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Trust and the Pakistani Sharing Economy: Factors Influencing Initial Trust Intentions

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Abstract

The rapid growth of Digital Sharing Economy Platforms (DSEPs) has revolutionized consumption patterns globally, particularly in the Asia Pacific region. Despite the potential of DSEPs to address societal needs and contribute to sustainable development, creating initial trust intentions among users remains a crucial challenge, especially in countries with limited access to information and communication technologies (ICTs) like Pakistan. This study aims to explore the factors that drive initial trust intentions towards DSEPs in Pakistan, considering its unique cultural, economic, and technological context. By conducting a comprehensive literature review, we identify user experience, propensity to trust, and word of mouth as potential factors influencing initial trust intentions in developed countries with equal access to resources. However, there is a lack of significant evidence on how initial trust intentions towards DSEP formed in the least developed countries like Pakistan. Through this research, we contribute to the existing knowledge on trust formation in the digital sharing economy by investigating the specific drivers of initial trust intentions in Pakistan, a country with significant potential but limited ICT infrastructure. Data was collected from 401 DSEP users through the snowball sampling technique. The findings of this study will provide valuable insights for platform developers, policymakers, and researchers, enabling them to implement strategies that foster trust and accelerate the growth of the sharing economy in the Asia Pacific region and beyond.

Keywords: *Digital Sharing Economy Platforms (DSEPs), Initial Trust Intentions, Information and Communication Technologies (ICTs), Sustainable Development.*

Introduction

The burgeoning digital economy has witnessed the rapid growth of sharing economy platforms globally, particularly in the dynamic Asia Pacific region. These platforms, underpinned by digital technology, facilitate the sharing of goods, services, and resources, revolutionizing traditional consumption patterns. Digital Sharing Economy Platforms (DSEPs) can be defined as interactive frameworks enabling peer-to-peer sharing of non-rivalrous assets (Markman et al., 2021), facilitating C2C, B2C, C2B, and B2B transactions. According to Statista (2024), the DSEP market is projected to reach $793.68 billion by the end of 2031, from $149 billion in 2023, with a compound annual growth rate of 32%. North America holds the largest market share, followed by Europe, with Asia Pacific occupying the third position among the top five

regions (North America, Europe, Asia Pacific, Latin America, Middle East, and Africa) (Sharing Economy Market Size [2022-2027], 2023). While the Asia Pacific region has experienced significant economic growth, it also faces various challenges, including energy, health, poverty, and environmental issues (Zhang et al., 2023). These challenges provide opportunities for DSEPs to address societal needs and contribute to sustainable development.

Although Pakistan ranks seventh for limited access to information and communication technologies (ICTs) (We Are Social, 2023), only major cities have access to advanced ICT, encompassing smartphones, internet, and mobile broadband. Sufficient ICTs are a prerequisite for the sharing economy. Nevertheless, Pakistan is among the top ten Asia-Pacific countries with the highest number of DSEP users, at 19.25 million (Sharing Economy Market Size [2022-2027], 2023; Zhang et al., 2023).

Given the inherent uncertainty and risk in digitally enabled transactions like those in the sharing economy, trust is a crucial driver of user intent and retention (Lu & Yi, 2023). Trust is built through factors like trustworthiness, structural assurance, and disposition to trust, influencing users' intentions to participate in the sharing economy (Liu et al., 2020). It has become evident that creating initial trusting belief in the platform and peer providers (shared asset providers) in sequence is essential to creating peer-user (shared asset user) trust intention towards DSEP (Fernandes et al., 2022).

Understanding the factors influencing users' initial trust intention in digital sharing economy platforms (DSEPs) is crucial for platform developers, policymakers, and researchers. By identifying these drivers, stakeholders can implement strategies to foster trust and accelerate the sharing economy's growth, especially in regions like Asia Pacific. The literature identifies user experience, the propensity to trust (Youssef & Belhcen, 2022), and word of mouth (Akhmedova et al., 2021; Youssef & Belhcen, 2022) as a driving factor for creating initial trusting intentions, in developed countries with equal access to resources. However, no significant evidence is available in the literature that identifies how initial trusting intentions are created for a brand during the infancy stage in an economy. This study focuses on understanding what drives initial trust intentions towards DSEPs in Pakistan, a country with significant potential but limited ICT infrastructure. Given Pakistan's position among the top ten countries with limited ICT facilities, it is essential to explore the factors that encourage individuals to use DSEPs in such environments. By delving into the unique cultural, economic, and technological context of Pakistan, this study contributes to the existing knowledge on trust formation in the digital sharing economy.

Literature Review

Conceptual Framework

The current study aimed to examine the role of consumer brand identification in shaping consumer initial trust intentions towards DSEP in the context of Pakistan. The proposed conceptual framework (see Figure 1) draws on theories of social identity and trust. Social identity theory (Tajfel & Turner, 1986) provides a foundation for understanding how consumers incorporate brand-related self-concepts into their self-identity. Trust transfer theory (Morgan & Hunt, 1994) and institutional trust (Lu et al., 2016) offer insights into how trust in one entity (the platform) can influence trust in a related entity (the provider).

By examining the indirect effects of consumer brand identification on trust intentions through the mediating role of trusting beliefs in platforms and providers, this study contributes to the growing body of knowledge on the sharing economy. It provides valuable insights for platform managers seeking to build and maintain consumer trust.

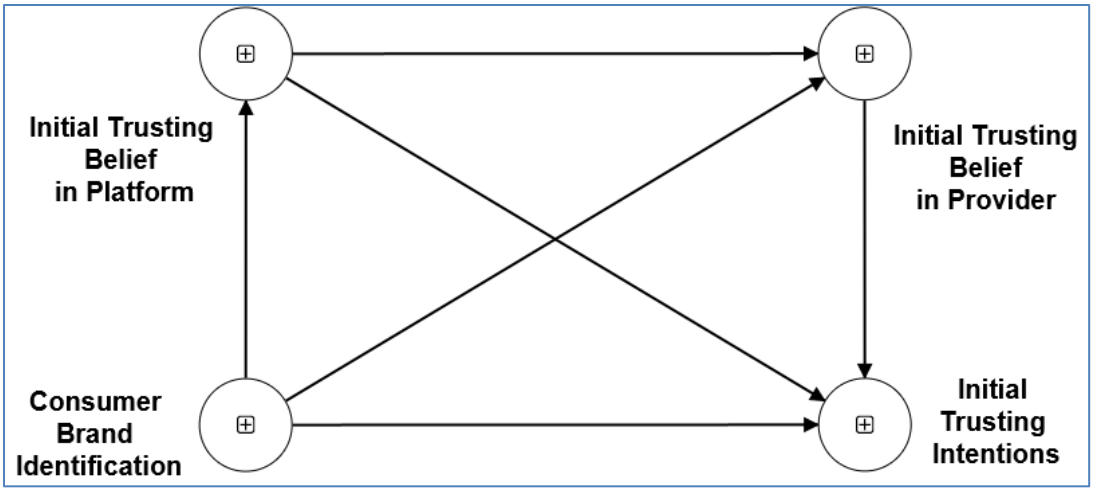

Figure 1: Conceptual Framework

Initial Trusting Intentions and DSEP

Trust is central to the adoption and success of sharing economy platforms (Lu & Yi, 2023; Youssef & Belhcen, 2022). As a cornerstone of any economic transaction, trust is particularly vital for DSEP due to the exchange of assets and services between strangers. Trust has emerged as a critical challenge for businesses and consumers in recent years, exacerbated by the increasing reliance on digital platforms (Akhmedova et al., 2021; Fernandes et al., 2022; Liu et al., 2020; Lu & Yi, 2023; Möhlmann, 2021; Youssef & Belhcen, 2022). The online environment presents unique challenges related to security, privacy, and service delivery (Eckhardt et al., 2019).

The sharing economy constitutes a digital platform-mediated ecosystem where individuals or peers can transact directly with one another (Zhao et al., 2023). Markman et al. (2021) define a sharing economy as a platform that facilitates peer-to-peer interaction to share rivalrous assets—such as accommodations, vehicles, or expertise—in exchange for monetary compensation. The digital sharing economy (DSE) facilitates the exchange of underutilized assets between providers and users. These participants can be individuals or professionals motivated by shared access rather than traditional ownership.

The DSEP encompasses a diverse range of sectors, including transportation, accommodation, microtasks and freelancing (cyber workspace), travel booking (lodging), professional networking and learning (educational or professional connections sites), and food/grocery delivery. Ride-hailing services like Uber (USA), DiDi (China), Careem (UAE), and InDrive (Pakistan) connect passengers with drivers for on-demand transportation. Hospitality platforms (lodging) like OneFineStay (UK) and Xiaozhu (China) offer alternatives to traditional hotels, while CouchSurfing (USA) facilitates peer-to-peer home staying.

Online marketplaces like Amazon Mechanical Turk (USA), Fiverr (USA), and Upwork offer cyber workspace to connect businesses with individuals for various micro tasks and freelance projects. Aggregators like Booking.com, Expedia, Hotels.com, Priceline, and Trivago allow users to compare prices and book accommodations across different providers. Services like DoorDash, Grubhub, Postmates, and Uber Eats facilitate the delivery of prepared meals from restaurants to customers. Platforms like LinkedIn connect professionals and offer opportunities for career development, while Learning platforms provide access to educational resources. Qazi (2024) explains DSEP operations for multiple sectors through a diagram (see Figure 2).

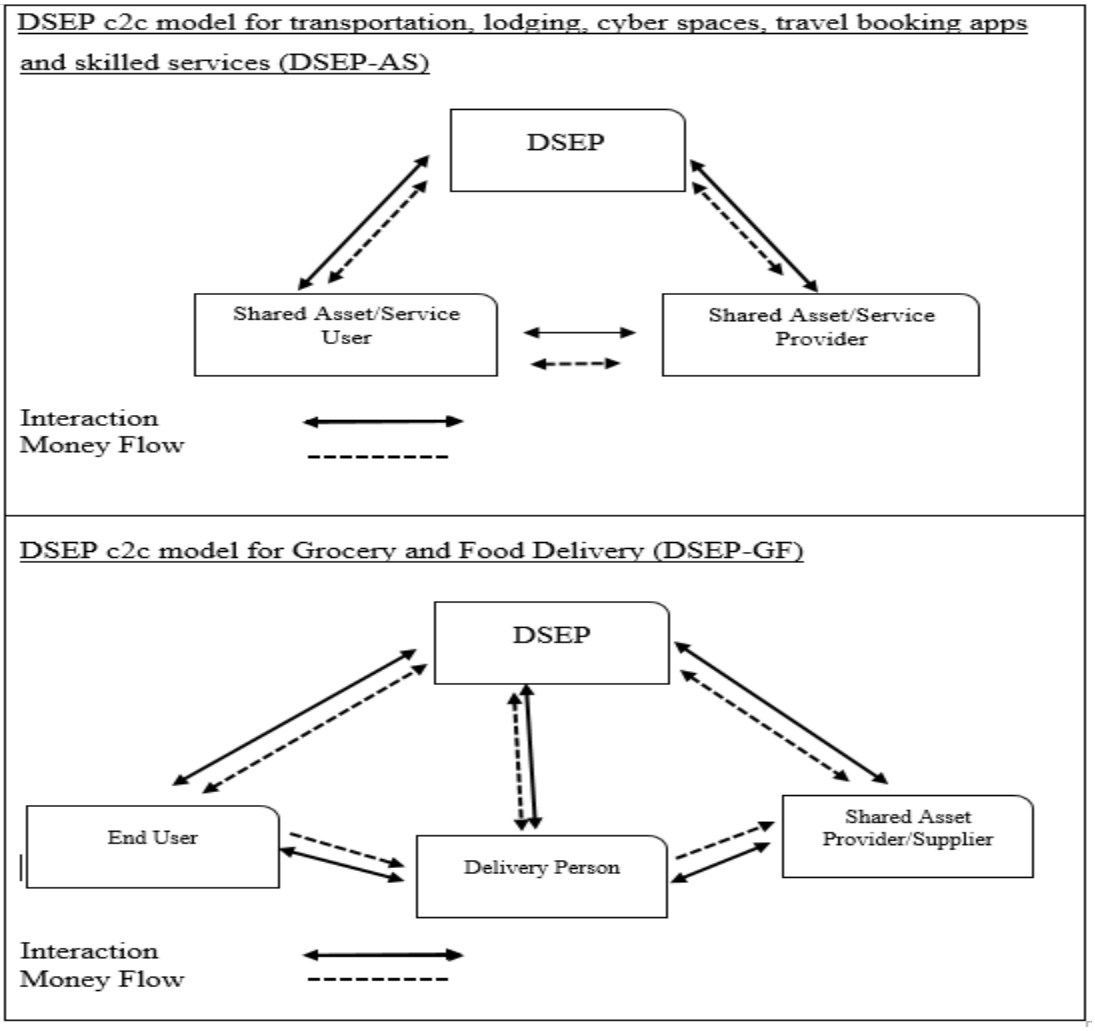

Figure 2: DSEP Model Adopted from (Qazi 2024)

Qazi (2024) proposed two models, DSEP-AS and DSEP-GF, adapted from Osztovits et al. (2015) to illustrate the operational dynamics of sharing platforms across different sectors (see Figure 2. DSEP-GF specifically delineates the operations of food and grocery delivery platforms, while DSEP-AS provides a comprehensive overview of all sectors under consideration. In the DSEP framework, 'platform' refers to the sharing platform itself, 'sharing personnel community' encompasses asset/service providers and delivery personnel, and 'shared asset/service users' represent the end consumers or clients."

These platforms serve as intermediaries, establishing trust and security through technological and institutional safeguards (Kong et al., 2020; Lu et al., 2021). Peer-to-peer interaction in the sharing economy is a triadic relationship, encompassing users, providers, and the platform, fundamental to the sharing economy's operation (Benoit et al., 2017; Lee & Cha, 2022).

In Digital sharing economy platforms, users interact and simultaneously engage in user-platform and user-provider relationships within the sharing economy (Lee and Cha, 2022; Wu et al., 2023). Trust is paramount in digital sharing platforms, necessitating confidence in both the platform and fellow providers. According to Trust Transfer (Morgan & Hunt, 1994) and Institutional Trust Theory (Lu et al., 2016), users of DSEP cultivate two distinct trust relationships: trust in the platform (TIP) and trust in the community of

providers (TICP). Youssef and Belhcen (2022) assert that *initial trusting belief in the platform* and *initial trusting belief in the provider* is essential to shaping initial trusting intention towards DSEP in any culture or country.

Initial Trusting Belief in Platform and Provider

Initial trust in a sharing economy platform reflects an individual's confidence in a new online platform or technology. Uber and Careem are sharing platforms for travelling, while Airbnb is an accommodation-sharing platform. Similarly, there are numerous sharing apps available for grocery/food delivery, specialized services, cyber workspace, lodging, professional and learning platforms. Initial trusting belief in the platform is the first to shape individual trust intentions towards DSEP. Once individuals develop a belief about the platform (company App), they start trusting the available shared asset/service providers (Youssef & Belhcen, 2022; Zhao et al., 2023). Individuals need to create an account on the platform either for asset sharing or usage. There is a mechanism on the DSEP platform to verify the users and shared assets/service providers, especially for travelling, accommodation, and lodging. A thorough verification procedure increases the initial trust in the platform and provider respectively. The platform design, usability, perceived security, privacy protections, and the platform's reputation (Gefen et al., 2003; Lee & Turban, 2001) tend to develop trusting beliefs towards the provider's community on DSEP. So the current study proposed,

H_1: Initial trusting belief in the platform has a positive effect on initial trusting belief in the provider.

Moreover, transparency in data handling and robust security measures can foster increased initial trust in providers. Given its impact on user engagement and information sharing, initial trust is paramount crucial for the success of sharing economy platforms. Therefore, the current study proposes the following hypothesis.

H_2: Initial trusting belief in the platform has a positive effect on initial trust intentions towards DSEP.
H_3: Initial trusting belief in the provider has a positive effect on initial trust intentions towards DSEP.
H_4: Initial trusting belief in the platform shows indirect effect on initial trust intentions towards DSEP through mediation of initial trusting belief in provider.

Antecedents of Initial Trust Intentions

The literature identifies multiple factors that create trust in the platform and peer provider (Kim & Park, 2013; Kong et al., 2020; Youssef & Belhcen, 2022). Youssef and Belhcen (2022) claim past user experience, trust propensity, and word-of-mouth as key determinants of initial trust formation in long-term consumer-company relationships, primarily within developed economies with relatively equitable resource distribution. User past experience cultivates trust through the gradual process of observing and experiencing the behaviors exhibited by the parties involved in a transaction. Trust has the potential to incentivize individuals to engage in risk-taking behavior when they are confronted with circumstances characterized by fear of opportunistic actions, interdependence, and uncertainty, such as propensity to trust. Moreover, word of mouth holds significant sway in diverse domains such as business, marketing, and social interactions. The dissemination of positive feedback (verbal or non-verbal) contributes to the establishment of a favorable public perception regarding a particular product or service, thereby fostering enhanced levels of trust and credibility. However, there is a paucity of research examining how initial trust is established for nascent brands operating in emerging markets.

Social Identity Theory and Trust Formation in DSEP

We propose to examine the role of social identity theory in understanding why people intend to trust DSEPs in Pakistan. Social identity theory implies that individuals are more likely to use brands, reinforcing

a sense of belonging. Therefore, the marketing manager focuses on creating brand personalities that align with the desired consumer segment's social identity. The concept of alignment between individuals and brands refers to consumer-brand identification (Albert et al., 2008; Bhattacharya & Sen, 2003; Cantallops & Salvi, 2014; Currás-Pérez et al., 2009; Fournier, 1988) DSEPs (e.g., Uber, Careem, Airbnb) implement the concept of consumer brand identification (CBI). Careem starts operations in Pakistan in 2016.

Figure 3: Careem Tweets During T20 World Cup 2022

Since its inception in Pakistan, Careem has initiated several initiatives to promote consumer brand identification. For instance, Careem offers free rides for people who volunteer to donate blood for the injured in a bomb blast at Lahore Amusement Park, i.e., Gulshen-e-Iqbal Park (Koren, 2016). This activity shows that Careem's values overlap with Pakistan's cultural values. The people of Pakistan love cricket and show a patriotic spirit during the Cricket Match between Pakistan and India. During and after the T20 World Cup 2022 matches, Careem Tweets and Facebook posts towards Indian delivery company *Zomato* are classic examples of consumer-brand identification (see Figure 3).

CBI encourage individuals to engage with brands and participate in co-creating activities. The current study proposed that CBI tends to create individual initial trust intentions towards DSEP by increasing the initial trust belief towards the platform and providers. Thus, the current proposed and examined following hypotheses (See Figure 1),

H_4: CBI enhances individuals' initial trusting beliefs towards DSEP platforms.
H_5: CBI increases individuals' initial trusting beliefs towards DSEP providers.
H_6: Trust in DSEP platforms and providers mediates the relationship between CBI and individuals' initial trust intentions towards DSEPs.

Research Design and Methods

Research Design

The current study aimed to examine the proposed structural model of initial trust intentions towards DSEP drawn from theory. The existing research to develop initial trusting intention prefers using the survey method to obtain individual attitudes and beliefs objectively, and testing developed theories and conceptual

frameworks. So, the current research used a casual-effect quantitative research design that uses well-established scales for measuring individual responses.

Research Methods

The construct of the proposed conceptual framework is well-established, so we adapt the existing scale with minor amendments. The scale was available in English, so one of the doctoral student candidates from Hailey College of Commerce, University of the Punjab, asked to translate the scale into Urdu. The next day, another doctoral student from a different session of Hailey College of Commerce was asked to re-translate the Urdu version of the instrument into English. No discrepancy was found when comparing both questionnaires. So, the Urdu version of the scale was used for data collection.

All the responses were recorded using the Five Point Likert Scale with 5 = Strongly Agree, 3 = neither agree or disagree, and 1 = Strongly Disagree. A pretest of the instrument was performed with 80 respondents.

Population

The sharing economy is no longer limited to travelling and accommodation platforms. Rather, multiple unique sharing platforms have emerged using advanced ICT technologies. For instance, transportation, accommodation, microtasks and freelancing (cyber workspace), travel booking (lodging), professional networking and learning (educational or professional connections sites), and food/grocery delivery. Pakistan is among the top ten Asia-Pacific countries observing tremendous growth in DSEP, with 461.821 million users. The number of users greater than the overall population exhibits that a single user has multiple accounts in different DSEPs. Due to the availability of structured ICT facilities in the major cities, limited DSEP industries operate in Pakistan, mainly travelling, food, specialized services (salon and spa, home repair), and cyber work space. Therefore, the current study's population is comprised of the abovementioned DSEP industry users. Data collection from multiple shared platform users increases the generalizability of the results.

Sample size calculation

An online calculator calculates Three hundred eighty-five respondents as enough sample size. The largest formative indicator suggests that 340 respondents (17x20) are appropriate for data collection. However, a dataset of 500 respondents is considered appropriate to decrease the chance of Type I and Type II errors.

Data Collection

So, 500 questionnaires were administered to DSEP users through the snowball sampling technique. Marketing and information management literature suggests using a recall survey method to elicit a memory of using a service/experience or product consumption. So, the survey was distrusted using a snowball sampling procedure and recall method employed to elicit shared platform users' responses. We received 450 questionnaires with a response rate of 90%. Forty-nine responses were eliminated due to the same score for all the items and more than five missing values. So, only 401 responses were included in the final dataset, with a response rate of 80%.

Table 1 presents the attributes of the valid responses obtained from our sample. Approximately 55.50 percent of the population consisted of males, while 45.50 percent were females. A total of 75.8% of the respondents considered in our study were found to be below the age of thirty. The majority of the valid responses for the current study are unmarried with no dependents, i.e., 72.9. Seventy-four percent of the eligible respondents are students (37%) and job holders (37%), respectively.

Table 1: Sample Descriptive

Measures	Items	Frequency	Percentage (%)
Gender	Male	221	55.11
	Female	180	44.89
Categories of Age	16-20	114	28.43
	21-25	240	59.85
	26-30	40	9.98
	Above 30 Years of Age	7	1.75
Marital Status	Single	293	72.9
	Married	77	19.2
	Divorced	5	1.2
	Widow	7	3.5
Respondents	Student	150	37
	Job-Holder	150	37
	Business man	60	15
	Housewife	41	10
Transportation	Careem	17	4.2
	Uber	63	15.7
	Indrive	131	32.7
	Bykea	9	2.2
	Other	45	11.2
Food	Foodpanda	212	52.9
	Cheetay	120	29.9
	Byte	50	12.5
	Other	19	4.7
Salon & Spa	Ghar Par	150	37.4
Electrician and plumbing services	Mr. Mahir	134	33.4

The majority of the respondents considered for analysis prefer to use InDrive (i.e., 32.7%) for shared travelling and Foodpanda (approx. 53%) for shared dining plus grocery. Thirty-seven percent of the valid respondents prefer to use home salons and spa services. At the same time, 32% of the respondents use available shared specialized services of electrician and plumbing.

We employed two distinct methodologies to evaluate the presence of common methods bias (CMB). Initially, we implemented Harman's one-factor test by conducting two-factor analyses on all items within our research model: principal axis factoring and principal component factoring (Podsakoff et al., 2003). The presence of CMB will be apparent if the dominant factor is responsible for the majority of the covariance.

In both analyses, a total of four factors were identified. The largest factor accounted for 33.03% of the variance in the principal axis factoring method, while it accounted for 34.98% of the variance in the principal component factoring method. The calculated value of variance should be less than 50%. Furthermore, upon examining the correlation matrix presented in Table 3, it is evident that there are no constructs that exhibit a high level of correlation. The highest coefficient of correlation observed is $r = 0.818$. This finding is inconsistent with the expectations of a high common method bias (CMB), as it would typically result in significantly larger correlations ($r > 0.90$) among the latent variables (Pavlou and Xue, 2007). The results of these two tests suggest that the CMB was not a significant factor of concern in relation to this research.

Data Analysis

We used Smart partial least square structural equation modelling (PLS-SEM) version 4.01 to test the conceptual framework. PSL is good for theory explanation, places lesser restrictions on sample size, and is conducive to use with non-parametric datasets. Smart PLS has become popular in the discipline of marketing and information management due to fever restrictions of sample size, residual distribution, and multivariate distributions. The current study meets the minimum sample size criteria. The sample size should exceed ten times the largest formative indicator. The current study sample size is 401, which exceeds the minimum requirement of 170 (10*17) samples.

Measurement Model

The PLS algorithm procedure was used to conduct confirmatory analysis to access the measurement model. The algorithm program is set to calculate the recommended parameter for confirmatory factor analysis at once, i.e., factor loadings, reliability, validity, R-square, F-statistics, and model fitness. The PLS-algorithm calculates the outer loadings for each indicator measuring the latent construct. It also calculated the reliability and validity (convergent and discriminant) of the latent constructs. Composite Reliability (CR) is used to measure latent construct reliability, and it is the same as Cronbach's Alpha. Average Variance Extracted (AVE) is used to measure convergent validity. Table 2 shows the construct sources and calculated value of outer loadings for each latent construct item, CR, and AVE.

None of the indicators measuring the latent construct eliminated as the calculated value of outer loading is greater than the recommended threshold, i.e., 0.60. Table 2 also confirms the construct's internal reliability as the threshold value of CR is greater than 0.70. The calculated value of CR exceeding 0.80 affirms that the constructs are well-established.

Table 2: Construct Reliability and Validity

Constructs	Source	Items	Factor Loadings	Composite Reliability	Average Variance Extracted
Initial Trusting Belief in Provider (ITBR)	(Yu et al., 2015)	ITBR1	0.636	0.806	0.454
		ITBR2	0.670		
		ITBR3	0.663		
		ITBR4	0.689		
		ITBR5	0.709		
Initial Trusting Belief in Platform (ITBP)	(McKnight et al., 2009)	ITBP1	0.760	0.848	0.528
		ITBP2	0.696		
		ITBP3	0.710		
		ITBP4	0.758		
		ITBP5	0.705		
Initial Trusting Intention (ITI)	(Knight et al., 2002)	ITI1	0.751	0.797	0.567
		ITI2	0.772		
		ITI3	0.735		
Consumer Brand Identification (CBI)	(Bergami & Bagozzi, 2000)	CBI1	0.737	0.848	0.583
		CBI2	0.804		
		CBI3	0.745		
		CBI4	0.766		

Once the construct reliability and convergent validity are established, then the PLS algorithm also measures discriminant validity. There are four different approaches available, i.e., low to moderate correlation coefficients of each latent construct, Fornell Larker technique, Hetrotrait-Monotrait Ratio (HTMT), and lower outer loadings in the other construct.

A correlation matrix is drawn for all the latent constructs, and the value of $r<0.70$ for each construct assures the presence of discriminant validity. Fornell Larker Technique calculates the Square Root of each construct AVE. The calculated value of the AVE square root is greater than the correlation coefficient of each latent construct, indicating the presence of discriminant validity. The third method is to calculate the HTMT ratio, and the calculated value for each construct less than 0.85 depicts discriminant validity presence. The last method is the outer loadings of a latent construct for other constructs. Discriminant validity is established when a latent construct items loader well for the respective variable but poorly loaded or poor outer loading for the other constructs. PLS-Algoritm calculated HTMT ratio is preferably used for measuring discriminant validity. Table 3 shows the HTMT ratio for all the latent constructs, and discriminant validity is established as the recommended threshold is achieved.

Table 3: Discriminant Validity

Sr. No	Constructs	1	2	3	4
1	Consumer Brand Identification				
2	Initial Trusting Belief in Platform	0.636			
3	Initial Trusting Belief in the Provider	0.644	0.801		
4	Initial Trusting Intentions	0.530	0.769	0.818	

There is a need to measure the model fitness to check the data symmetry with the proposed structural model. The PLS algorithm calculates the Standardized Root Mean Square (SRMR) to assess the model fitness. SRMR ranges from zero to one. The structural model calculated perfectly fits the observed data when the calculated value of SRMR is close to zero, and it is considered to be a good fit if SRMS is less than or equal to 0.08. The SRMR value for the current estimated structural model is 0.08, which is deemed to be a perfect fit, indicating that there is no difference between the estimated and observed models.

Structural Model

The PLS-Bootstrapping Procedure is used to assess the proposed conceptual framework. The proposed structural model is estimated through a bootstrapping procedure with 5000 iterations. The bootstrapping procedure is a non-parametric procedure that calculates the proposed conceptual model's direct, indirect, and total path coefficients with significance levels at once. Figure 4 shows the model extracted through the bootstrapping procedure.

The figure below shows that consumer brand identification shows a positive and significant impact on initial trust belief in the platform ($\beta=0.492$, $p=0.000<0.05$) and provider ($\beta=0.181$, $p=0.000<0.05$), confirming the proposition. Initial trusting belief on the platform ($\beta=0.278$, $p=0.000<0.05$) and provider ($\beta=0.320$, $p=0.000<0.05$) shows a positive and significant impact on initial trusting intentions towards DSEPs. Also, Initial trusting belief in the platform has a positive and significant impact on initial trusting belief in the provider ($\beta=0.578$, $p=0.000<0.05$). The significant impact of Initial trusting belief in the platform and provider in shaping initial trust intention towards DSEP platforms is aligned with the existing literature. Moreover, the significant impact of initial trusting belief in the platform on initial trusting belief in the provider is aligned with the existing theory.

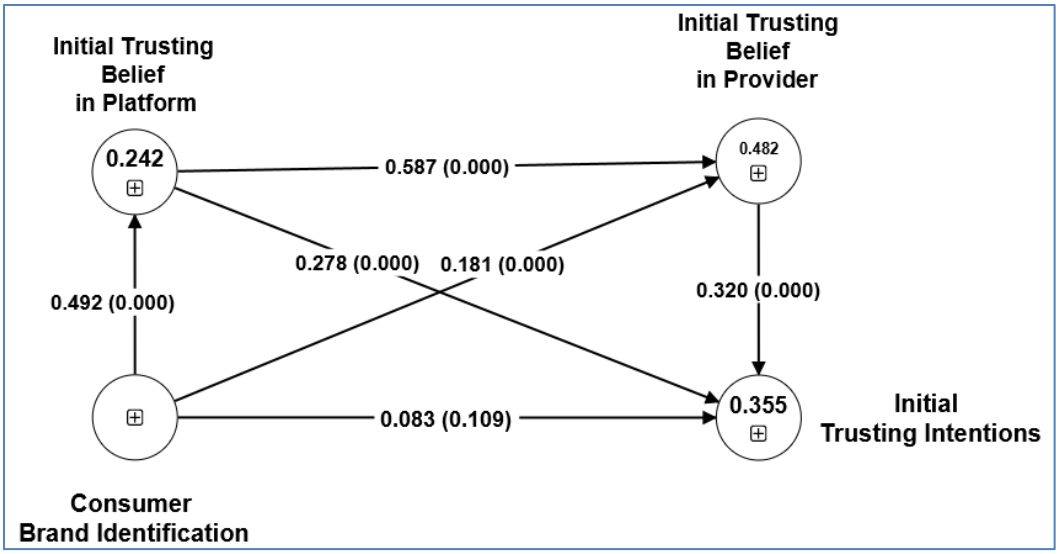

Figure 4: Estimated Structural Model

Consumer brand identification fails to create trusting intentions directly among individuals towards DSEP. However, results confirm the presence of an indirect effect of consumer brand identification in shaping initial trust intentions towards DSEP through sequential and parallel mediation of initial trusting belief in the platform and provider. The magnitude of consumer brand identification's indirect effect on initial trusting intention through the mediation of Initial Trusting Belief in the platform is stronger than that of Initial Trusting Belief in the provider. Moreover, findings reveal that CBI tends to develop a stronger effect on initial trusting belief in the provider when ITBPF mediates the casual-effect relationship.

Table 4: Specific Indirect Effect

Path Lines	B	P-Value
Consumer Brand Identification -> Initial Trusting Belief in Platform -> Initial Trusting Belief in Provider	0.289	0.000
Consumer Brand Identification -> Initial Trusting Belief in Provider -> Initial Trusting Intentions	0.058	0.006
Consumer Brand Identification -> Initial Trusting Belief in Platform -> Initial Trusting Intentions	0.137	0.001
Consumer Brand Identification -> Initial Trusting Belief in Platform -> Initial Trusting Belief in Provider -> Initial Trusting Intentions	0.092	0.000

Discussion

The current study investigates factors influencing initial trust intentions toward DSEPs, such as Careem, Uber, Airbnb, and Fiverr, in the context of a least-developed country**.** According to institutional trust theory (Lu & Yi, 2023), initial trust in DSEPs develops from individual beliefs in the platform, i.e., mobile app or website and community of providers (offering shared assets/services). Past research (Youssef & Belhcen, 2022) has identified user experience, propensity to trust, and word-of-mouth as predictors of trust in developed countries. There is no significant evidence in the literature regarding what drives individuals to use DSEP in least-developed countries with limited ICT facilities.

Drawing on social identity theory (Tajfel & Turner, 1986), trust transfer (Morgan & Hunt, 1994) and institutional trust model (Lu et al., 2016), the findings of this study implicate the importance of CBI in shaping initial trust. The current study is the first to examine the role of CBI in shaping initial trusting

intentions towards DSEP. CBI, drawn from Social Identification Theory, postulate that individuals tend to show a high level of engagement with brands that overlaps with their personalities. Contrary to expectations, CBI was found to indirectly influence trust by fostering initial belief in the DSEP platform. Once platform-level trust is established, individuals are more likely to trust the community of providers, ultimately leading to overall trust in the DSEP. The indirect effect of CBI on initial trust intention towards DSEP through sequential mediation of initial trusting belief in platform and providers affirms the institutional theory. The significant effect of CBI on initial trusting belief in the platform and the subsequent effect of community providers depicts that individuals tend to use brands similar to their beliefs and values. Careem's activities substantiate the significance of the current study findings.

Theoretical Implications

This study contributes to the existing body of knowledge by extending the understanding of trust formation in the context of the sharing economy. While previous research primarily focused on developed countries, this study sheds light on the unique dynamics of trust building in a least developed country setting. The findings challenge the conventional wisdom that consumer brand identification (CBI) directly influences trust. Instead, the study introduces a nuanced perspective, demonstrating that CBI indirectly shapes initial trust intention through sequential mediation of initial belief in the platform and provider.

This research offers a theoretical extension of institutional theory and social identity theory by incorporating the context of t. It highlights the importance of considering cultural, economic, and technological factors in shaping trust formation processes. By uncovering the mediating role of platform-level trust, this study provides a more comprehensive framework for understanding trust in the sharing economy.

Managerial Implications

The findings of this study offer valuable insights for DSEP managers and policymakers operating in least-developed countries. To foster initial trust and encourage user adoption, platform providers should prioritize building strong platform-level trust. This can be achieved through transparent communication, reliable service delivery, and consistent brand messaging.

Moreover, cultivating a sense of community among providers can indirectly enhance user trust. By emphasizing shared values and goals, DSEPs can create a positive image of the provider community, thereby increasing user confidence.

Policymakers can benefit from these findings by recognizing the importance of supporting ICT infrastructure development in fostering trust in the sharing economy. By investing in digital connectivity and literacy programs, governments can create an enabling environment for DSEPs to thrive. Additionally, policies that promote fair competition and consumer protection can further enhance trust in the sector.
By understanding the intricate relationship between CBI, platform-level trust, and overall trust, DSEP managers and policymakers can develop targeted strategies to accelerate the growth and adoption of sharing economy platforms in least-developed countries.

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