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With great power comes great responsibilities – Examining platform-based mechanisms and institutional trust in rideshare services

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ABSTRACT

From the perspective of female passengers, much remains unknown about institutional or platform trust and the sharing economy. The present study was conducted in an emerging economy context to comprehend the significance of institutional trust. The study aimed to develop a dynamic theoretical model incorporating the perceived effectiveness of platform-based institutional structures (PEPIS) as a dependent variable in sharing economy platforms, examine the antecedents of PEPIS and determine how PEPIS affects female passengers' trust in the institution or platform. Different strata of female passengers were targeted using a quota-cum-purposive sampling method. In total, 413 useable responses to a pre-tested survey questionnaire were collected. Our findings contribute to the literature on institutional structures and trust by demonstrating that four market-driven institutional mechanisms directly and significantly influence PEPIS: perceived effectiveness of feedback mechanism, perceived effectiveness of escrow services, perceived effectiveness of provider certification and perceived effectiveness of urgent rescue; PEPIS is directly related to perceived trust in the platform (TRST); the relationships between TRST and the study's outcome variables (subjective well-being, intention to recommend, and continuous usage intention) were also tested and found significant. It was also found that TRST promotes female users' continuous usage intention, intention to recommend and subjective well-being.

1. Introduction

Sweeping technological advancements, the ubiquitous nature of electronic markets and freely downloadable mobile applications have facilitated the development of innovative platforms and on-demand services that can be accessed and used by anyone at any time and from anywhere. All that is needed to download applications and access and use various services and information is a smart portable device with a Wi-Fi connection (Alharthi et al., 2021). Earlier, the developed world witnessed the development of various innovative business platforms such as ridesharing. In the last two decades, a gradual shift to innovative services and ideas, such as the sharing economy, has been seen in non-Western, mostly emerging and developing countries, such as the Gulf Cooperative Council countries (e.g., Careem), Central Asian states (e.g., Yandex) and Southeast Asian countries (e.g., Grab). Thus, sharing economy models have rapidly emerged across the globe and started

receiving tremendous attention from start-ups, incumbents, government agencies and regulators due to their socioeconomic benefits, such as boosting employment and promoting sustainability.

In Yi et al.'s (2020) understanding, the sharing economy, also referred to as the gig economy, access economy or collaborative consumption, is a technology-led platform that coordinates the acquisition and distribution of goods and services and allocates possessions using a mobile application for a fee or other forms of compensation, thereby leaving behind the traditional concept of 'ownership'. The trust element is considered more stringent in the sharing economy context than in the traditional context due to the nature of the sharing economy business model and of the transactions that occur between passengers, drivers and platforms such as Airbnb, Uber, and booking.com (Lu et al., 2021). Physical interaction between the passenger/rider and the service provider/captain in the rideshare service context is rare. In most cases, the platform matches a service provider with a client/end user, and the two

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are completely unknown to each other. This relative anonymity and substitutability in sharing economy services means that end users and service providers typically have less information about each other than they would in a traditional face-to-face physical exchange (Erickson and Sørensen, 2016).

The sharing economy considers trust to be one of the critical factors to its success (Venkateswaran et al., 2021). A slight crack in the trust element could lead to market failure and significant challenges to the sharing economy business model. Consequently, fostering and preserving trust is indispensable to sharing economy organisations and their growth. Per Yuan et al. (2021), individuals are encouraged to follow public order via institutional and interpersonal trust.

Within the institutional or platform trust domain, *third-party structures* are considered institution-based trust mechanisms, which is in line with the earlier research conducted by Lu et al. (2021) on the sharing economy and Pavlou and Gefen (2004) on online auction sellers. This consideration perhaps makes sense because platforms, such as those developed by sharing economy firms, should not merely provide intermediary or matching services to the riders/end users but also ensure the selection and recruitment of good service providers or hosts (also known as *provider certification*) and the provision of a proper *feedback mechanism*, a secure and reliable transaction payment mechanism (also known as *escrow services*) and an *urgent rescue* to the riders/end users and their passengers/guests in case an emergency occurs. These institutional mechanisms, which are more formal in nature and are sufficiently regulated, increase consumer trust in institutions and promote the sharing economy services globally.

Prior research (Chuah et al., 2022; Lu et al., 2021) has divided the aforementioned institutional mechanisms into micro- and macro-level mechanisms. At the general or macro level, the institutional trust mechanism is the regulator, which is independent of any specific online vendor, marketplace or service provider, such as SnappCar, Felyx and Careem. Regulators regulate different subsectors of the economy, including the sharing economy, with the help of pre-defined, explicit and well-written rules and regulations with the central regulatory concern of promoting citizen

trust in the system or platform and safeguarding consumer interest. In contrast, at the micro or local level, the institutional trust mechanism is the *third party or platform*, mainly because there are more frequent interactions between the platform and the end users.

Individual, social and interpersonal trust have been examined to a great extent (Qin & De-Juan-Vigaray, 2021; Shim et al., 2013), along with the interplay between personal/individual trust and the sharing economy (Chiong et al., 2022; Cheng et al., 2019; Tussyadiah and Park, 2018). However, few studies have examined holistic, institutional or platform trust which is defined as people's confidence or belief in a government organisation, service provider or platform and expectation that it will do the right thing according to normative standards (Yuan et al., 2022; Kao and Sapp, 2022). In relation to this, the effects of trust on user or subjective well-being, continuous usage intention and intention to recommend rideshare services have rarely been examined. In the sharing economy field, less attention has been paid to non-Western regions, including Saudi Arabia, the founding member of the Gulf Co-operative Council and the context of this study. The contemporary literature (Ko et al., 2022) has emphasised the need to conduct more research in developing and emerging countries because these economies lack strong institutional mechanisms and regulatory and legal foundations, which are considered paramount for building trust among the actors in the sharing economy. In addition, highly innovative sharing economy services are not widely used by female passengers in developing countries primarily due to their lack of trust in these services and the increasing security and safety issues related to them (Meshram et al., 2020). It is generally believed that female passengers are susceptible to crimes in public spaces and are thus highly sensitive to the environment in which they live and spend their time. Rideshare services can thus provide the best alternative for female passengers, subject to two

conditions: that the sharing mobility system is safe and comfortable. If these conditions are met, it is very likely that more female commuters will switch from the public transport system to rideshare services (Yavuz and Welch, 2010; Meshram et al., 2020).

Drawing on the literature on institutional theory, which has previously been applied to the sharing economy context (e.g. Lu et al., 2021), this study aimed to develop a dynamic theoretical model incorporating perceived effectiveness of platform-based institutional structures (PEPIS) as a dependent variable in sharing economy platforms, examine the antecedents of PEPIS and determine how PEPIS affects female passengers' trust in a rideshare platform or third-party institution in an emerging-market context, which in turn promote female passengers' well-being, intention to recommend the platform's services to others, and sustained or continuous usage of the services.

Given the study objectives, the following three research questions are proposed.

RQ1: What is the significance of institutional trust in ridesharing services?

RQ2: What key factors influence the platform-based institutional structures in ridesharing services?

RQ3: How platform-based institutional structures affect female passengers' trust in the ridesharing services?"

Our study makes important contributions to the sharing industry and its regulators and to policymakers. Firstly, our study findings help bridge the theoretical gap in examining the correlation between institutional trust and its mechanisms on the one hand and the sharing economy on the other from the perspective of female passengers. Secondly, we articulate what the *institutional trust* concept entails in the sharing economy sector. Thirdly, the results of this study will reinforce the need to develop institutional trust in sharing economy platforms. Fourthly, according to a World Bank report (2008), developing and emerging economies traditionally inherit lousy institutional mechanisms, ineffective regulations and even the absence of feedback mechanisms. Our study findings will examine the need to understand the significance of institutional trust, which will allow rideshare platforms and regulators to implement reforms, enforce rules and promote trustworthy and secure sharing economy platforms, thereby promoting the social welfare and well-being of female passengers.

In the next sections, we provide a detailed overview of the sharing economy and institutional trust (section 2) and present our hypotheses and theoretical model (section 3). In section 4, we explain the research methods that we used, including the survey design, pre-test and survey distribution/data collection, data analysis and reporting methods. We conclude the paper with a discussion of the study results, our findings' implications, our study's limitations and future research agenda suggestions (section 5).

2. Literature review

2.1. Institutional trust and sharing platforms

Trust has been examined in various academic domains, including marketing, and there is no agreed or universal definition of trust (Kao and Sapp, 2022). Before the development and deployment of digital platforms, trust was supposed to be developed between two or more individuals and between an individual and an entity through physical interactions. Nonetheless, after the emergence of digital platforms and e-commerce culture, the trust process was modified where that individuals without prior knowledge or interaction trust each other using a platform such as Uber, Airbnb, [booking.com](https://www.booking.com) etc. This is, perhaps, due to the strong consumer confidence and belief in the prevailing social system, society, platforms, and regime, which, according to Kao and Sapp (2022), is called institutional trust.

Institutional trust is defined as the confidence that citizens have in

the judicial, economic and governmental system, wherein citizens place faith in regulators and organisations with an expectation that government agencies and organisations providing products and services will diligently follow the rules and regulations, protect their rights, and do good things (Hudson, 2006). Thus, unlike a general trust, the institutional trust has a broader scope and involves more expectations and various stakeholders, including government and non-government agencies.

The sharing economy provides a platform and network for individuals to connect globally and generate income by utilising their idle resources (Heo, 2016). Its crucial goal is to use technology to make the world more efficient. It creates opportunities for communities and develops concepts of employment and ownership (Ferrell et al., 2017) that would benefit everyone in the value chain. The forecast of tremendous growth (especially before the onset of the coronavirus disease 2019 [COVID-19] pandemic) and considering the adoption and usage of sharing economy services and products by consumers globally drove start-ups to introduce various industry-based initiatives, including short-term accommodations (e.g. Airbnb), shared transportation (Rideshare and ride-hailing such as Careem, BlaBlaCar) and shared household services (e.g. TaskRabbit). Strictly speaking, rideshare and ride-hailing services are different. In the former, the drivers are going somewhere but decide to share their ride with other people who are going to the same place. In the latter, the drivers drive passengers to anywhere they want to go.

2.2. Perceived effectiveness of platform-based institutional structures

Digitalisation and the proliferation of convenient, smart and always-connected mobile or handheld devices equipped with fast processing and storage capabilities facilitated the development of various mobile applications. These applications can easily be downloaded onto any smartphone, providing access to a host of value-added services and information. Nonetheless, there is a direct correlation between mobile technology and sharing economy services, and the rapid emergence of sharing economy services is largely attributed to mobile technology and the massive usage of mobile devices across the globe. Most sharing economy services and third-party platforms are induced and dependent. The most popular and successful examples of third-party platforms include rent-a-car, [booking.com](https://www.booking.com), Uber, Yandex and Airbnb. These platforms facilitate consumers' or clients' access to the service providers and allow them to avail of the platforms' sharing economy services without claiming ownership. In return, platforms charge a minor service fee from both the clients and the service providers, create favourable conditions for the safe provision of services, provide feedback and complaint mechanisms and allow secure digital payment transactions. The role of the platform or intermediary in the success of this sharing arrangement is thus paramount.

The adage 'With greater power comes greater responsibilities' best suits the sharing or gig economy, which is traditionally dominated by an unclear and underdeveloped legal environment and thus does not enjoy the same level of legal enforcement in the case of a dispute or crime that traditional markets enjoy (Pavlou and Gefen, 2004). As a result, PEPIS plays a significant role in developing consumer trust in third-party institutions. It consists of four institution-based structures: feedback mechanism and its effectiveness, escrow services and their effectiveness, provider certification and its effectiveness and urgent rescue mechanism and its effectiveness in the case of rideshare services. Considering the nature of these different yet interrelated structures, they have been divided into passive structures (feedback mechanism and escrow services) and active structures (provider certification and urgent rescue mechanism).

2.2.1. Platform institutional structures

The platform institutional structures are divided between two major domains: Passive and active. The passive platform institutional

structures include *feedback mechanism* and *Escrow services*. The active platform institutional structures include *provider certification* and *urgent rescue mechanism*.

It is widely believed that the *feedback mechanism* is one of the most important aspects of online or digital service portfolios, including e-commerce and the sharing economy. We adopted Gefen and Pavlou's (2012) and Lu et al.'s (2016) definition of feedback mechanism but modified it to suit our study scope and objectives. According to these authors, the perceived effectiveness of the feedback mechanism relies on a user-driven reputation system that systematically and gradually accumulates and disseminates meaningful information about the third-party service provider's or platform's past behaviour and performance, such as reviews, opinions, blogs, ratings and recommendations. The success and efficacy of the feedback system are strongly tied to the quality and reliability of the input, which is neither altered nor affected by any human or platform. *Escrow services* provide online or digital payment mechanisms and represent a host of third-party service providers or processors of online or mobile payments. Some notable examples are PayPal and WeChat. The efficacy of escrow services is achieved at multiple levels. For example, banking and payment regulations provide sufficient guidelines and regulations at the macro or country level, which are enforced by third-party service providers at the platform or local level.

Active platform institutional structures are related to the physical safety, security and well-being of the users or clients in an exchange service. For example, *provider certification* entails that the platform or service provider has put in place a formal certification mechanism that will evaluate, assess or audit the potential hosts (in the case of Airbnb) or drivers (in the case of Uber/Careem) in a sharing economy arrangement. This assessment procedure normally includes document verification and background checks, including the checking of criminal records, police confirmation, screening and conduct review to ensure the safety, security and well-being of the user or client. In return, this will create a favourable atmosphere for the sharing economy services to grow. In addition to provider certification, the *urgent rescue mechanism* is activated in emergency cases, when the safety or life of the client or user is at stake. The urgent rescue mechanism allows users to activate the emergency response system and share real-time information with their family and friends about the host or driver providing services to them.

2.3. Subjective well-being

The present study was one of the very few so far to empirically investigate the relationship between institutional trust and subjective well-being in the sharing economy context. As an emotional consequence, the consumer, user, or subjective well-being in ridesharing services involves taking into consideration the factors that contribute to a user's overall satisfaction, happiness, pleasant emotions, or a low level of negative moods while using the service (Prentice and Loureiro, 2018). Subjective well-being is often referred to as an indicator of the quality of life and a vital element in promoting a company's products and consumer loyalty (Kang and Shao, 2023). Contemporary research (Kang and Shao, 2023) has defined subjective well-being as a subjective measure of happiness and an overall evaluation of the favourable contribution of products or services such as ridesharing to improving the quality of individual life. Consumers can download and use the intelligent applications on their cell phones to access the ridesharing platform at their convenience with a minimum of effort and time. These intelligent platforms, due to their immense functionalities and value, such as convenience, low-cost services, and enhanced communication, have largely been recognised as promoting consumer well-being (Henkens et al., 2021).

3. Theoretical model and hypothesis development

Fig. 1 shows the proposed theoretical model. We used perceived

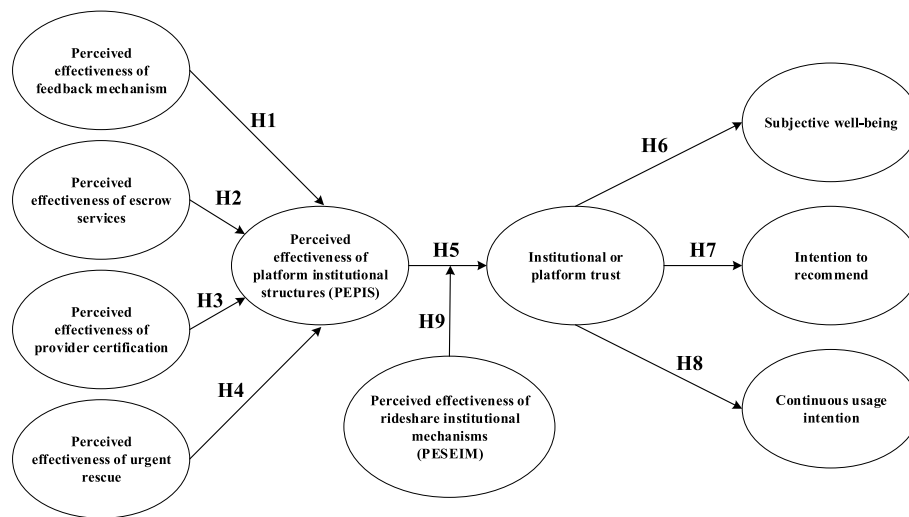


Fig. 1. Research model.

effectiveness of platform-based institutional structures and institutional trust as the dependent variables and hypothesised that the following are the four central antecedents of platform institutional structures: feedback mechanism, escrow services, provider certification and urgent rescue mechanism. Moreover, our theoretical model suggests that increased institutional trust will increase the user's or client's well-being and intention to recommend the sharing services to others and will develop positive continuous usage intention towards the sharing services. We controlled the theoretical model for the effects of gender, age, income, frequency and nature of usage of sharing economy services. The following subsections explain and justify the hypothesised relationships in light of the recent and relevant literature.

3.1. Institutional mechanisms and platform institutional structures

We hypothesised that the effectiveness of platforms or third-party institutional structures is dependent on the perceived effectiveness of their (1) feedback mechanisms, (2) escrow services, (3) provider certification and (4) urgent rescue mechanisms. In their study on the sharing economy, Lu et al. (2021) found direct and significant relationships between platform institutional structures and these four institutional mechanisms. Thus, if platform institutional structures effectively develop these four major institutional mechanisms of sharing economy platforms, a favourable condition for developing PEPIS and promoting sharing economy services will be created. Accordingly, we developed the hypotheses below.

H1. The feedback mechanism is positively related to platform institutional structures.

H2. Escrow services are positively related to platform institutional structures.

H3. Provider certification is positively related to platform institutional structures.

H4. The urgent rescue is positively related to platform institutional structures.

3.2. Perceived effectiveness of platform institutional structures and institutional trust

Trust has been examined extensively in earlier research, and especially with regard to the sharing economy, the research has examined trust from three angles: institutional trust (Lu et al., 2021), trusting beliefs (Li and Tsai, 2022) and trusting behaviours (ter Huurne et al.,

2017). Institutional trust is crucial to the success of sharing economy services, and according to Lu et al. (2021), formal institutional trust mechanisms provide ample protection and peace of mind to the users or clients and therefore create client trust in the platform. Prior research has revealed a clear association between PEPIS and platform trust in the context of the sharing economy and online services. For example, in their study on social commerce in China, Lu et al. (2016) found a direct and strong correlation between PEPIS and trust. Thus, we developed the hypothesis below.

H5. Perceived effectiveness of platform institutional structures are positively related to institutional trust.

3.3. Consequences or outcomes of institutional trust

Trust involves emotions (Rawat et al., 2019), and some studies have investigated the important connection between institutional trust and well-being with the underlying purpose of examining how trust in an institution can increase an individual's well-being, happiness, satisfaction or quality of life. In their study on the health sector, Danish and Nawaz (2022) found a direct correlation between institutional trust and happiness. Jovanović (2016) discovered that individual trust or trust in individuals is highly associated with subjective well-being, whereas trust in institutions has a minor unique influence on subjective well-being. Similarly, the institutional trust has been found to be directly correlated with life satisfaction and consumer well-being (Kao and Sapp, 2022). Therefore, it can be said that a high level of trust in institutions or platform brings happiness and thus increases the well-being of individuals and ridesharing users. Thus, we developed the hypothesis below.

H6. Institutional trust is positively related to subjective well-being.

The term 'intention to recommend' has been used synonymously with the terms 'willingness to recommend' and 'word of mouth' (WOM). The success of companies, among other factors, also depends on consumers' willingness to recommend their products or services to others through favourable comments, recommendations, views and blogs using various channels, such as mobile and social media. Sometimes, companies also provide consumers with a higher share of their wallets and rely on their loyalty for recommendations and securing business referrals. Therefore, it is safe to posit that customers will likely recommend to others the products and services of companies they trust and whose performance they are satisfied with and will likely be willing to do business with such companies in the future (Izogo, 2016).

Examining the antecedents and consequences of trust in consumer-

generated media, Filieri et al. (2015) found that trust in a consumer-generated media website fosters positive WOM. Nonetheless, in the retail banking context, Izogo (2016) did not find any direct correlation between trust and willingness to recommend. In the hospitality industry, Kim et al. (2009) discovered direct associations between consumer trust, WOM and revisit intention. Earlier, Ranaweera and Prabhu (2003) concluded that trust is as significant as consumer satisfaction in driving WOM, indicating that trust encourages people to make positive comments about their service providers or the platforms whose services they are availing of. Nonetheless, while examining the consumers' perspectives on the sharing economy, we found no research that examined the relationship between institutional trust and the intention to recommend. Therefore, we posit that the relationship between the two that was found in the online or digital context (e.g. consumer-generated media) is also true in the sharing economy context and developed the hypothesis below.

H7. Institutional trust is positively related to the intention to recommend.

Consumer behaviour literature frequently examines consumers' post-consumption intentions and behavioural choices (Kang et al., 2009). Continuous usage intention describes consumers' propensity to keep utilising a good, service, or technology over time. Lu et al. (2021) found a direct correlation between institutional or platform trust and the intention to use it continuously. Similarly, in the online food delivery context, Wang et al. (2021) found that trust in a platform and consumer satisfaction with it positively correlated with using it continuously. Therefore, institutional trust plays a considerable role in influencing consumer's attitudes and actions toward certain goods, services, or technologies and in determining whether they will continue utilising them in the long run. Thus, we developed the hypothesis below.

H8. Institutional trust is positively related to continuous usage intention.

3.4. Moderating effect of the macro-level institutional environment

Per Stein (2014), PEPIS or micro-level trust is dependent on the macro-level institutional environment, such as the perceived effectiveness of sharing economy institutional mechanisms, which represents the stable and effective regulatory environment in the country. This formal arrangement, which entails a system of checks and balances, provides peace of mind to consumers using various products and services, including sharing economy services. For example, when a strong macro-institutional mechanism is in place, the passengers of a rideshare platform believe that the mechanism will hold the platform accountable for any crimes or irregularities it may commit. This will reduce passenger reliance on platform-based trust and, consequently, the effectiveness of PEPIS. Lu et al. (2021) explained the indirect correlation between PEPIS and PESEIM. They argued that a high PESEIM will reduce the uncertainty concerning various business transactions in the country, which will ultimately reduce people's reliance on platforms. In another situation, it was found that when PESEIM is low, people tend to rely on their own judgment and experience with the platform to reevaluate the platform's trustworthiness. Thus, we developed the hypothesis below.

H9. In the sharing economy context, PESEIM moderates the relationship between perceived effectiveness of platform institutional structures and institutional trust.

4. Methodology

4.1. Setting, sample and data

The present study focused on female customers in the sharing economy context. Saudi Arabia was chosen as the study's country

context due to its huge progress in the mentioned sector, especially in the female passenger segment. Careem, Uber, Jenny, Bolt, Kaiian and KDDAD are some of the service providers in the country. Different strata of female passengers were targeted using a quota-cum-purposive sampling method. Age, income, education and profession were used to obtain samples from specific strata of the population.

A structured questionnaire that included all the measurement items (see Table 2) and a few socioeconomic questions was developed. It began with an anonymity clause and an informed consent statement. As the data were being collected online, the following statement on data privacy was issued: "We are not using any cookies to capture your location and any other details; therefore, this research survey ensures your complete anonymity." The first section collected the basic socio-demographic details of the respondents (see Table 1). The following section included all the statements used as variables under the constructs of the research. The customers (passengers) were asked to rate how much they agreed or disagreed with the statements concerning rideshare or taxi-hailing services. On all the scales, 1 = strongly agree and 7 = strongly disagree.

The data were collected from November 2021 to April 2022. A total of 1000 potential respondents (female passengers) were contacted for the survey. We received more than 500 responses. However, many responses were discarded due to missing or unrealistic data (Dash and

Table 1
Demographics of the participants (N = 413).

Variables	Cases
<i>Age</i>	
18–25	77 (18.64%)
26–30	110 (26.63%)
31–35	88 (21.31%)
36–40	63 (15.26%)
41–45	36 (8.72%)
46–50	28 (6.78%)
>50 years	11 (2.66%)
<i>Education</i>	
Higher school or below	44 (10.66%)
College degree	133 (32.20%)
Bachelor's degree	128 (31.00%)
Master's degree	67 (16.22%)
Ph.D. or equivalent	41 (9.92%)
<i>Monthly income (Saudi Riyal)</i>	
Less than 2000 SR	91 (22.03%)
Between 2001 and 5000 SR	92 (22.28%)
Between 5001 and 8000 SR	98 (23.73%)
Between 8001 and 11,000 SR	80 (19.37%)
= > 11,001 SR	52 (12.59%)
<i>Profession</i>	
Unemployed	68 (16.50%)
self-employed/entrepreneur	108 (26.20%)
Government sector	130 (31.50%)
Private sector	87 (21.10%)
Retired	20 (4.80%)
<i>Duration of usage of ridesharing services</i>	
Less than a year	111 (26.90%)
Between 2 and 3 years	184 (44.60%)
More than 3 years	118 (28.60%)
<i>Frequency of using ridesharing services</i>	
Occasionally	92 (22.30%)
Once or twice every day	150 (36.30%)
Once or twice a week	127 (30.80%)
More than 5 times a week	44 (10.70%)

Table 2
Measurement model.

Constructs/Items	Loadings
Perceived Effectiveness of Feedback Mechanisms-PEFM. Adapted from Pavlou and Gefen (2004), AVE = 0.53; CR = 0.82; α = 0.71	
PEFM1: I feel confident that when I order a ride, ridesharing feedback mechanisms give accurate information about the drivers' credibility and reputation	0.620
PEFM2: I believe that ridesharing feedback mechanisms are reliable and dependable	0.741
PEFM3: I believe that ridesharing feedback mechanisms are effective	0.743
PEFM4: A considerable amount of useful feedback information about the ride transaction history of ridesharing drivers is available through ridesharing feedback mechanisms	0.789
Perceived Effectiveness of Escrow Services-PEES. Adapted from Pavlou and Gefen (2004), AVE = 0.58; CR = 0.84; α = 0.75	
PEES1: The escrow services or payment platforms offered by ridesharing guarantee that I will get what I pay for	0.662
PEES2: The escrow services or payment platforms offered by ridesharing guarantee that their drivers cannot cheat easily	0.809
PEES3: The escrow services or payment platforms offered by ridesharing make me feel secure for my sharing riding	0.812
PEES4: The escrow services or payment platforms offered by ridesharing protect me from the inappropriate behavior of their drivers	0.744
Perceived Effectiveness of Provider Certification-PEPC. Adapted from Shao and Yin (2019), AVE = 0.56; CR = 0.83; α = 0.73	
PEPC1: Considering my experience of using ridesharing services, I believe that the driver screening mechanisms put in place by ridesharing firms offer a dedicated and excellent driver	0.632
PEPC2: Considering my experience of using ridesharing services, I believe that the driver screening mechanisms put in place by ridesharing firms are rigorous	0.761
PEPC3: I can take full advantage of the driver screening mechanisms put in place by ridesharing firms to know necessary information relating to drivers	0.775
PEPC4: Considering my experience of using ridesharing services, I believe that the driver screening mechanisms put in place by ridesharing firms are necessary and effective	0.803
Perceived Effectiveness of Urgent Rescue- PEUR. Adapted from Gefen and Pavlou (2012) and Lu et al. (2016), AVE = 0.55; CR = 0.86; α = 0.79	
PEUR1: The urgent rescue mechanisms provided by the ridesharing firm are helpful when something goes wrong during the ride	0.659
PEUR2: The urgent rescue mechanisms provided by the ridesharing firm can protect me against the potential infringements from drivers during the ride	0.781
PEUR3: The urgent rescue mechanisms provided by the ridesharing firm are necessary and effective	0.816
PEUR4: The urgent rescue mechanisms provided by 3lridesharing firm can protect me if I am in danger or at any isolated/remote place	0.751
PEUR5: The urgent rescue mechanisms provided by the ridesharing firm can ensure my personal security in case of driver's uncivilized behavior and attitude	0.686
Perceived Trust in the Platform-PTIP. Adapted from Gefen and Straub (2004), AVE = 0.54; CR = 0.82; α = 0.71	
PTIP1: I believe that ridesharing firms are consistent in quality and service	0.726
PTIP2: I believe that ridesharing firms are keen on fulfilling my needs and wants	0.735
PTIP3: I believe that ridesharing firms are honest and trustworthy	0.737
PTIP5: I believe that ridesharing firms have high integrity	0.734
Continuous Usage Intention-CUI. Adapted from Gefen and Straub (2004), AVE = 0.65; CR = 0.85; α = 0.73	
CUI1: The probability that I will intend to continue to use ridesharing services is high	0.786
CUI2: In the future, I intend to continue using ridesharing services rather than discontinue their use	0.843
CUI3: I intend to continue using ridesharing services rather than use any alternative means of transportation	0.782
Intention to Recommend-ITR. Adapted from Grappi and Montanari (2011) and Lee et al. (2008), AVE = 0.63; CR = 0.83; α = 0.71	
ITR1: I will recommend to others to use ridesharing services	0.712
ITR2: If I have good experience with ridesharing services, I will recommend my family & friends to subscribe/use these services	0.867
ITR3: I will recommend to my family & friends to use the ridesharing services if they are available	0.788
Subject Well-being-SWB. Adapted from Diener et al. (1985), AVE = 0.65; CR = 0.85; α = 0.73	

Table 2 (continued)

Constructs/Items	Loadings
SWB1: My experience with ridesharing services in the KSA was satisfying and memorable, and it has enriched my quality of life	0.786
SWB2: After using the ridesharing services, I felt that my life was meaningful and fulfilling	0.851
SWB3: In general, I felt happy and satisfied with my life after using ridesharing service	0.772
Perceived Effectiveness of Sharing Economy Institutional Mechanisms-PESEIM. Adapted from Fang et al. (2014), AVE = 0.59; CR = 0.81; α = 0.66	
PESEIM1: I am confident that there are mechanisms in place at the general level to protect me against any potential risks (e.g., leaking of personal information and personal injury) if something goes wrong when using ridesharing services	0.720
PESEIM2: I have confidence that the rules and regulations set up by the government agencies to regulate the ridesharing services in the KSA can assure my security if something goes wrong or nasty when using ridesharing services	0.847
PESEIM3: I believe that the authorities (e.g., state and associations) have an obligation to protect me against any potential risk (leaking of personal information and personal injury) if something goes wrong when using ridesharing services	0.731

Paul, 2021; Hair et al., 2017; Malhotra et al., 2006). Finally, 413 respondents were selected, which was sufficient for any statistical procedure (Wolf et al., 2013; Bentler and Chou, 1987). We conducted a pilot study with 50 regular users of the services to refine the scales, and we updated the questionnaire accordingly. All the authors are professors in the relevant domains, with vast relevant experience. The details of the respondents are provided in Table 1.

4.2. Constructs and variables

As indicated in the conceptual framework (Fig. 1), the present study included nine constructs. The PEPIS scale consisted of four constructs: perceived effectiveness of the feedback mechanism (PEFM), perceived effectiveness of escrow services (PEES), perceived effectiveness of provider certification (PEPC) and perceived effectiveness of urgent rescue (PEUR). The first three constructs each had four items, and PEUR had five items. Thus, PEPIS had a total of 17 items. Institutional or platform trust (TRST) was the dependent construct, which had four items (one was dropped after the pilot study). TRST had three consequents: SWB (3 items), ITR (3 items) and CUI (3 items; 1 dropped). One moderator, PESEIM, which had three items, was also used. All the 33 items under the nine constructs are shown in Table 2.

4.3. Evaluation of the measurement model

Exploratory factor analysis was conducted using IBM SPSS v. 25 during the first phase of the data collection process, with 200 samples, and it generated nine constructs with 33 items. With more than 72% variance extracted, all the 33 questions were retained. A total of 213 samples were added; thus, 413 respondents were chosen as sampling units. Confirmatory factor analysis was conducted, and two items were dropped with the confirmation of nine factors. Any data can be considered good if they pass the convergent and discriminant validity, reliability and normality tests. The threshold level of factor loading (0.6) was met by all the final items (Dash and Paul, 2021; Hair et al., 2010); thus, all the measures were validated (see Table 2). Along with factor loadings, Cronbach's alpha and composite reliability (CR) were used to assess the reliability (Dash et al., 2021, 2023; Henseler et al., 2015; Hair et al., 2010; Urbach and Ahlemann, 2010), and average variance extracted (AVE) was used to assess convergent and discriminant validity. A heterotrait-monotrait (HTMT) analysis was conducted to assess the discriminant validity of the measures (Damberg et al., 2022; Ameen et al., 2021; Fornell and Larcker, 1981). Table 2 shows that for all the measures, the values for AVE (>0.5), CR (>0.8) and alpha (>0.7) were above the threshold levels. The same was further validated via HTMT

criterion assessment (see Table 3), which established the excellent discriminant validity of the measures. All the values were below 0.85, the upper limit.

4.4. Common method variance

In any kind of empirical data-based study, common method variance (CMV) is a common phenomenon. Both procedural and statistical measures, such as the unrelated marker variable approach (Baumgartner et al., 2021; MacKenzie and Podsakoff, 2012; Hair et al., 2010; Malhotra et al., 2006), were used in this study. Procedure-wise, we provided respondents with basic introductory information and detailed descriptions to minimise uncertainty. Responses from the participants were anonymous in the survey, and it was informed to the respondents that their responses were perceptual. In addition, the marker variable had a very low correlation with all the constructs. The possibility of CMV was negated after its assessment.

5. Results

5.1. Structural model evaluation

The assessment of the proposed framework shown in Fig. 1 is discussed in this section. Eight direct hypotheses (H1–H8) and one moderation hypothesis (H9) were proposed. This model was assessed with various tools, such as path coefficients (beta) (standardised), along with the t- and p-values. The R² values were assessed to determine the model’s predictability strength (Damberg et al., 2022; Dash and Paul, 2021; Hair et al., 2017, 2022; Malhotra et al., 2006). All the hypotheses were tested, and the test results are presented in Fig. 2 and the following tables. The predictive powers of the dependent measures were assessed with R². For PEPIS, the predictive power was 1.00, which was obvious. For PTIP, R² was 0.51. For CUI, ITR and SWB, it was 0.49.0.39 and 0.34, respectively. All the eight direct hypotheses were found to be positive and significant. Hence, H1–H8 were accepted.

5.2. Multigroup analysis

Three sociodemographic characteristics (age, gender and income of the respondents) were used for deep analysis via multigroup analysis. Smart PLS 3.3.3 was used to conduct a partial least squares multigroup analysis. Here, a p-value of <0.05 shows that there is a significant difference between the target groups regarding the proposed hypotheses (Hair et al., 2022; Ameen et al., 2021; Henseler et al., 2015). Table 4 presents all the multigroup analysis results. All the levels were converted to two levels for a better presentation of the MGA. Age-wise, the two groups (≤ 30 years and >30 years, respectively) differed significantly for H2 and H3. However, both groups had a significant impact. For H2, the older respondents had a higher impact, and for H3, the younger respondents had a higher impact. Income-wise, the low-income respondents had a higher impact than the high-income respondents for

H4. Education caused a significant difference between the two groups for H3 and H6. For H3, the less-educated respondents had a stronger impact, whereas for H6, the higher-educated respondents had a stronger impact. However, both groups had positive and significant impacts.

6. Discussion

6.1. Theoretical implications

Recently, analysing the usage of ridesharing services’ platforms become important and critical for customers and ridesharing companies (Rossmannek and Chen, 2023; Guo et al., 2023; Mattia et al., 2022; Si et al., 2022). However, the findings of the present study have major theoretical implications for the sharing economy field. They contribute to the literature on institutional structures and trust by showing that PEPIS is directly and significantly influenced by four market-driven institutional mechanisms (used as independent variables): (1) feedback mechanism; (2) escrow services; (3) provider certification and (4) urgent rescue mechanism. Our findings further confirm that among these four independent variables, perceived effectiveness of urgent rescue has the most significant direct relationship with PEPIS as perceived by the female respondents, followed by perceived effectiveness of escrow services, perceived effectiveness of provider certification and perceived effectiveness of feedback mechanism. These findings imply that, for the female respondents, the urgent rescue mechanism provided by the platform is paramount. Nonetheless, these positive and significant relationships found in the present study are in line with the literature (Lu et al., 2021).

Our study’s findings also contribute to the literature on institutional trust. We found that the hypothesised relationship between PEPIS and TRST is significant and positive, which is in line with Lu et al.’s (2021) and Lu et al.’s (2016) earlier findings.

In addition, three hypothesised relationships between TRST and the outcome variables (Rider/subject well-being, intention to recommend, and continuous usage intention) were also tested and found significant. That is, it was found that TRST promotes female users’ continuous usage intention, intention to recommend and well-being or happiness. Earlier, Danish and Nawaz (2022) and Jovanović (2016) reported a direct correlation between institutional trust and well-being or happiness. Filieri et al. (2015) found a positive relationship between trust and positive WOM. Similarly, Lu et al. (2021) found a direct relationship between trust in a platform and the intention to use it continuously. The moderating effect of the macro-level institutional environment on the relationship between PEPIS and TRST was also examined. This moderating relationship was found to be negative or insignificant. This insignificant moderating relationship was endorsed earlier by Lu et al. (2021).

6.2. Managerial implications

The findings of this study provide some valuable implications for the

Table-3
HTMT criterion.

	CUI	PEES	PEFM	PEPC	PESEIM	PEUR	ITR	SWB
PEES	0.67							
PEFM	0.71	0.77						
PEPC	0.75	0.78	0.71					
PESEIM	0.68	0.76	0.72	0.64				
PEUR	0.74	0.75	0.77	0.72	0.78			
ITR	0.79	0.61	0.72	0.75	0.72	0.62		
SWB	0.78	0.58	0.65	0.73	0.69	0.66	0.81	
TRST	0.77	0.74	0.72	0.78	0.78	0.72	0.68	0.80

Notes: CUI: Continuous Usage Intention; PEES: Perceived Effectiveness of Escrow Services; PEFM: Perceived Effectiveness of Feedback Mechanisms; PEPC: Perceived Effectiveness of Provider Certification; PESEIM: Perceived Effectiveness of Sharing Economy Institutional Mechanisms; PEUR: Perceived Effectiveness of Urgent Rescue; ITR: Intention to Recommend; SWB: Subject Well-being; TRST: Institutional Trust.

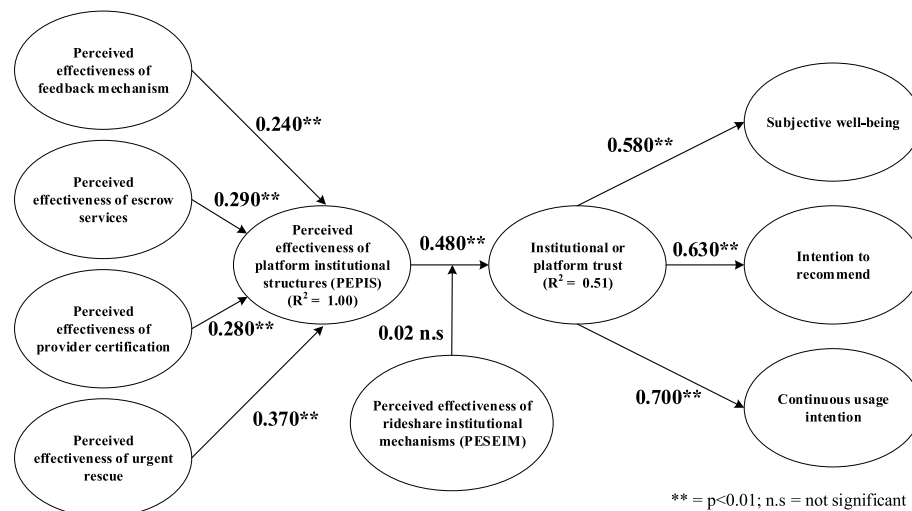


Fig. 2. Path analysis.

Table-4
Multi-group analysis.

Hypothesis	Age		Group Differences (p-value)	Income		Group Differences (p-value)	Education		Group Differences (p-value)
	Estimate (Group 1)	Estimate (Group 2)		Estimate (Group 1)	Estimate (Group 2)		Estimate (Group 1)	Estimate (Group 2)	
H1	0.24**	0.25**	n.s.	0.21**	0.26**	n.s.	0.21**	0.25**	n.s.
H2	0.25**	0.31**	0.04	0.27**	0.30**	n.s.	0.31**	0.28**	n.s.
H3	0.31**	0.25**	0.03	0.29**	0.27**	n.s.	0.33**	0.25**	0.00
H4	0.38**	0.35**	n.s.	0.40**	0.34**	0.04	0.36**	0.37**	n.s.
H5	0.43**	0.51**	n.s.	0.46**	0.47**	n.s.	0.45**	0.47**	n.s.
H6	0.69**	0.72**	n.s.	0.67**	0.73**	n.s.	0.61**	0.75**	0.04
H7	0.68**	0.58**	n.s.	0.59**	0.57**	n.s.	0.57**	0.65**	n.s.
H8	0.65**	0.53**	n.s.	0.60**	0.67**	n.s.	0.51**	0.63**	n.s.
H9	0.09 ^{n.s.}	0.02 ^{n.s.}	n.s.	0.06 ^{n.s.}	0.07 ^{n.s.}	n.s.	-0.14 ^{n.s.}	0.02 ^{n.s.}	n.s.

*significant at 5% **significant at 1% n.s. not significant.

industry, policymakers and regulators. It is undeniable that the sharing economy has brought massive alterations in a multitude of industries, such as the transportation, hospitality and tourism industries (Lu et al., 2021), and that an above average growth of the sharing economy is forecasted in several market reports. For example, Statista (2020) has projected that the economic value of the sharing economy will grow from USD15 billion in 2014 to USD335 billion by 2025 globally. Despite the tremendous growth in and benefits from this for-profit sector, critics have highlighted the dark sides of the sharing economy, including serious violations, privacy and trust breaches and safety hazards, including kidnapping and murder. If these incidents go unnoticed or are not properly addressed, such as by developing institutional mechanisms and structures to prevent similar incidents, appropriate rules and regulations will be introduced for this purpose, which will have several consequences, including increased uncertainty, lower consumer trust and consumers' unwillingness to use the services in the future. Thus, service providers or platforms should put in place appropriate conditions or mechanisms to facilitate safe and comfortable service exchanges between the various stakeholders in the sharing economy.

Among the market-driven institutional trust mechanisms, female end users consider the urgent rescue mechanism, escrow services, provider certification, and feedback mechanism important. This entails several arrangements. Firstly, service providers or platforms should develop a proper mechanism that could allow the end users to conveniently contact the company or law enforcement in emergency cases or when the need arises. Secondly, effective escrow services or a safe payment mechanism should be put in place for the smooth execution of transactions using various modes, such as mobile applications, QR codes,

payment cards, and recently, wearables. Thirdly, the end users expect service providers or platforms to put in place strict criteria for selecting and admitting drivers/captains on the platforms, considering their criminal records and background check results. This is especially true for female passengers and against the backdrop of print, electronic and social media's relentless news stories about male drivers raping, sexually assaulting or harassing female passengers during their ride (Fu et al., 2022).

Institutional trust in the platform is dependent on the effectiveness of PEPIS, and the relationship between these two variables was found to be positive and significant. The industry should understand that without the promotion of a strong platform institutional structure, trust in the platform cannot be developed, which may weaken the links between the platform and consumers' intention to use it continuously, positive WOM and consumer well-being.

6.3. Limitations and future research directions

The present study used quota-cum-purposive sampling, but it was not inclusive. The sample profile had limitations and the study findings may not be generalisable. One reason for this is that the data were collected only from Saudi Arabia. Future research can compare the findings in two or more countries; for instance, the findings in Saudi Arabia can be compared with those in the other GCC countries (Qatar, Kuwait, the United Arab Emirates, Bahrain and Oman). Further research is also needed to determine the cultural differences that may influence the relationships examined in the present study regarding rideshare platforms and users in developing and developed countries (Alharthi

et al., 2021; Nguyen-Phuoc et al., 2021). Furthermore, as the study explored only female passengers' institutional trust in sharing economy services, its findings are not representative of the general rideshare population (Nguyen-Phuoc et al., 2021). Despite the relevance of our population, the research must be replicated targeting males to examine the differences between the two groups so that generalisability can be achieved. In addition, the literature reviewed in this study focused on digital platforms and institutional theory; the self-determination theory and the technology acceptance model could be considered for further research. Lastly, it has been noted that female rideshare passengers had a significant impact on trip- or destination-level assessments at the height of the COVID-19 pandemic but not after it. Further research could compare these different results. Another limitation of the present study is that rideshare service users (passengers) evaluate rideshare service providers in general and do not specify the platform they have used most frequently. For further research, passengers can be asked to evaluate only one provider of rideshare services as many countries (e.g. Saudi Arabia) have multiple providers of such services (e.g. Careem, Uber, Jenny, Bolt, Kaiian, KDDAD and Offer). This can help compare the quality of services provided by different companies.

7. Conclusion

Ridesharing services have changed the nature of passengers' travel behaviour patterns. In a country like Saudi Arabia, the growth of these services has been phenomenal. Simultaneously, the number of female passengers has grown exponentially. Along with the growth, some issues needed the solution. This study tried to solve three major questions.

First, the role of institutional trust in ridesharing services was assessed. The empirical analysis found that the perceived effectiveness of platform institutional structures positively impacts institutional trust. Second, all four factors mentioned as antecedents of platform-based institutional structures greatly influence it. Third, the consequences of the trust were assessed. All three consequences mentioned were positively influenced by institutional trust. The gender of the passengers and the choice of an emerging economy (which happens to be in the top three as per gross domestic product growth) make this study unique and futuristic.

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Declaration of competing interest

As the authors of the manuscript 'with great power comes great responsibilities –

Examining platform-based mechanisms and institutional trust in rideshare services', we declare that we have no financial or personal relationships that may have influenced us inappropriately in the conduct or presentation of this research.

We declare that we have no financial or personal interests that could potentially be perceived as having an undue influence on our work.

Furthermore, we have no financial relationships with any organisations that may have a direct or indirect interest in the content of our manuscript.

We acknowledge that any potential conflict of interest related to this research has been disclosed and managed appropriately.

This statement is signed by the corresponding author on behalf of all the authors to indicate agreement that the above information is true and correct.

Data availability

Data will be made available on request.

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