The importance of service user trust in the collaborative economy

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Abstract. *The actuality of economic cooperation issues as a new kind of business model in which the activity generated through the mediation of digital platforms puts us in the question of how their individual can reliably access. This paper provides an overview of the collaborative economy and its market. It focuses on trust as the most important factor in the decision-making process about participating in business activities. The research conducted using the survey questionnaire concluded that meeting a certain level of trust in the digital platform and its users is a prerequisite for involvement in transport cooperation activities on the example of the BlaBlaCar platform. Also, the most important data for users of digital platforms within the collaboration economy are information on the reputation and security of the platform mechanism and essential information on users and reviews based on the experiences of other participants.*

Keywords. the sharing economy, collaboration, users, trust, digital platforms, digitalization

1 Introduction

Today, with the development of numerous information systems and communication technology, individuals, groups, and organizations can share resources, knowledge, and services through digital platforms.

Digital platforms, which enable the connection of supply and demand regardless of location, are replacing business models in the traditional sense. It is for this reason that some authors, such as Lozić (2019), use the term „economy of platforms“, which in a broader sense is defined as a "catalyst of the market" (Evans, Schmalensee 2007). It consists of (Reillier, Reillier 2017) two or more groups - market participants. The groups are interconnected - they need each other. However, they cannot contact each other and find the value they need without the platform's help. The business relies on catalyzing, that is, facilitating value creation and interactions between groups. This type of exchange and cooperation of goods and services, which is enabled through digital platforms, is called the collaborative economy or the sharing economy (Naletina et al., 2019). In this paper, the term collaborative economy will be used, as it is the official name according to the European Commission (2019). However, researchers also frequently use the terms: *sharing economy, gig economy, peer-to-peer economy, on-demand economy, access-based consumption, collaborative consumption, mass capitalism, and digital pairing companies*. With the advent of digital platforms within the collaborative economy, consumer habits and attitudes have changed. Given the growing problem of mass consumerism and climate change, collaborative economics has become a desirable alternative as a new and more environmentally friendly way of spending (Hamari, 2016).

2 Defining the concept of the collaborative economy

Following the historical development, it is possible to say that the basic concept of the collaborative economy or the sharing economy has always been present. When an individual does not own objects and skills relevant to the fulfillment of the goal, most often decides to turn to persons who own them. Thus, people have always shared and exchanged things and services, i.e., resources. Today, the digital way of cooperation allows them to exchange with strangers and connect with them via the Internet (ECORL, 2016).

The development of the collaborative economy began with the growing importance of social entrepreneurship (Roh 2016).

The legal form of the concept of collaborative economy emerged in 2000, before the global development and application of the Internet. A non-profit organization founded in 1949, Servas International, whose subscribers paid a nominal membership fee agreed to open its doors to other passengers from the collaborative network. Over the

last decade, this model has quickly found its foothold in many industries with the development of a combination of technologies, which has significantly reduced traditionally high transaction costs and search costs. Combining the growing consumer confidence with information available through online systems, such as reviews, ratings, and verification processes of social media, and the concept of social, i.e., social business, the collaborative economy has become one of today's trends (Trivett, Staff 2013).

In scientific papers and research, a certain degree of diversity in terms of denoting the collaborative economy is noticeable. It has been studied to some extent, but defining it remains a subject of debate (Cherry, Pidgeon 2018). Although, authors and experts use numerous, different terms in the field (Botsman 2010) - point of universal agreement is that the collaborative economy involves interaction between people (Barnes, Mattson 2016; Carbone et al., 2018; Future of Money Research Collaborative, 2018; Hou 2018; Ma et al., 2019). Hence, summarizing the different definitions of this term, it is possible to highlight the following characteristics as common links (Sundararajan 2016):

1. **Market-oriented** - the collaborative economy / sharing economy encourages the emergence of markets that allow the exchange of goods and the emergence of new services, resulting in potentially higher levels of economic activity,
2. **Higher level of utilization of capital resources** - increased economic activity leads to increased capacity utilization and more efficient allocation of available resources (e.g., BlaBlaCar is used to fill empty seats in means of transport),
3. **Networking and decentralization** - the supply of capital and labor comes from a decentralized mass of individuals, not from corporate or state centralized systems,
4. **Uncertainty of the boundary between private and professional** - commercialization of labor supply and "peer-to-peer" services that have so far been considered "personal," e.g., transport or borrowing,
5. **Uncertainty of the boundary between the forms of employment of workers** - it changes in the perception of permanent employment and casual employment, as well as the difference between employment and self-employment.

2.1 The connection between technological development and collaborative economy

In knowledge management systems (KMS), information and communication technologies propose practical tools to support knowledge exchange (Wasko, Faraj 2000). A significant part of the activities of the collaborative economy takes place through the mechanisms of digital platforms, so it is said that it has many characteristics of the digital economy. Networking is an important prerequisite for participating in the digital economy, and access to the Internet is becoming crucial. At the same time, digitization requires the employment of individuals who possess the necessary skills to use appropriate technologies. Furthermore, digital platforms generate a wealth of data about their customers, such as cookies, which are then analyzed and subsequently used for marketing purposes, raising trust in these intermediaries, transaction security, and privacy and personal data protection (European Commission, 2016).

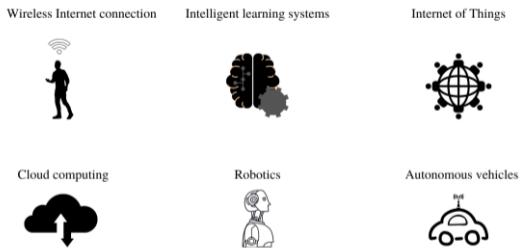

Figure 1. Six technologies influencing the development of the collaborative economy (adapted from Manyika et al. 2013)

The availability of fast and accessible network infrastructure is a necessary precondition for access to goods and services in the single digital market. Therefore, one of the recent trends in the company's digitalization has been cloud computing services. The company relies on ICT services provided via the Internet connection, which the owners of collaborative economy platforms also use. In addition to cloud computing, other emerging technologies include 3D printing, industrial and service robots, and development in areas known as the Internet of Things (IoT), big data analytics, and dematerialization of document management. As the technologies mentioned above and practices become more common in European companies, new and more sophisticated automated processes are predicted. Furthermore, the adoption of new digital solutions leads to the technological substitution, which, in turn, calls into question the established processes in the economy and society as a whole.

3 Definition and role of trust in the collaborative economy

As a research object, trust is defined in many different ways depending on the individual academic discipline (Hawlitschek et al., 2016). Economists pay attention to costs and benefits, and psychologists emphasize the importance of benevolent behavior, given that trust is

an emotional skill, an active and dynamic aspect of individuals' lives (Fulmer 2017).

For example, Mittendorf (2018) refers to trust following the sociological view of trust coined by Luhmann (1979), understanding trust as a collective attribute that is created from interactions between different parties. On the other hand, authors who took the digital environment into account when defining trust include Wang and Jeong (2018), who define e-trust as general belief in online service providers that results in behavioral intentions.

However, the sociological perspective defines trust as a more comprehensive concept, encompassing primary framework conditions such as character traits and institutional settings in which individuals operate (Zucker 1986). Thus, it can be said that trust depends on the expectations and institutional environment of a particular individual.

When it comes to the collaborative economy, the definition of trust needs to be adapted to the online environment, given that users of digital platforms do not make direct contact. Given this, the definition of Internet (digital) trust is shaped as the expectation of a positive outcome and results of certain relationships and situations unfolding through the Internet (Hawlitschek et al., 2016).

3.1 The connection between trust and the collaborative economy

Based on the tripartite nature of the relationship and trust between exchange participants through the platform, we distinguish between interpersonal and institutional trust (Möhlmann 2016). An interpersonal trust is a basic form of trust in the collaborative economy because it encompasses relationships between users operating on these platforms. Interpersonal trust can be defined as "a party's willingness to be vulnerable" (Abrams 2003). The existence of a functional platform mechanism is a prerequisite for building interpersonal trust between users. In order to achieve a satisfactory level of trust, it is necessary to ensure the credibility of the data provided by the digital platform. As participants perceive it - there is a high correlation between the degree of success and acceptance of the platform mechanism and the degree of credibility of the information and the mechanism of the platform itself.

On the other hand, the institutional aspects of trust are defined in formal and informal forms. The legal form of the concept of institutional trust is based on a legislative structure and regulations that provide institutional protection to users in the form of prescribed standards and mandatory verification processes that maintain a satisfactory level of security of digital platforms (Mayer et al., 1995). For example, the regulation and implementation of prescribed measures to ensure that the legislative system prosecutes potential fraud. The informal form of institutional trust represents society's culture, i.e., shared norms and values (Zucker, 1986). The standard form of trust emphasizes the importance of the role of state and legal institutions in ensuring the protection of platform users. At the same time, the informal aspect reflects the intangible elements of social culture that form a pattern of common basic assumptions, such as understanding, thinking, and feeling.

3.2 Building trust in the collaborative economy model

In the context of the collaborative economy, the following digital indicators make it possible to build interpersonal and institutional trust among the beneficiaries involved in the exchange process (Mazzella et al. 2018):

1. User reputation
2. Digital social capital
3. Availability of information
4. Payment security instruments
5. Insurance coverage
6. Certification and verification

User reputation is the primary information that platform participants use to assess the reliability of other platform users. Digital reputation is based on reviews and ratings, which provide access to information about personal impressions related to the exchange experience with an individual user. The review system on most platforms works so that user rating information is available only after both users provide their review of the overall experience. In this way, both the platform owner and users can filter out unreliable participants. Digital social or social capital is a set of information that enables and facilitates communication and socialization generated digitally (Ter Huurne et al., 2017). In the context of trust indicators, social capital is generated by connecting the Internet profile of users of social networks such as Facebook and LinkedIn with the digital platform. In this way, the degree of availability and credibility of user information can be increased.

Payment security instruments are crucial for those platforms that provide the ability to execute financial transactions among users. There are various possibilities and instruments of insurance, e.g., on specific platforms, the payment of money is made only after the service is provided in an appropriate and pre-agreed manner.

Certification and verification refer to the provision of secure transaction processes using a form of digitally displayed certification or verification. Take, for example, a confirmation of a phone number or verification of the validity of a photo of an apartment on an accommodation sharing platform. Platform owners have the opportunity to liaise with government bodies or companies specializing in certification to support the process of verifying users and the information provided. The more indicators a digital sharing platform generates, the more likely it is that the degree of trust will grow.

4 Exploring the importance of trust in the collaborative economy on the example of the BlaBlaCar digital platform

BlaBlaCar is the world's leading transportation sharing platform founded in 2006 in France. Today it is used by more than 90 million drivers and passengers in 22 countries. The platform connects users who want to travel long distances with drivers who follow the same route, allowing them to travel together and minimize costs.

BlaBlaCar promotes and emphasizes trust as a core value: *"In trust we trust."* For them, trust is what allows the 35 million members of the BlaBlaCar community to share numerous car trips every minute of the day, without ever having met before. By creating the world's largest user-driven travel network, BlaBlaCar considers people's natural fear of trusting someone they have never met before. The BlaBlaCar team emphasizes building trust in its publications as a continuous process of processing and analyzing member feedback and constantly providing new features of the application.

By emphasizing user feedback, BlaBlaCar has begun to build trust among people who have never met. Year after year, they continued to listen to the community and members' needs, which led to the application of more and more features of trust. Photos, ratings, background authentication, social media links, activity information, and an online booking system are just some of the many features that enable a better user experience and create a reliable system.

BlaBlaCar puts trust first with the explanation that it is the core of human cooperation. Without trust, there are no foundations for a collaborative economy. Thanks to the advancement of digital trust tools, strangers become connected users who can trust an individual from the other side of the world without making direct contact by simply downloading data that serves to build trust. On the BlaBlaCar platform, trust is built and maintained daily. Member profiles are regularly moderated by dedicated user experience management teams, while new platform product features are continuously integrated.

4.1 Research methodology

The research aimed to examine respondents' perceptions about the concept of the collaborative economy and how important certain trust factors are in making participation decisions to determine the degree of familiarity with the new business model at the concept level based on The Sharing Economy Consumer Views Survey (Veridu, The People Who Share, 2016.). In rather similar research Mittendorf (2018) investigated the concept of trust in Uber (differentiated Trust in Uber and Trust in drivers) and his study was also adopted and modified by Gefen (2000).

To determine the importance of trust in the collaborative economy, a survey was conducted using a survey questionnaire on a sample of 114 respondents. The share of women in the total number of respondents is 70,2%, while the share of men is 30.7%. When it comes to the share of respondents by age, 58% of respondents were a part of Generation Y (1980. - 1995.), 34% of respondents belonged to Generation Z (1995. - 2010.), while 8% of participants identified as members of Generation X (1960. - 1980.)

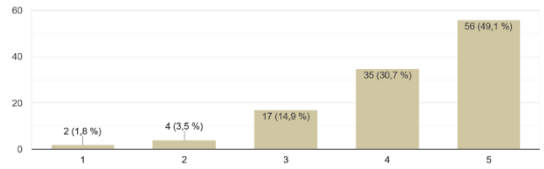

Figure 2. Graphic representation of the extent to which respondents want to participate in knowledge/skills collaboration activities through a digital platform

The data in Figure 2 shows that the average score of respondents based on their attitude towards sharing knowledge and skills is as high as 4,22. Therefore, respondents desire to use digital platforms to enrich their knowledge and adopt a new or improve an existing skill.

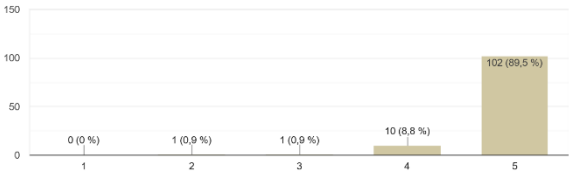

Figure 3. Graphic representation of the extent to which personal safety is important to respondents when participating in the collaborative economy

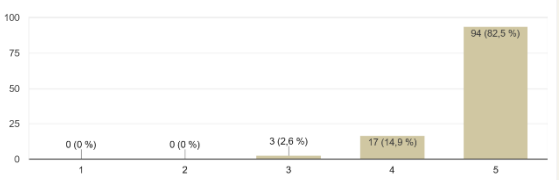

Figure 4. Graphic representation of the extent to which the security and reputation of the digital platform is important to the respondents

According to Figures 3 and 4, respondents who participated in the survey expressed the highest average values of the assessment of attitudes about the importance of certain factors of trust in terms of personal security (4.87), security of personal property (4.89), and security and reputation of the digital

platform. 4.8). It is essential to point out the aspect of personal security, which can be said to be one of the basic preconditions for agreeing to the exchange of resources via the digital platform, as stated by the fact that 89.5% of respondents rated it as "extremely important." According to the collected data, it is evident that users are not open to using digital platforms that don't have a secured customer support mechanism; they don't have established verification processes to meet the security standards of the guarantee and the validity of available information. Also, the data show that mutual responsibility for the resources shared in the exchange is very important to the respondents.

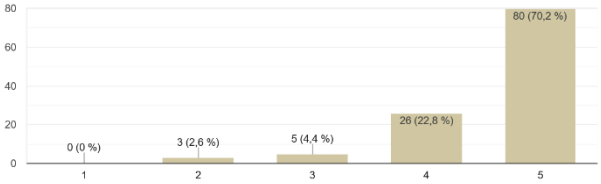

Figure 5. A graphical representation measures how likely respondents are to read reviews from other users on the platform

Given the fact that personal and property security, along with the reputation of the platform, is crucial for respondents in deciding to participate in cooperative economics activities, it is not uncommon for more than 70% of respondents to conduct some type of data survey based on reviews from other users on the digital platform (Figure 4).

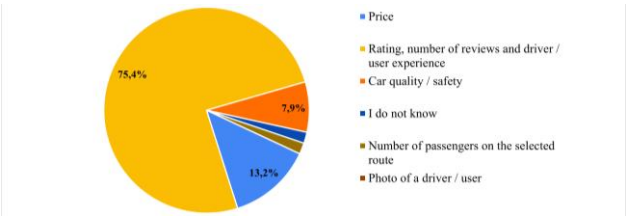

Figure 6. Graphical representation of the share of confidence indicators according to their importance when using the BlaBlaCar digital platform

Figure 6. shows which factors are most important to respondents when using the BlaBlaCar platform. The analyzed data confirm that the most important indicator of trust is information about who the user is, the previous experiences with the same, and how long he has been a member of the digital platform. According to the presented graphic, it can be concluded that trust between users is built on each other by respecting the rules of the digital platform so that other users agree to undertake the exchange or use the offered services. It is important to note that the specificity of the collaborative economy is that experts do not participate in providing services and delivering products. For this reason, the digital platform must provide certain security conditions that assess the capabilities of users and their reliability, all intending to build trust among the digital community.

4.2 Research results

By the analysis of the survey data, it can be concluded that the most important for users is the validity of information provided by the platform and that the members are reliable. Respondents still have a certain level of skepticism towards the activities of the collaborative economy, including transport collaboration through the BlaBlaCar platform. It is not surprising that the sharing of resources is still low, given that Croatia does not yet have a regulatory framework in place that could guarantee citizens that the activities of the collaborative economy are carried out following the law. Given that the participants in the collaborative economy are not professionals in service delivery and shared resources, the involvement of institutions is needed to ensure that all participants feel protected. Also, from the attached results it is clear that the owners of digital platforms of the collaborative economy are facing a dilemma. Users want quick and easy access to services, and they are delayed by lengthy or difficult login procedures. However, these processes have been established to initiate the building of trust and security of the digital platform. The key to success is the right balance between creating a positive user experience and meeting security standards.

4.2.1 Research limitations

This study has certain limitations. First, the sample is small. We conducted a survey with 114 participants, during September 2020. Second, we analyzed one particular market – transport, and only one organization (Blablacar); according to Mittendorf similar study with Uber. Finally, we investigated the subject of trust from the perspective of users, not drivers and this recommendation could be a topic of future research. The survey, the questionnaire was constructed toward theoretical framework and key findings of users' perspective of trust in dimension of participating; personal safety, security, and reputation of digital platform especially confidence using Blablacar digital platform.

5 Discussion

A significant share of users expressed their interest and openness toward participating in collaborative economy.

However, when it comes to establishing trust via digital platforms such as BlaBlaCar, it seems that the concern over assessing the security of the vehicle, users driving experience and validation of their identity is the most important turning point when making a decision.

It is shown that the biggest disadvantage of collaborative economy is the non-standardization of

services, as well as their volatility and uncertainty. The most of third-party providers such BlaBlaCar, Uber, Bolt provide feedback and rating information which enable users to become informed about other users' experiences, as well as to share their own. (Yaragh & Ravi, 2017.) But it seems that these ratings alone are not sufficient for building trust among peers.

On the other hand, networking and greater flexibility of transportation services supply and demand represent positive factors of collaborative economy. The increase in social interaction, combined with transportation expense reduction are perceived as important benefits. In addition, perceived platform qualities instill users' trust in the platform, playing a substantial role in influencing users' intention to participate in the sharing economy. (Lee, Chan, Balaji & Chong, 2018).

The results of this study imply that it is necessary to establish a regulatory and legislative framework regarding market activities and participants in the collaborative economy to install a solid foundation for building customer trust. Also, in interpreting the results of this research, several limitations that highlight the need for further research should be taken into account.

6 Conclusion

Digital platforms within the collaborative economy enable the exchange of resources between strangers through digital platforms. However, the full potential of the collaborative market economy has not yet been discovered, and further research is needed on what benefits the local community can have by accepting a collaborative business model. The primary sectors of mobility and trade are the areas in which the collaborative economy has begun to develop. In its Single Market Strategy, the European Commission has recognized this potential of a collaborative economy, all aiming to create new employment opportunities, offer flexible working conditions, and generate new sources of income. For consumers, the collaborative economy provides the opportunity to use hitherto unavailable services flexibly and at affordable prices. Also, this type of exchange can encourage more efficient resource allocation and asset allocation, thus supporting the principles of environmental sustainability.

Furthermore, initiatives to develop a collaborative economy can enhance the togetherness and networking of the local population. Therefore, legislators, regulators, businesses, and the public must accept the importance of the collaborative economy to establish institutional confidence in the new business models resulting from continuous digital innovation. In addition, ways of providing services need to be harmonized with labor market laws and tax regulations. As such, institutional trust can increase the level of digital trust of users based on secure data exchange, which is based on experience or evidence that the subject has acted and will act responsibly (Akram, 2014). The importance of trust in the collaborative economy has been proven by the strong attitudes of respondents about how willing they are to make an effort to verify the information available through the BlaBlaCar application. They do not make their spending decisions in the same way as in the traditional form of shopping. Therefore, it is crucial to recognize the need to create a secure environment for consumers in which there will be no room for doubt in the reliability of the information provided through digital platforms within the collaborative economy.

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