 2016; Yang et al., 2019). No predefined sample size has thus been defined. Nonetheless, with a margin of error of 5% and a confidence level of 95%, the required sample size would be of 384 respondents, considering the fact that, after reaching a certain number of people in a population, the sample size does not increase much (i.e., after reaching the threshold of a million, the size of the sample should revolve around 384 respondents) (Taherdoost, 2016).

Concerning the structure of the questionnaire, the first section included simple questions of knowledge and habits regarding collaborative economy platforms, to filter the respondents and exclude those who had never interacted on a collaborative economy platform as a good or service provider. A reminder of the collaborative economy definition was given beforehand. Those who claimed they never used such platform as peer providers were then redirected directly to the socio-demographics questions, in order to detect differences in age, gender, education or residency between the two groups, and to draw a profile of the typical provider on the platforms. For those who defined themselves as past or current providers of collaborative economy platforms, various aspects were developed. First, they were asked to picture one of the platforms they use as a provider, in order to answer the following questions. To have a broad view of the various platforms used by the respondents, they were requested to mention the platform they were visualizing. Then, the participants were surveyed on their general perceptions and opinions about that platform (independent variables). These questions may be considered as complex, as it required them an effort of imagination, reflection and projection. Following these, the respondents were asked about their level of trust and their desire to continue participating in this platform (dependent variables). All these questions were closed and based on intervals. Finally, the last section of the questionnaire included one open question on which factor they consider as most important to trust a collaborative economy platform, in order to detect possible variables which were not considered in this study, as well as an interval question on their level of trust towards e-commerce platforms in general. To finalize the survey, a few socio-demographic questions were asked to segment the respondents and raise possible trends. The construction of the survey was based on Malhotra et al. (2017) recommendations,

since the queries regarding the independent variables preceded the ones on the dependent variables, and the questions of profiling were left at the end. Moreover, most of the questions were mandatory, meaning that the respondents had to answer these before pursuing. This allows to limit the errors coming from missing data (Malhotra et al., 2017).

It is to be noted that the questionnaire has been pre-tested with 5 acquaintances in order to detect any issue, inadequacies or biased questions, to ensure the neutrality and understanding of the survey. In fact, the people selected to revise the questionnaire are from different ages (27, 34, 35, 54 and 64), genders (both men and women), regions (Liege, Namur, Antwerp, Brussels and Luxembourg) and sectors (an employee, an artist, 2 teachers and a manager) with the aim of gathering different points of view and having objective and broad observations. After a few adjustments, the survey was ready to be issued.

To collect a maximum of data, the questionnaire was published on several platforms (Facebook and LinkedIn) and groups that were relevant for the field of research (e.g., collaborative economy brand communities but also anti-brand communities, to have a heterogenous population with various perceptions). By doing so, it targeted immediately people that are used to participating in the collaborative economy platforms, those who may be happy with it, but also those who might have experienced an issue. Nevertheless, it is important to keep in mind that the questionnaire was published from personal accounts, and then re-shared on others. Therefore, the data collected may not represent every opinion of the whole population, although it was intended to be as wide as possible.

The link shared to participate in the questionnaire was anonymous, meaning that no personal information from the respondents was recorded. This aspect was highlighted in the description preceding the questionnaire, to comfort the participants and encourage them to take the survey. Indeed, the anonymity may help people to answer the questionnaire more easily since they know they can express their opinions without receiving any judgment (Pearlin, 1961). Some studies show in fact that the respondents may be influenced by what is called the "social desirability" tendency, leading them to answer what they consider as being acceptable in front of others (Malhotra et al., 2017).

To elaborate the questionnaire, closed and structured questions were favored in order to draw out statistical trends and to facilitate the quantitative study (Malhotra et al., 2017). Therefore, to measure the variables of the model, a few scales have been used such as the Likert, nominal and ratio scales. Indeed, in addition to few simple dichotomous and multiple-choice questions, there were mainly matrices where the respondents had to evaluate statements based on balanced 5-point Likert scales. The reason that led to this choice of structure was to facilitate the results phase. Indeed, comparing items that are measured on a same scale simplifies the analyses of correlations and influence. All the items were drawn and adapted from previous studies and pre-established scales covered in scientific papers, with the aim of improving the reliability and validity of the scales (see Table 2).

Independent variables

All the independent variables were analyzed in matrices by establishing three items measured with a 5-point Likert scale of agreement going from 1 ("Strongly disagree") to 5 ("Strongly agree"). As a reminder, to rate these statements, the respondents were asked to visualize one particular platform they use as a good or service provider. The scales used for each variable come from different papers, in order to have a complete and new approach.

The platform's reputation was measured by a scale developed by Kim et al. (2008) and Yang et al. (2019), which the latter in fact used to analyze Airbnb hosts' reputation, meaning the peer providers, and not the platform itself. In other words, Yang et al. (2019) analyzed the effect of the reputation of the hosts on the level of trust from the visitors (i.e., peer users). Therefore, the scale is here adapted to the reputation of the platform directly. For the second variable, the familiarity, the scale developed for this research comes from Gefen's (2010) paper, which he analyzed in the context of an e-commerce platform. The scale for the third variable, past experience, was adapted from Pavlou (2003) and Filieri et al. (2015). The latter actually preferred to name the independent variable as "Customer Satisfaction" and analyzed it among travelers to study the case of TripAdvisor. The perceived security and privacy on the platform were assessed with the items developed Hsu et al. (2014) and Yang et al. (2019). As for the last independent variable, the quality of the platform, the items chosen for this study were based on McKnight et al.'s (2002) paper.

Dependent variables

Regarding the level of trust the respondents may have towards the platform, the three items adapted from Kim et al. (2008) and Mittendorf (2017) were also evaluated on a 5-point Likert scale of agreement.

Nonetheless, the last dependent variable, the intention to participate in the collaborative economy platform, was assessed on a 5-point Likert scale of likelihood. To evaluate this variable, two items were developed based on Lee (2010).

Control variables

Some socio-demographics questions were added to the survey, in order to analyze the differences in gender, age, level of education and country of residency, as explained earlier.

Construct	Scale	Abbreviation	Item
Reputation (Adapted from Yang et al., 2019)	5-point Likert scale of agreement	R1 R2 R3	The platform has a good reputation on the market. The platform has positive ratings and reviews. The platform is well-recommended by friends (positive word-of-mouth).
Past experience (Adapted from Filieri et al., 2015)	5-point Likert scale of agreement	PE1 PE2 PE3	I am satisfied with the transactions done on this platform. I am satisfied with my past experience with the platform. I am satisfied with the platform's customer service (after-sales).
Familiarity (Adapted from Gefen, 2000 and Yang et al. 2019)	5-point Likert scale of agreement	F1 F2 F3	I am familiar with the values of the platform. I am familiar with the business of the platform. I am familiar with the usage of this platform.
Perceived security and privacy (Adapted from Hsu et al., 2014 and Yang et al., 2019)	5-point Likert scale of agreement	SP1 SP2 SP3	Security measures are implemented to guarantee the users' privacy. The platform offers a good protection to its users. I feel safe transacting on the platform.
Platform's quality (Adapted from McKnight et al., 2002)	5-point Likert scale of agreement	Q1 Q2 Q3	The platform is easy to use. The platform provides relevant information on the peers. I can easily find what I need on the platform.
Trust in platform (Adapted from Mittendorf, 2017)	5-point Likert scale of agreement	T1 T2 T3	I believe the platform is honest and sincere. The platform is trustworthy. I believe the platform wants to do what is best for its users.
Intention to participate (Adapted from Lee, 2010)	5-point Likert scale of likelihood	P1 P2	I intend to keep using this platform in the future, as a provider. I recommend this platform to others.

Table 2. Constructs, scales, abbreviations and items

4.1. DATA PREPARATION

In order to analyze the data collected and to measure the variables, the software IBM SPSS Statistics has been used throughout the results section. This software allows analysts to properly and thoroughly examine the variables in a model with the aim of drawing conclusions.

Among the 280 filled-in surveys, 242 were fully completed (i.e., completion rate = 86.43%). However, these 242 completed questionnaires include both people who had previously used a collaborative economy platform as a provider (n=183) and those who never had an experience with it (n=61). As a reminder, a filter question was established at the beginning of the questionnaire to exclude the non-users. Nonetheless, the latter still had to fill the socio-demographic section, with the aim of detecting differences between the groups of users and non-users, and potentially identify the typical profile of a collaborative economy platform's peer provider.

Therefore, all the following results and the hypotheses analyses are based on the answers of the 183 past or current peer providers of a collaborative economy platform. The answers were transferred from Qualtrics into an Excel file in order to process and clean the data. Once in the Excel file, the data was cleaned in order to keep only the relevant information that will be used in the SPSS software (Malhotra et al., 2017). For instance, unnecessary data such as the participants' date of taking the survey, period of time to answer, IP addresses and location were all removed from the table. In addition, qualitative answers were deleted from the Excel table as these cannot be analyzed correctly on SPSS. Then, a few new columns were created before proceeding to the analysis phase. First, an ID number was assigned to each respondent, with the aim of identifying them more clearly if needed. Then, for every participant independently, a mean score was computed for each variable of the model, based on the various items corresponding. This is a necessary stage in order to analyze the influence of each variable on the others. After that, the names of the questions were renamed to correspond to each variable.

According to Malhotra et al. (2017), to prepare the data properly before starting the analyses, one must check the consistency of the answers to detect if there are any outlier to examine. To do so, the software Tableau[11] may be used, as well as Microsoft Excel or SPSS. As Tableau is

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[11] Tableau is an American software used to treat and analyze data (Tableau, 2021).

easy to use and offers a variety of graphs to analyze the data, this software was helpful to detect any potential issue. Since most of the questions were closed, there were no such problems to take care of. No missing value or outlier was detected during the process.

After cleaning the data on Excel, and verifying the outliers, the file was processed into SPSS. Regarding the data analysis, there are several steps to follow (Malhotra et al., 2017). First of all, the sample will be presented, in order to have a clear view of the respondents' profiles. Then, there must be a preliminary check to ensure the reliability and the validity of the items. Following this, it is necessary to analyze some descriptive statistics of the variables, by computing the means and standard deviations. Before testing the hypotheses, a correlation matrix must be drawn to have a broad view of the effects of each variable on the others. This will not give any information about which variable affects the others, but it is already a good start when analyzing the results of a study. Finally, the various hypotheses must be tested. To do so, a multiple linear regression analysis is the most appropriate technique, as all the variables are metrics.

4.2. SAMPLE CHARACTERISTICS

First, it is interesting to have a look at the entire sample, including the people that did not pursue the questionnaire as they did not have any past experience with a collaborative economy platform. When observing the entire data (see Appendix B), including the non-users, it can be noticed that the participants of the survey were mainly young adults aged between 18 to 24 years old (40.91%), women (62.81%), living in Belgium (71.49%), and with a bachelor or equivalent as level of education (45.87%). Since the questionnaire was published on social media, this sample is justified by the fact that young adults, and especially women, are indeed the main users present on such platforms, according to a recent Consumer Connection study (Ruseler, 2019).

To determine whether or not there are statistical differences between the providers and the non-providers of a collaborative economy platform, chi-square statistics were performed (Tussyadiah & Pesonen, 2018). Based on the results, it can be said that there are no significant differences in gender, country of residence or level of education, but there is in age ($\chi^2 = 22.960$, df = 5, p < .001). As the p-value is below .05, it can be considered as significant and the null hypothesis, claiming that the variables are independent, can thus be rejected (Field, 2013).

Based on this result, it can be assumed that younger people are the ones who are more interested in participating in the collaborative economy platforms as providers.

Once all this information is gathered, it is necessary to observe more specifically the sample of the past or current peer providers, to identify a potential typical profile (see Table 3). Based on the data shown below, the peer providers' group (N=183) is mainly composed of young adults aged between 18 to 24 years old (n=76; 41.5%), females (n=109; 59.6%), living in Belgium (n=127; 69.4%), and with a bachelor or equivalent as higher diploma (n=85; 46.4%). This information seems relevant since, in a report published by PwC (2018), it appears that young adults (under 40 years old) are indeed the main users of the sharing economy platforms. Moreover, the author of this report also claims that people with higher education are more prone to participate in this form of economy (PwC, 2018). Therefore, even though this young population with high degrees may be over-represented, it is also the one who is the most involved in collaborative economy transactions and would require more attention. Regarding the knowledge of these platforms, it is interesting to see that, among all the users (N=183), 65 of them (35.5%) claimed they did not know what a collaborative economy platform was. After a short definition, they still all qualified themselves as former or current peer providers on one of these platforms. It can be concluded from this observation that the definition of the collaborative economy may not be completely clear in people's minds, even in the users'. This shows that this economy may not be known for what it really is (i.e., people know the brands and platforms, but they do not know the form of economy that lays behind it). Therefore, the awareness of the collaborative economy should be worked on, so that it becomes a more familiar concept.

In addition, when analyzing some qualitative answers from the users, such as the type of platforms the peer providers visualize during the survey, the one that come up the most is Vinted (n=109), the Lithuanian platform specialized in second-hand clothes (Vinted, 2021), followed by Leboncoin (n=24), a French collaborative economy platform (Leboncoin, 2021). Moreover, the reasons that push them to use such platforms are mainly to sell clothes (n=146) or goods (n=118).

Characteristic	Frequency	Percentage
Total number of past of current peer providers	183	
Gender		
Male	74	40.4%
Female	109	59.6%
Age		
18-24 years old	76	41.5%
25-34 years old	53	29%
35-44 years old	24	13.1%
45-54 years old	21	11.5%
55-64 years old	7	3.8%
65 years old or more	2	1.1%
Level of education		
Primary or no diploma	2	1.1%
Lower secondary	5	2.7%
Upper secondary	35	19.1%
Short cycle/Training	4	2.2%
Bachelor or equivalent	85	46.4%
Master or equivalent	50	27.3%
Doctorate or equivalent	2	1.1%
Country of residence		
Belgium	127	69.4%
France	49	26.8%
The Netherlands	2	1.6%
Germany	1	1.1%
Luxembourg	1	.5%
Switzerland	3	.5%
Knowledge of collaborative economy platforms		
Yes	118	64.5%
No	65	35.5%

Table 3. Characteristics of the respondents - peer providers

4.3. SCALE EVALUATION

In this third step, it is necessary to evaluate the scales used for the different variables and check the assumption of normality (Carricano et al., 2010). Indeed, since there are several items for one variable (i.e., construct), it is important to evaluate the reliability and the validity of the different items in order to know if it is relevant to keep analyzing them (Malhotra et al., 2017).

4.3.1. NORMALITY

Before carrying out any parametrical test, the normality of the data distribution must be verified (Field, 2009). When looking at the results (see Appendix C), the skewness and kurtosis of each variable did not exceed $\pm$ 2 for most items, which allows to validate the normality of the distribution (Field, 2009). However, for Q1, which assessed the easiness to use the platform, the kurtosis is too high (3.578), and will therefore be removed for the rest of the analyses. This may come from the fact that, for most of the respondents, the platform they use as a peer provider is really easy to use (M=4.44; SD=.707).

4.3.2. RELIABILITY

To measure the reliability, the Cronbach's alpha coefficient must be calculated. This coefficient is used to evaluate the internal consistency of a scale (Carricano et al., 2010). The items must have a coefficient superior to .7 to be qualified as acceptable and reliable (Cortina, 1993).

Variable	Item	Cronbach's alpha
Reputation	R1 R2 R3	.853
Past experience	PE1 PE2	.932
Familiarity	F2 F3	.751
Perceived security and privacy	SP1 SP2 SP3	.832
Platform's quality	Q2 Q3	.658
Trust in platform	T1 T2 T3	.896
Intention to participate	P1 P2	.922

Table 4. Cronbach's alpha of the variables

It can be observed on Table 4 that each variable obtained a coefficient higher than the required threshold of .7, which allows to qualify the scales as reliable (Carricano et al., 2010). Nonetheless, two items were removed to increase the Cronbach's alpha. Indeed, before the removal of F1, the three items of familiarity obtained a coefficient of .727, which was already acceptable (Cortina, 1993). However, thanks to SPSS statistics, it was noticed that by removing F1, Cronbach's alpha would be improved since this item has a lower correlation to the others. This is also the case with PE3. With the three items for past experience, the coefficient was .887, but by removing PE3, it rose up to .932, which is better.

4.3.3. VALIDITY

Then, to assess the validity of the scales and be certain that they measure all the characteristics studied properly, their convergent validity has to be verified (Carricano et al., 2010). To do so, the Pearson's correlation coefficients (r) were analyzed inter-items. All the items were significantly and positively correlated for each construct. Indeed, the reputation's items are correlated with r>.618, the familiarity's items are correlated with r=.605 (after removing F1), the past experience's items are correlated with r=.873 (after removing PE3), the perceived security and privacy's items are correlated with r>.561, the quality's items are correlated with r = .491, the trust's items are correlated with r>.671, and finally, the intention to participate's items are correlated with r=.859. All the correlations mentioned here are significant at the .01 level. Therefore, the validity of the scales is verified.

After evaluating the items, new variables were created in Excel to compute the average of the variable's answers per respondent.

4.4. DESCRIPTIVE STATISTICS

The last step before moving on to the hypotheses testing, is the presentation of the descriptive statistics of all the variables. These statistics can be found in Appendix D.

The mean score for the first independent variable, the reputation, is 4.04 (SD=.772), meaning that most of the respondents consider the reputation of the platform they use to be quite positive (i.e., well-recommended by friends, well-rated on the market). Then, on average, the participants are quite familiar with the platform they referred to for the study (M=4.12; SD=.590). This aspect was based on their knowledge of the platform's business and utilization. Regarding the third variable, the former or current peer providers tend to be neither dissatisfied

nor satisfied with their past experience on the platform (M=3.46; SD=1.126). This may come from the fact that the survey was published on various platforms, in order to target both positive and negative experiences with collaborative economy platforms. Thus, the average experience is quite neutral. Based on the results, the various platforms visualized by the respondents during the study seem to have good security and privacy measures, in order to protect their users (M=3.58; SD=.917). The last independent variable, the platform's quality, also appears to be perceived as quite good by the peer providers (i.e., contains all the necessary information) (M=3.96; SD=.780).

Concerning the first dependent variable, the level of trust, the mean score is not as high as the rest of the variables but remains quite good (M=3.65; SD=.939). This means that, on average, the 183 respondents are quite confident in the platform they use. From additional questions asked in the questionnaire, it can be observed that 70.49% (n=129) of the respondents quite trust e-commerce platforms in general, which could explain the high value for the collaborative economy platforms as well. Lastly, the respondents are quite likely to intend to participate in this type of economy again (M=4.08; SD=.967).

Based on these results, one could consider that the global perceptions of the past or current peer providers of the collaborative economy platforms are quite positive.

4.5. CORRELATION MATRIX

A correlation matrix was drawn in order to have a broad view of the relations between the various variables of the model (Field, 2013). For this purpose, Pearson's correlation coefficients were used, as the normality of the data distribution was confirmed (Field, 2013).

Pearson's correlation coefficients							
	1	*2*	*3*	*4*	*5*	*6*	*7*
1. Reputation	*1*						
2. Past experience	*.439[**]*	*1*					
3. Familiarity	*.405[**]*	*.243[**]*	*1*				
4. Perceived privacy and security	*.618[**]*	*.471[**]*	*.372[**]*	*1*			
5. Quality of the platform	*.474[**]*	*.339[**]*	*.306[**]*	*.517[**]*	*1*		
6. Trust in the platform	*.655[**]*	*.385[**]*	*.326[**]*	*.760[**]*	*.483[**]*	*1*	
7. Intention to participate	*.648[**]*	*.345[**]*	*.387[**]*	*.608[**]*	*.466[**]*	*.688[**]*	*1*
**. Correlation is significant at the 0.01 level (1-tailed).							

Table 5. Correlation matrix

Based on the results (see Table 5), it can be assumed that all the variables are positively and significantly correlated with one another. Indeed, high correlations were found between the reputation and trust (r=.655, p<.01) and the perceived privacy and security with trust (r=.760, p<.01). Lower but still medium correlations were also detected between all the other independent variables and trust: past experience (r=.385, p<.01), familiarity (r=.326, p<.01) and quality of the platform (r=.483, p<.01). Regarding the correlation between trust and intention to participate, the last two variables, the findings show that they are strongly correlated (r=.688, p<.01). So far, all the hypotheses therefore seem plausible since each predictor variable is positively correlated to its outcome variable.

Even though the results of this matrix are interesting, as it observes if the variables relate to each other, it is not sufficient to prove which variable really influences the other (Carricano et al., 2010). To do so, and to prove the hypotheses developed earlier, it is important to run some more specific tests, such as a multiple linear regression.

4.6. HYPOTHESES TESTING

As each of the variable was measured based on a 5-point Likert scale, a parametric test such as a multiple linear regression can be done to test the various hypotheses H1, H2, H3, H4 and H5 (Malhotra et al., 2017). The minimum sample size recommended to run such test is $50 + 8k$, with k being the number of predictors (Field, 2009). Here, with 5 predictors, it was expected to reach at least 90 respondents in order to obtain significant results. Thanks to the 183 survey participants, a multiple linear regression can thus be carried out.

To run such operations, it is necessary to validate the various assumptions it includes (Field, 2009). First, the independent variables should have some variance, which is the case since they all have a standard deviation different to zero (see Appendix D). Then, the various predictors should not be too much correlated. Multicollinearity was assessed through the correlation matrix (see Table 5) to detect high correlations (above .80) but also with a deeper analysis of the variance inflation factor (VIF) offered by SPSS (Field, 2009). From the VIF results, no independent variable shows strong linear relationship with another, as all the values were all below 2, and thus below the threshold of 10 that would invalidate this assumption (Myers, 1990). The tolerance statistics included in this test also prove there is no perfect multicollinearity between the predictors, since the values are all above .2 (.540, .804, .737, .513 and .684, respectively) (Field, 2009). In addition, the homogeneity of variances, known as

homoscedasticity, has to be verified to prove that the variance of the residuals is similar, and that the results are not biased (Field, 2013). To verify this, the plot of the standardized residuals and the standardized predicted values can be drawn, as advised by Field (2009). Based on the plot (see Appendix E), the assumption of homoscedasticity can be supported. In the same idea, the normal predicted probability plot was analyzed to validate the fourth assumption supporting that the residuals are normally distributed (see Appendix F). Finally, the assumption of independent errors was verified using the Durbin-Watson test offered by SPSS. This aims to show that the residuals are uncorrelated (Field, 2009). With a value of 2.146, meaning close to the desired value of 2, this final assumption is also validated.

Once the assumptions verified, the multiple regression can be computed to test the first five hypotheses. To do so, the method of forced entry was used, as it is one of the most relevant methods recommended by scientists (Field, 2009). Each independent variable was therefore included in the model (reputation, familiarity, past experience, perceived security and privacy and quality) to test their influence on the level of trust towards a platform, the outcome variable.

Based on the model summary and ANOVA tables provided by SPSS (see Appendix G), the regression equation is found significant ($F(5,177)=61.985$, $p<.001$), with a R=.798 and an R^2 of .636. This means that the predictors are positively correlated with the outcome variable (i.e., when the value of each predictor increases, the value of the outcome increases as well) and that, when the independent variables vary, they are responsible for 63.6% of the variation in the dependent variable. Therefore, this suggests that other predictors that have not been studied in this research might be accountable for the 36.4% left of variation. When considering the entire equation, it can be said that the respondents' predicted level of trust is equal to -.003 + .359 (reputation) - .023 (past experience) - .025 (familiarity) + .575 (perceived security and privacy) + .081 (quality). Nonetheless, after revising the coefficients and their significance, not all the hypotheses of the model can be confirmed. Indeed, as shown on Table 6, the only variables that have a significant effect on the dependent variable are the reputation (β=.295, $p<.001$) and the perceived security and privacy (β=.562, $p<.001$). Therefore, only H1 and H4 can be supported based on the previous analyses. In other words, the reputation of the platform and the security and privacy perceived by the peer providers have a significant influence on their trust towards that platform. All the other variables do not show any significant result since their p-value is > .05, which leads to the conclusion that H2, H3 and H5 are not supported by the analyses.

Coefficients							
Model	B	Std. Error	Beta (β)	t	Sig.	Tolerance	VIF
1 (Constant)	-.003	.336		-.008	.994		
Reputation	.359	.075	.295	4.784	< .001	.540	1.851
Past experience	-.023	.044	-.028	-.529	.598	.737	1.357
Familiarity	-.025	.080	-.016	-.307	.759	.804	1.243
Perceived security and privacy	.575	.065	.562	8.872	< .001	.513	1.951
Quality	.081	.066	.067	1.230	.220	.684	1.462
a. Dependent Variable: Trust							

Table 6. Coefficients of the multiple linear regression

Regarding the last hypothesis, which assumes that the level of trust one has towards a platform positively affects his or her intention to participate in it as a provider (H6), a simple linear regression must be computed. Based on the model summary and ANOVA tables provided by SPSS (see Appendix H), the regression equation is also found significant ($F_{(1,181)}=162.639$, $p<.001$), with a R = .688 and an R^2 of .473. It can be concluded from this that both variables are positively correlated. Indeed, when looking at the equation, the intention to participate in a collaborative economy platform increases of .708 on the 5-point Likert scale, when the level of trust increases by 1 on the 5-point Likert scale. When observing the coefficients table (see Table 7), H6 is supported (β=.688, p<.001).

Coefficients							
Model	B	Std. Error	Beta (β)	t	Sig.	Tolerance	VIF
1 (Constant)	1.500	.209		7.173	< .001		
Reputation	.708	.056	.688	12.753	< .001	1.000	1.000
a. Dependent Variable: Intention to participate							

Table 7. Coefficients of the simple linear regression

7. SUMMARY

Hypothesis	Statement	Beta	Supported vs. Rejected
H1	*The platform's reputation (positive) will positively influence trust in the platform.*	.295***	Supported
H2	*A positive past experience with the platform will positively influence trust in the platform.*	-.016	Rejected
H3	*Familiarity with a platform will positively influence trust in it.*	-.028	Rejected
H4	*The platform's perceived security and privacy will positively influence trust in the platform.*	.562***	Supported
H5	*The quality of the platform's design will positively influence trust in the platform.*	.067	Rejected
H6	*Trust in the platform positively influences the intention to participate.*	.688***	Supported

Note. *** indicates $p < .001$

Table 8. Summary of the results

CHAPTER 5: DISCUSSION

According to the current literature, which analyzed mostly the user's point of view and less the provider's, it appears that several factors influence one's trust towards a collaborative economy platform (e.g., Luo, 2002; ter Huurne et al., 2017). In addition, various papers study one's confidence towards the peers (e.g., Chen et al., 2015; Lu et al., 2010; Pavlou & Gefen, 2004), while the present paper aims to develop new findings regarding the level of trust towards the platform itself. The goal of this thesis is to further investigate the antecedents of trust developed in prior research, and more specifically for the providers. Indeed, if it is considered, as in the previous studies, that the factor of trust positively influences the intention to participate, then it is an aspect every platform must consider and work on. Without providers' confidence, they might not get any participants, and therefore nothing to offer to users. As a reminder, the platform exists to organize the transaction and provide a list of the peers (i.e., providers and users) in order for them to interact based on their personal needs. Nonetheless, the platform does not offer the good or service itself. In fact, the real transaction occurs between the two peers. It is thus necessary to investigate the antecedents of providers' trust towards a platform, and the effect on their intention to participate. This may help companies to assess their model and improve it to reach more providers and therefore get more offers for the users. This section will review the results obtained above and relate them to the current literature, with the aim of helping managers of collaborative economy platforms to enhance their strategy.

First of all, based on Tussyadiah and Pesonen's (2018) paper, American users of collaborative economy platforms, and especially accommodation platforms, have a higher level of education than the people who do not participate in them. However, it seems, from the analyses done on the sample of this study, that there is no significant difference in the level of education between the people who claimed they use collaborative economy platforms as providers and those who do not. This study therefore contradicts Tussyadiah and Pesonen's (2018) findings. Nevertheless, the present paper only analyzed respondents living in the European territory (see Appendix B), not in the US. In addition, the findings of this research did not find significant differences in gender or country of residence either. Regarding the latter, this may come from the fact that 71.49% of the respondents live in Belgium, and there are not enough other countries to compare it with. One significant difference was still found in age. Apparently, former or current peer providers are younger than non-providers (in contrast to Tussyadiah & Pesonen, 2018). These findings suggest that young adults are the main people using collaborative

economy platforms and might require extra care. As explained earlier, without peer providers, the platform does not have much too offer, besides its interface.

Then, after examining numerous scientific articles, the first antecedent of trust developed in this study is the reputation. Ert et al. (2016) define reputation as the general perception of a public, facing the image of an entity, and it can be assessed through online reviews. Yang et al. (2019) analyzed this factor as an antecedent of trust towards a person, not the platform directly. However, McKnight et al. (2002) and Pavlou (2003) did investigate the variation in trust towards a web vendor, coming from a positive reputation. As they were able to prove the correlation and the influence of the reputation on trust, this was considered as relevant for this research as well, in order to develop the findings further. The research design carried out for this paper proved that a good reputation of the platform would indeed increase the provider's trust in it. Although it does not have the most influence (β=.295), it is still significant enough to join the conclusions developed by various studies, proving that reputation is a good predictor of trust (e.g., Ert et al., 2016). As asserted by Dasgupta (2000), this predictor can be built by the platform itself and its actions, but also by others' perceptions of it. Therefore, a positive reputation may be difficult and slow to obtain, and easily ruined (Dasgupta, 2000). This first factor influencing trust should thus be taken into serious consideration when building a collaborative economy business. However, it is important to note that, for some authors, a positive reputation does have a good influence on trust, but it is not a requirement to trust (Morgan & Hunt, 1994).

Regarding the second antecedent of trust analyzed in this paper, which assumed that a positive past experience with a platform would enhance the peer provider's trust in it, the results show no significant influence. This research thus rejects Filieri et al.'s (2015) theory. Based on the findings of the present paper, the fact that peer provider had a negative past experience with a platform does not necessarily mean that the provider will not trust the platform ever again. Therefore, the results also oppose Pavlou's (2003) study, in which he claimed that the past experience (i.e., transactions) is a significant antecedent of trust. The reason why the conclusion found in this research may differ from others (e.g., Filieri et al., 2015; Pavlou, 2003) comes from the fact that, among the 66 respondents who claimed they have a relatively negative past experience with a collaborative economy platform (i.e., whose total mean score for the past experience is below 3), more than half (n=35) affirmed they quite trust the platform anyway (i.e., the total mean score for the level of trust is above 3). Even though it was expected that most people in their case would not trust the platform anymore, the results show otherwise. In

order to understand the reason why the negative past experience did not affect their level of trust, it would have been interesting to ask deeper questions and find what truly happened and caused them to answer negatively to the items analyzing the experience. In the questionnaire, the variable of past experience was linked to the level of satisfaction towards the previous monetary transactions, the global experience, and the customer service (i.e., after-sales). However, it does not really tell if an incident happened. In addition, if it did, we do not have any information as to whether it occurred once, several times, many times, nor does it tell the degree of the incidence. This type of evidence would have helped to understand and explain why the second hypothesis could not be validated.

Another antecedent of trust towards a platform is the familiarity. The findings of this paper show no significance for this aspect, in contrast to Gefen (2000). According to various papers, one way to increase one's trust towards an e-commerce platform is to work on the familiarity between that person and the platform (e.g., Gefen, 2000). This includes the knowledge and understanding of the business, as well as the similarities in behavior and values between the trustee and the trustor (Yang et al., 2019). For this research, 3 items were established for the factor of familiarity, each one based on previous papers. In the light of the non-significant results, this thesis rejects the theories developed by previous research claiming that a strong familiarity of the provider towards a collaborative economy platform will enhance his or her trust in it. This contradiction might come from the fact that most of the respondents, whether trusting the platform or not, were quite familiar with the platform they referred to. As a matter of fact, when observing the statistics (see Appendix D), the familiarity is the variable with the highest mean and the lowest standard deviation. With too few people answering that they were very unfamiliar with the platform, we cannot draw any real conclusion with this variable. The reason this problem occurred is due to the distribution of the survey. By publishing the online questionnaire on brand or anti-brand communities, the respondents' familiarity with the platform must necessarily be quite high. Indeed, being a part of a brand (or anti-brand) community already shows some strong interest and relationship with a platform (although it can be negative) (Algesheimer et al., 2005). In other words, even though the opinion about the platform is negative, which would explain why the person joined the anti-brand community, it may also imply that that person feels strongly involved with that platform and is thus already quite familiar with it. In addition, the respondents were asked to picture one of the platforms they use as a provider. It can therefore be imagined that most of the respondents will select the one they are most familiar with. This variable is therefore biased from the beginning. In order

to avoid this inconvenience, a study similar to Ert et al. (2016), Filieri et al. (2015), Mittendorf (2017) and Yang et al. (2019) should be carried out, that is to say the analysis of only one platform. By focusing the study on one collaborative economy business, there should be both people who are familiar with it, and people who are not. This variable of familiarity may therefore still be quite important to consider (as suggested by Gefen, 2000 and Kim et al., 2008), but due to the distribution decision of the survey, the hypothesis that a high level of familiarity with a platform positively influences one's trust in it is not proven. Another variable, linked to the familiarity, that may be interesting to analyze is the frequency of usage, as suggested by Pavlou (2003). This would help the researchers identify some level of familiarity, based on the usage of the platform by the providers.

The fourth antecedent of trust analyzed in this paper, the perceived security and privacy on the platform, was found significant and thus confirms multiple studies (e.g., Hsu et al., 2014; Kang et al., 2016; ter Huurne et al., 2017). Indeed, according to the results of the investigation, when the peer provider perceives the platform he or she uses as secured, he or she is more likely to trust that platform. This variable was assessed on the basis of three items, adapted from Yang et al. (2019), who also investigated one's trust in a platform, here in Airbnb. The items intended to evaluate the peer providers' perception of the security measures and the protection offered by the platform, as well as their feeling of safety on that platform. From the results, it can also be noted that this factor is in fact the most influent of the antecedents of trust (β=.562). The findings also support Hong and Cha's (2013) study, which implies that the level of trust can be impacted if one perceives some kind of risk in using the platform. Lastly, the results of this research validate Kim et al.'s (2008) findings, which state that security and privacy are two important antecedents of trust in the online environment. Indeed, when users transact online, they are deeply concerned about their privacy and security, which explains the influence of these factors on their level of trust (Kim et al., 2008). To further validate this hypothesis, the results of this research also found from an open question that the factor considered as the most important to the providers in order to trust an online business is the security (n=65) followed by the privacy (n=23). Based on some qualitative data collected from the survey, the respondents claimed that "security of the transactions", "security measures" and a "safe platform" are important to enhance trust. Additionally, "protected data" and "protection of the transactions" are also necessary factors. A new variable, never considered so far, was the concept of "transparency". Among the 183 participants, 22 claimed that this was a thing they need in order to trust an entity. This could be an interesting variable to test on a future research.

The last antecedent of trust, the quality of the platform, was assessed based on three items, adapted from McKnight et al. (2002): the easiness of usage, the completeness of the information and its relevancy. Kim et al. (2008) support that if an online platform provides a high quality of information, the users will more likely trust that platform. Nevertheless, based on the results of this study, this hypothesis (H5) must be rejected. Contrary to the expectations, the quality of the platform does not have any significant influence on the level of trust a provider has towards a platform. Based on the items developed, this means that even if respondents perceive the platform as qualitative and easy to use, this will not necessarily lead them to trust the platform more. The results also contradict ter Huurne et al.'s (2017) theory, which affirms that the perceived quality of a website enhances one's trust in it. The authors define this variable as all the assets available to the users, which allow them to browse the interface easily and usefully (ter Huurne et al., 2017). The reason why the present paper does not support prior research could be that, again, for most respondents, the platform they visualized is perceived as easy to use, and complete (M=3.96; SD=.780). The standard deviation of this variable is one of the lowest, showing that few respondents consider collaborative economy platforms as non-qualitative. This variable may be related to the idea of familiarity. Indeed, as most respondents were familiar with the platform they referred to, we may consider that they know how to run it as well (i.e., easiness to use). In other words, the same limitation developed for the familiarity could be considered here. Prior research found significant results of the quality and familiarity variables when analyzed on pre-established firms and brands (e.g., Chen et al., 2015; Filieri et al., 2015; Kim et al., 2008; Yang et al., 2019). In this research, since the participants have been asked to freely choose the platform they want to visualize, one may assume that each respondent selected the platform he or she is most familiar with and therefore finds more qualitative. However, this is only based on assumptions once again. One suggestion would be to do a questionnaire that is based on one platform only, in order to obtain more diverse answers. Another way to assess this variable of quality could be to compare two platforms, as done by Kim et al. (2008). By doing so, the researcher would have a clear view of what is considered as qualitative or not by the respondent and assess that variable more properly.

Finally, the last assumption made by the present paper was that the level of trust a provider has towards a collaborative economy platform positively influences his or her intention to participate in it. This theory was based on previous research showing that a low level of trust could act as a barrier to user participation in an online transaction (e.g., Kim et al., 2008; McKnight et al., 2002; Pavlou, 2003). Based on the results of the simple linear regression, this

final hypothesis (H6) is supported. The conclusion that can be drawn from this theory is that managers should not overlook the aspect of trust in their relationship with the peer providers. Indeed, as claimed by Hong and Cha (2013), trust can be seen as a mediator to reduce one's perceived risks and positively impacting the intention to transact online. Although this role of mediation was not studied in this paper, trust remains considered as a powerful factor to influence one's participation in an online platform. The findings are therefore in line with Matofska's (2017) sayings, who believe that trust is at the core of collaborative economy businesses. Morgan and Hunt (1994), who developed the *commitment-trust theory*, also suggest that trust leads to engagement, whether it is with a firm or with another person. The present paper thus supports prior research.

CHAPTER 6: CONCLUSIONS

6.1. SHORT SUMMARY

The present paper aims to identify which factors influence providers' trust in collaborative economy platforms, and whether or not their level of trust has an impact on their participation. The purpose of this study is therefore to determine on which aspect businesses should focus, in order to improve their strategies and prevent their peer providers from leaving the platform.

To answer the research question, a quantitative study was carried out, by publishing an online questionnaire among collaborative economy brands and anti-brands communities. The respondents had to qualify themselves as peer providers in order to answer the deeper questions of the survey. Then, they had to visualize one platform they use and give their overall perceptions of it based on several factors identified beforehand. Indeed, after reviewing the current literature, an integrative framework was designed based on several hypotheses. The factors considered as antecedents of trust, and thus analyzed throughout the online questionnaire, were the reputation, the past experience, the familiarity, the perceived security and privacy, and the quality of the platform. Some socio-demographics questions were also established to identify potential differences depending on the characteristics.

Based on the data collected, no significant differences were found in gender, level of education, or country of residence. Nonetheless, it appears that the providers of collaborative economy platforms are younger than non-providers. Additionally, not all the variables considered in the framework were found significant. On the one hand, the past experience, the familiarity and the quality of the platform do not show any significant influence on the level of trust. On the other hand, reputation and perception of security and privacy showed a positive and significant impact on the level of trust, with the second having the most influence. This implies that with a good and strong reputation, as well as security measures implemented, peer providers feel more at ease and confident with the use of collaborative economy platforms. Finally, the insights showed statistical significance between trust and the intention to participate. This paper thus supports prior research and argues that the aspect of trust is a key element to consider in a relationship between a provider and a firm.

6.2. MANAGERIAL IMPLICATIONS

Thanks to the findings developed by this study, managers of collaborative economy platforms could significantly improve their relationship with their users, or at least the peer providers. Indeed, this paper suggests that, by increasing the providers' level of trust towards a platform, their intention to participate in it increases as well. Therefore, it is not an aspect to overlook when building a strategy. As the study points out, there are several ways to increase user trust, and therefore participation in the platform. Three main recommendations were developed for managers. In fact, it can be imagined that, even though the research was based on sharing platforms, any e-commerce business could benefit from these results.

First of all, any brand that intends to develop in the collaborative economy must be cautious with the image it sends back online, and especially on social media. One of the findings of this paper indeed suggests that the reputation has a significant influence on trust. As defined by Ert et al. (2016), the reputation of a brand is partly built through the reviews and comments shared by the users. Therefore, if a firm only receives bad ratings and feedbacks, it will necessarily obtain a poor reputation on the market. Although the reputation can be improved through positive actions carried out by the firm itself (Dasgupta, 2000), it is also easily ruined. This aspect is thus a difficult but essential aspect to cultivate. It is also one of the factors that has to be worked on from the beginning, as the reputation builds what is called the initial trust (McKnight et al., 2002). One way to improve its reputation could be to build a positive image online by emphasizing a particular benefit it offers. For instance, the platform could highlight the fact that it is fully transparent to its users. In fact, this particularity was raised 22 times by the respondents when they were asked what they considered as being important for a platform. In a general way, collaborative economy firms should not neglect their reputation. Another example would be that, if users are not satisfied, the managers should seek for a solution, or apologize, but not overlook the issue believing it will fade away.

Then, managers of collaborative economy platforms should be careful with their security and privacy measures, as it is a strong factor influencing one's trust in them. Based on the results of the study, this aspect was the most important for the respondents. In particular, the monetary transactions as well as the personal information held by the platform must be strongly protected to enhance users' confidence, which is not always the case. For instance, by limiting the amount of personal data the platform has on the users, the privacy aspect might be improved, and users would probably not so much feel the need for data protection. Then, the platform could

highlight the fact that it is secure for its users, notably when there is evidence. An example of such protection would be the padlock next to the URL and the s in "https", when it is a website type of platform. In summary, as the peer providers share a lot of personal information on collaborative economy platforms, as well as their goods (i.e., car, house, apartment, etc.), they require a safe environment. This aspect is therefore the most important thing to take into account when building such business, in order to reach many users.

Finally, it was noticed during the study that most of the providers of collaborative economy platforms are young adults, aged under 34. In this respect, the services proposed by the business should be in line with their target users. Although the other categories of people should not be forgotten, the main target might deserve extra attention and care.

6.3. THEORETICAL IMPLICATIONS

Regarding the theoretical implications, it can be said that this paper extends the existing knowledge on collaborative economy platforms. In fact, this research intended to go even further, by investigating a concept that has not been much studied so far, the question of trust. The present paper aimed to gather the various antecedents of trust analyzed in prior research into one complete study, and more specifically regarding providers' trust towards a platform. Indeed, until now, the point of view that mostly analyzed was the peer user's, directed towards his or her trust in the other peer. The results coming from this study therefore bring new insights from another perspective.

Contrary to what was expected, several hypotheses developed in previous research were not supported in this study, such as the familiarity, the quality of the platform and the past experience of the user, which have been considered as strong antecedents of trust by other authors. This may come from the fact that there are differences in perceptions due to the cultural context. Indeed, the previous authors mainly carried out their research in the US or in Asia, while this paper brings forward the perspective of people residing in the European territory, mainly in Belgium and in France.

Nonetheless, several hypotheses tested in this study were still validated. For instance, the reputation and the perceived security and privacy are variables that were both supported by this research, proving that these aspects are strong influencers in many continents. A new variable raised by this paper was the transparency of the platform, which could be further investigated. In addition, the final hypothesis which supports that a high level of confidence towards a

platform will increase the provider's intention to participate, was also validated, supporting various prior studies.

6.4. LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

The present paper has some limitations. Firstly, regarding the sample's size (N=183) and lack of representativity, the results may not be generalizable. Indeed, in order to draw significant and relevant statistics from quantitative studies, it is important to obtain large samples. Here, since the public targeted was restricted to providers of a collaborative economy platform, the small sample size is no surprise, and more specialized tools would be required to find these people directly. Moreover, it appears that the respondents of the study are mainly the young adults. In fact, 70.5% of the participants are 34 years of age or younger. Therefore, this group may be over-represented, and the results cannot be generalized to the entire population. Further research could find ways to attract older people as well, by targeting them using different channels such as e-mails, or by interviewing them directly. Indeed, as they are less present online, another communication tool could be considered (Ruseler, 2019). Moreover, the sample contains more answers coming from women (59.6%) than men (40.4%). This characteristic may thus also be over-represented in the results. To overcome this, the sampling technique should be changed in future studies. Indeed, the current sampling design, which is the convenience sampling, presents some limitations such as the lack of representativity. By using a probabilistic distribution method, the representativity of the results would be improved as a broader range of people would be targeted, and equally (Mauldin, 2020).

Secondly, no distinction of nationality has been made within the sample. Although a question on residency was asked at the end of the survey, it does not give us clear information on the origins of the respondents, although this could have an impact on the answers. Indeed, as the cultural context may influence one's perceptions and antecedents of trust (Filieri et al., 2015), it could have been interesting to properly distinguish the respondents depending on their nationality as well. This aspect could be considered in future research. Since most of the respondents reside in Belgium (n=127; 69.4%) and in France (n=49; 26.8%), it could be considered that this study was carried out mainly to analyze Belgian and French residents' thoughts and behaviors.

Thirdly, this paper did not focus on any particular platform in the collaborative economy, but rather on any platform with which respondents were most acquainted. Therefore, this raises a

couple of limitations. First, it should be noted that the platforms mentioned and analyzed by the respondents were not very diverse, as they came up several times (e.g., Vinted and Leboncoin were the main platforms analyzed). The results of this study cannot thus be generalized to all collaborative economy platforms. Then, as it was asked beforehand to the respondents to picture one of the platforms they use as a provider, the chances are that most of the respondents selected the one they are most familiar with. As a result, the findings may be affected. Indeed, by choosing the platform they use the most, the factors "familiarity" and "past experience" may be biased since it is likely that respondents have chosen the platform they prefer and continue to use. However, this is only based on assumptions. To make sure there are no bias, future research should therefore choose a platform to analyze, and look directly for people who have used that platform in the past or currently, to ensure that it includes both people who have stopped using the platform, and people who continue to use it.

Lastly, and more importantly, this study focuses on the intention to participate in collaborative economy platforms, not on the actual participation of the respondents. Indeed, even though some people answered that they would be interested in participating (or keep participating) in these platforms in the future, there is no evidence that they did or not. Therefore, there is no guarantee that the recommendations coming from this paper will have immediate effects in action in reality. Future research should carry out a longitudinal study to analyze the sample in the long run and verify the actual participation as a provider in the collaborative economy platforms.

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APPENDICES

This survey was published in French, but it had an English translation in order to reach more respondents, and the non-French speakers in Belgium.

Début de bloc: Bloc de questions par défaut

Q1
Hello, I am a student at HEC Liège, and as part of my master's thesis in international marketing, I am studying the **factors influencing trust in collaborative economy platforms** (e.g., Vinted, Blablacar, Deliveroo, Leboncoin, Airbnb, Uber, etc.).

If you have a moment and would like to help me, I invite you to take the following questionnaire. It will only take you a few minutes, and it is strictly anonymous.

Thank you in advance for taking the time to complete it.
If you have any questions about this survey, please do not hesitate to contact me at olivia.poncin@student.uliege.be.

Saut de page

Q2
Do you know what a collaborative economy platform is?

○ No (1)

○ Yes (2)

Saut de page

Q3 Definition

A collaborative or peer-to-peer economy platform is a business platform where two or more individuals exchange goods or services. Examples: Uber, Vinted, Airbnb, Couchsurfing, etc.

Saut de page

Q4 Have you ever used this type of platform as a **seller** and/or **provider of services**?

○ No (1)

○ Yes (2)

Saut de page

Q5 For what purpose? (Select one or more answers)

☐ I have clothes to sell (1)

☐ I have goods to sell (2)

☐ I have a property to rent (house, apartment, room, etc.) (4)

☐ To share my car rides (5)

☐ To offer my help (3)

☐ Other : (6) _____

Saut de page

Q6
Setting the scene

Now think about one of the platforms you use as a **seller/service provider** (e.g. Vinted, Uber, Blablacar, Deliveroo).

Q7 What is the platform?

○ Vinted (1)

○ Deliveroo (4)

○ Airbnb (2)

○ Uber (3)

○ Blablacar (5)

○ Ubereats (6)

○ Leboncoin (7)

○ Couchsurfing (8)

○ Le vestiaire collectif (9)

○ La ruche qui dit oui (10)

○ Other: (11) _____

Saut de page

I now ask you to visualize this platform, in order to answer the following questions.

Q8 *Reputation*

Please indicate the extent to which you agree with the following statements:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
The platform has a good reputation in the market. (1)	○	○	○	○	○
The platform has positive ratings and reviews. (2)	○	○	○	○	○
The platform is well recommended by friends (positive word-of-mouth). (3)	○	○	○	○	○

Q9 *Familiarity*

Please indicate the extent to which you agree with the following statements:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I am familiar with the values of the platform. (1)	○	○	○	○	○
I am familiar with the platform's business, what it offers. (2)	○	○	○	○	○
I am familiar with the use of the platform. (3)	○	○	○	○	○

Q10 *Past experience*

Please indicate the extent to which you agree with the following statements:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I am satisfied with the transactions done on this platform. (1)	○	○	○	○	○
I am satisfied with my past experience with the platform. (2)	○	○	○	○	○
I am satisfied with the platform's customer service (after-sales). (3)	○	○	○	○	○

Q11 *Security and privacy*

Please indicate the extent to which you agree with the following statements:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
Security measures are implemented to guarantee the users' privacy. (1)	○	○	○	○	○
The platform offers a good protection to its users. (2)	○	○	○	○	○
I feel safe transacting on the platform. (3)	○	○	○	○	○

Q12 *Quality*

Please indicate the extent to which you agree with the following statements:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
The platform is easy to use. (1)	○	○	○	○	○
The platform provides relevant information on the peers. (2)	○	○	○	○	○
I can easily find what I need on the platform. (3)	○	○	○	○	○

Still considering the platform you are using as a seller...

- -

Q13 *Trust*

Please indicate the extent to which you agree with the following statements:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
The platform is trustworthy. (1)	○	○	○	○	○
I believe the platform is honest and sincere. (2)	○	○	○	○	○
I believe the platform wants to do what is best for its users. (3)	○	○	○	○	○

- -

Q14 *Participation*

Please indicate the extent to which you agree with the following statements:

	Absolutely not (11)	Probably not (12)	Neutral (13)	Yes, probably (14)	Yes, absolutely (15)
I intend to continue using this platform in the future. (1)	○	○	○	○	○
I recommend this platform to others. (2)	○	○	○	○	○

Q14 What is the most important thing for you to trust a collaborative economy platform?

_____

Q15 What do you think of transactions made on the Internet (online commerce in general)?

○ I have no confidence at all (16)

○ I have little confidence (17)

○ Neutral (18)

○ I am somewhat confident (19)

○ I am very confident (20)

Saut de page

Q16
Who are you?

In order to better understand the profile of our respondents, here are a few short demographic questions.

Q17 You are a:

○ Woman (1)

○ Man (2)

Q18 How old are you?

_____

Q19 What is the level of the highest degree you have obtained?

○ Primary or no diploma (1)

○ Lower secondary (2)

○ Upper secondary (3)

○ Non-university level short type/training (4)

○ Bachelor or equivalent (5)

○ Master or equivalent (6)

○ Doctorate or equivalent (7)

Q20 You are currently living in:

- ○ Belgium (1)
- ○ France (2)
- ○ Luxembourg (3)
- ○ The Netherlands (4)
- ○ Germany (5)
- ○ Switzerland (6)
- ○ Italy (7)
- ○ Spain (9)
- ○ Portugal (10)
- ○ Other: (8) _____

Fin de bloc: Bloc de questions par défaut

Characteristic	Frequency	Percentage
Total number of respondents	242	
Gender		
Male	90	37.19%
Female	152	62.81%
Age		
18-24 years old	99	40.91%
25-34 years old	59	24.38%
35-44 years old	30	12.40%
45-54 years old	32	13.22%
55-64 years old	17	7.02%
65 years old or more	5	2.07%
Level of education		
Primary or no diploma	2	.83%
Lower secondary	5	2.07%
Upper secondary	52	21.48%
Short cycle/Training	8	3.30%
Bachelor or equivalent	111	45.87%
Master or equivalent	62	25.62%
Doctorate or equivalent	2	.83%
Country of residence		
Belgium	173	71.49%
France	58	23.97%
The Netherlands	4	1.65%
Other:	7	2.89%
Knowledge of collaborative economy platforms		
Yes	152	62.81%
No	90	37.19%
Previous experience with collaborative economy platforms		
Yes	183	75.62%
No	59	24.38%

APPENDIX C. SKEWNESS AND KURTOSIS OF THE ITEMS

Variable	Item	Skewness	Kurtosis
Reputation	R1	-1.275	1.945
	R2	-1.017	1.147
	R3	-1.052	1.198
Familiarity	F1	-.657	1.002
	F2	-.390	.754
	F3	-.415	.084
Past experience	PE1	-.447	-.695
	PE2	-.413	-.641
	PE3	-.358	-.581
Perceived security and privacy	SP1	-.455	-.166
	SP2	-.367	-.185
	SP3	-.800	-.158
Platform's quality	Q1	-1.518	3.578
	Q2	-.774	.606
	Q3	-.1.108	1.299
Trust in platform	T1	-.747	.225
	T2	-.743	.088
	T3	-.623	-.152
Intention to participate	P1	-.868	.148
	P2	-.1.396	1.975

APPENDIX D. DESCRIPTIVE STATISTICS

Variable	Mean (M)	Standard Deviation (SD)
Reputation	4.04	.772
Past experience	3.46	1.126
Familiarity	4.12	.590
Perceived security and privacy	3.58	.917
Platform's quality	3.96	.780
Trust in platform	3.65	.939
Intention to participate	4.08	.967

APPENDIX E. SCATTERPLOT – HOMOSCEDASTICITY

Scatterplot
Dependent Variable: Trust
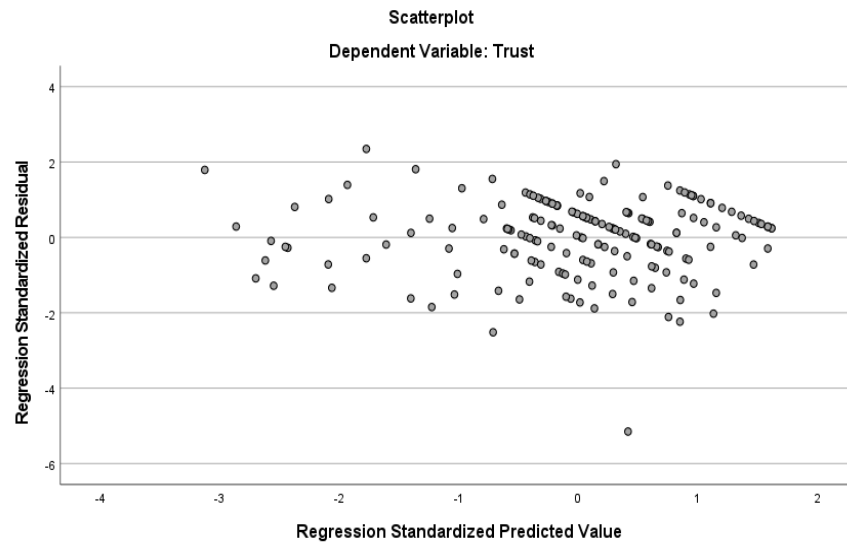
APPENDIX F. NORMAL P-P PLOT

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Trust
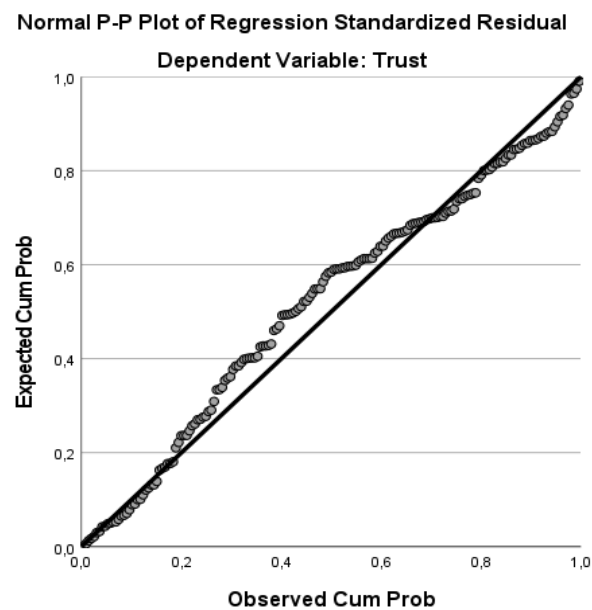
APPENDIX G. MODEL SUMMARY AND ANOVA REGRESSION 1

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.798[a]	.636	.626	.5745

a. Predictors: (Constant), Quality, Familiarity, Past experience, Reputation, Perceived security and privacy

b. Dependent Variable: Trust

ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	102.288	5	20.458	61.985	.000[b]
Residual	58.417	177	.330		
Total	160.704	182			
a. Dependent Variable: Trust					
b. Predictors: (Constant), Quality, Familiarity, Past experience, Reputation, Perceived security and privacy					

APPENDIX H. MODEL SUMMARY AND ANOVA REGRESSION 2

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.688a	.473	.470	.7039

a. Predictors: (Constant), Trust

b. Dependent Variable: Intention to participate

ANOVA[a]					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	80.586	1	80.586	162.639	.000[b]
Residual	89.684	181	.495		
Total	170.270	182			
a. Dependent Variable: Intention to participate					
b. Predictors: (Constant), Trust					

EXECUTIVE SUMMARY

With the rise of online platforms, and especially since the coronavirus crisis, the collaborative economy is becoming more and more present in many people's lives and might continue on this path in the years to come. This form of economy requires thus more attention and investigation to experience it in the best way. Since the transactions take place between two strangers who meet through an interface, sharing platforms require a high level of confidence. However, even though the general topic of collaborative economy has already been widely investigated, the antecedents of trust and its effects on participation remain to be developed further. Therefore, the present paper focuses on the aspect of trust, which is at the heart of any relationship between the users and the firm. Based on various past studies, this paper established a framework to explain the factors influencing providers' trust in a collaborative economy platform, and its influence on their participation. The hypotheses developed were assessed by the means of an online questionnaire with 183 participants. The findings suggest that a good reputation and the perceived security and privacy of a platform enhances providers' trust in it. However, the familiarity, the past experience and the quality of the platform do not account for any variation of trust. The results also support the idea that trust is a powerful driver that pushes providers to participate in a collaborative economy platform. Based on the insights, this paper provides theoretical and managerial implications as well as suggestions for future research.