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Economics and Business (Major in Marketing)

Trust as center of sharing-economy businesses

Exploring how online platforms can effectively facilitate trust between strangers to engage in ridesharing

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Abstract

Trust is found in practice as well in marketing literature to be an important driver of online consumer purchase intentions, especially when the service or product embeds a high risk. Theory of cues suggests that in case of unfamiliarity or limited information, consumers engage in analyzing observable cues to form perceptions of quality, reliability and trustworthiness. Literature of Need for Cognition indicates that those with a high need for cognition are more likely to engage in effortful analysis of presented information while those with a low need for cognition remain in superficial analysis.

This thesis tests the effect of perceived trustworthiness on the intention to engage in ridesharing with a stranger through an online platform, and how an online platform can effectively facilitate these trustworthiness perceptions by presenting different types of trust-cues. Additionally, this research explores differences in effect of trust-cue types on trust perceptions for people with a high need for cognition versus those with low need for cognition. Through an online web-based experiment (*n*=255), six screenshots of online ridesharing-profiles have been presented with varying presence of types of trust-cues originating from i) the Community, ii) the Platform and iii) the Ride-offering agent. At each profile, respondents were asked regarding their trustworthiness perceptions, likelihood to engage in ridesharing and their willingness to pay. To prevent confounding effects, demographical characteristics, prior attitude to the concept and general propensity to trust were being controlled for in the models.

This study confirms existing literature by proving that trust is an important driver of consumers' intention to rideshare with a stranger through an online platform. From the three dimensions of trust perceptions (perceived Ability, Benevolence and Integrity) perceived ability is found to be the most important driver. Respondents react different when analyzing a ridesharing profile for the first time compared to following profiles, indicating a strong learning effect. Community-generated trust-cues are found to be superior to other types of trust-cues by being the single affecter of trustworthiness perceptions in the first round and being the strongest driver across all experimental rounds. Agent- and platform-generated trust-cues also affect trust perceptions, but the effect sizes are less than one-third of community-generated trust-cues. The higher one's need for cognition, the more one is affected by community- and platform-generated trust-cues, indicating that need for cognition affects the way one interprets online trust-cues. For agent-generated trust-cues this effect has not been found.

Managers of online consumer-to-consumer sharing platforms are advised to have a major focus on facilitating trust between community members. Building perceptions regarding the ability/ competence of the ride-offering agent has the biggest impact on ridesharing intentions.

Community feedback mechanisms function as the strongest affecter of trust and consequently behavioral intentions and willingness to pay.

Key words: Trust, online trust-cues, sharing-economy, ridesharing, need for cognition, consumer-to-consumer, platform design, online marketing.

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1. Introduction

"The currency of the new economy is trust" is what Rachel Botsman, thought leader on the collaborative economy and author of the book *What's Mine is Yours*, says in a popular TED-talk held at the TEDGlobal event in Edinburgh, June 2012. She refers to the rise of companies like AirBnB where reputation and trustworthiness are important drivers of transactions between two consumers, who are complete strangers to each other. "A high degree of trust is often required with collaborative lifestyles, because human-to-human interaction, not a physical product, is often the focus of the exchange" (Botsman & Rogers, 2010, p. 73). Zak & Knack (2001) found through their cross-section empirical research across 37 countries that trust is a key driver of economic growth. In societies with high levels of trust significant higher rates of investments take place. The importance of trust for creating transactions is also described in the thesis of Adler (2001), who states that trust is - besides price and market hierarchy - the third important dimension of the knowledge economy and the future capitalism. As Tanz (2014) writes in an article in Wired about the fundamental impact of the sharing economy and the importance of trust: "*The sharing economy has come on so quickly and powerfully that regulators and economists are still grappling to understand its impact. But one consequence is already clear: Many of these companies have us engaging in behaviors that would have seemed unthinkably foolhardy as recently as five years ago",* referring to behaviors of sharing various products and services with strangers through online mediating platforms.

This thesis focuses on consumer-to-consumer (C2C) trustworthiness evaluations via online ridesharing platforms. For research purposes, ridesharing is expected to be an interesting domain within C2C sharing platforms due to the fact most people commute on a daily basis (an average of 2.65 movements per day in the Netherlands for the age of 12 and above[1]), while importance of a reliable/trustworthy travel mode matters (Bhat & Sardesai, 2006). Morency (2007) defines ridesharing as *"ridesharing exists when two or more trips are executed simultaneously, in a single vehicle*". Ridesharing is a transportation service provided by individuals with empty seats in their car and are willing to invite others to join their ride, mediated through an online platform. What differentiates this service from commercial transportation services like taxis, public transportation is that participants of the service are not part of a profit-organization or are registered as one. Currently the main accommodators of ridesharing services in the Netherlands are Blablacar[2], ANWB Samenrijden[3], Filenetwerken[4], Meerijden[5] and Backseatsurfing[6]. Simular transportation services through

[1] Centraal Bureau voor de Statistiek (2013). Retrieved from www.cbs.nl
[2] Blablacar.nl. (2015, April). Retrieved from https://www.blablacar.nl/
[3] Samenrijden.nl. (2015, April). Retrieved from http://samenrijden.nl/
[4] Filenetwerken.nl. (2015, April). Retrieved from http://filenetwerken.nl/
[5] Meerijden.nu. (2015, April). Retrieved from http://meerijden.nu/
[6] Backseatsurfing.com. (2015, April). Retrieved from http://backseatsurfing.com/

online platforms are Uber[7] and Lyft[8]. The difference between transportation services and ridesharing services is that ride-sharers do not have a monetary incentive to act upon (ridesharing services are based on a free service or -at maximum- a cost-sharing construct), and the rides mostly consist out of long distance traveling (international or cross-country). For transportation services like Uber and Lyft, the monetary incentive is stronger and the rides mostly consist of middle or short distances.

Most of the research on ridesharing has been conducted in North America, where ridesharing and carpooling is more adopted than in European countries, most likely due to governmental stimulation of ridesharing initiatives like carpooling lanes, carpool parking subsidies, several ride matching programs and increase of gas prices (Saranow, 2006). In 2011 ridesharing represented approximately 8 and 11% of the transportation mode share in Canada and the USA respectively, and approximately 638 ride matching programs are present in North America (Chan & Shaheen, 2012). Ridesharing has been researched in several domains. Prior research has focused on topics such as optimizing demand and supply through technology (Agatz, Erera, Savelsbergh & Wang, 2010 & 2011; Brereton, Roe, Foth, Bunker & Buys, 2009), optimizing matches based on preferences, trip accessories and payment (Kamar & Horvitz, 2009; Kleiner, Nebel & Ziparo, 2011), employer-based and region-based programs to stimulate ridesharing between employees (Hwang & Giuliano, 1990; Cervero & Griesenbeck, 1988), and optimization models to enable ridesharing with passenger transfers on public transport and between different car-sharers (Coltin & Veloso, 2013; Huwer, 2004). While many studies focus on the technological and practical issues around ridesharing, little or no research has been found on the role of trust and personality around the likelihood of engaging in the context of ridesharing with a stranger. Trust however is suggested by practitioners as one of its main tenets (Tanz, 2014) and in marketing literature there is a long tradition of studying trust and its effects on marketing- and brand-related constructs (e.g. Garbarino et al., 1999; Kelton et al., 2008; Levin et al., 2004; Moorman et al, 1993; Morgan et al., 1994; Resnick et al., 2002; Sirdeshmukh et al., 2002).

People have to rely on strangers in the context of ridesharing because they limited information available regarding the trustworthiness of the ride provider. But how does a ride-seeker create the perception of a ridesharing stranger being trustworthy enough to feel comfortable to rely on that particular person? Moreover, which types of consumer are more or less likely to trust others and, consequently are more likely to adopt ridesharing or other sharing economy services? Importantly, can sharing economy platforms shape these trust perceptions? If yes, how? This thesis builds on existing research in behavioral and social sciences to develop theory-based hypotheses about the antecedents and consequences of trust in this new sharing economy.

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[7] Uber.com (2015, April). Retrieved from https://www.uber.com/

[8] Lyft.com (2015, April). Retrieved from https://www.lyft.com/

For instance, the homophily literature, in psychology and sociology, suggests that people believe that others in their own demographic group are more honest, trustworthy, and cooperative than those in different groups (Brewer, 1999; McAllister, 1995; Tsui & O'Reilly, 1989). McPherson, Smith-Lovin & Cook (2001) found literature with homophily on cases of similarity of demographic characteristics such as age, sex, race/ethnicity, education and psychological characteristics like intelligence, attitudes, and aspirations. Chatman & Flynn (2001) found that in case of unfamiliarity, people tend to rely on observable characteristics like sex, race and origin to categorize and predict someone's behavior, where in case of demographic dissimilarity the cooperativeness is to be found lower. In these studies it is recognizable that people build their perceptions of trustworthiness about a stranger based on physical observable cues.

The 'cues theory' suggests that firms may use specific cues to foster trust (Akerlof, 1970). In the absence of information about the agents, consumers rely on (online) trust-cues – which firms can display on their online and mobile platforms - which they use to infer the level of trustworthiness deserved by a certain provider. But how does one evaluate the trust-cues that firms decide to include on their platforms? Credibility evaluations aim to reduce risk, which is found to take place through source credibility estimation (Lucassen & Schraagen, 2011 and 2013). Kelton, Fleischmann & Walace (2008) stated that when a trust source is not perceived as reliable, one might decide to ignore the presented information completely, especially when the credibility of information is very important for the matter. Source credibility is found to have a direct effect on behavioral intentions and attitude change in the context of consumer advertising and business (Gotlieb & Sarel, 1991; Homer & Kahle, 1990; Ward & McGinnies, 1974; Woodside & Davenport, 1974). Since one estimates the accurateness of information by their perception of the credibility of the source in the context of business and consumer buying intentions, it is expected that the same evaluation takes place when evaluating the credibility of trust-cues on online platforms. Based on own observational research of 15 online C2C platforms in several domains of C2C sharing, 17 online trust-cues have been identified and a priori segmented based upon three sources from where the trust-cues origin; (i) the agent, (ii) the platform and (iii) the community. This thesis focuses on the effect of these sources of trust-cues on trust perceptions.

There are also characteristics of the individual consumer that could effect to what extent a consumer is influenced by the aforementioned drivers of trust (e.g. trust-cues) before adopting a shared service. Verplanken, Hazenberg & Palenéwen (1992) found that individuals with a high need for cognition (NFC) put more effort in external information search than individuals with low NFC. Therefore it is expected that individuals with a high NFC put more effort in analyzing the presented information on the online platform regarding the agent who is to be trusted, and consequentially are more likely to take into account the cue source. Individuals with low NFC who are more likely to base their decision on simple and easy to

interpret cues without putting extra effort by analyzing the trustworthiness of the source. The trust-cue source is therefore expected to have a larger impact in the decision making of individuals with high NFC than of those with low NFC.

The main objective of this study is to propose a theory-based framework to empirically test the effect of trust-cue source in C2C trustworthiness evaluations through online ridesharing platforms. This study hypothesizes that this effect is moderated by the need for cognition, and consequently the effect of the perceived trustworthiness on the likelihood to engage into ridesharing activities. Hence, this study provides insights on the importance of trustworthiness for consumers to engage into transaction with other consumers, and how trust can be most effectively be facilitated through an online mediating platform.

The results of this thesis have strong managerial implications given the rapid rise of the sharing economy. Over the last years, the importance of this matter has increased significantly due to the rise of the "Collaborative economy"- or "Sharing economy"- with online C2C companies similar to AirBnB, like CouchSurfing, LeftoverSwap, TicketSwap, TaskRabbit, IndieGogo, KickStarter, Lyft, Blablacar and many other initiatives[9]. In 2014, Timm Teubner found over 200 start-ups, backed by a funding of around two billion US Dollars, competing in the growing market for peer-to-peer sharing of physical assets like cars, rides, accommodations, tools, toys, apparels, household appliances and much more (Teubner, 2014). This research thus provides start-up companies and managers of these online C2C-companies insights in the importance of trust for their business model and how to effectively facilitate C2C trust in an online environment. This thesis also answers the call from the Dutch Hitchhiking association (Nederlandlift[10]) for research on the domain of hitchhiking and ridesharing regarding motivations and barriers of active participation.

After this introduction, this report continues with Chapter 2 that presents the conceptual framework and the underlying theories to support the tested hypotheses. The research methodology and measurements are presented in Chapter 3. Chapter 4 provides the analysis of the data collected from the conducted field research, and concludes into results. Chapter 5 elaborates further on the found results and concludes in managerial implications, academic contributions and directions for further research.

[9] Framework: Collaborative Economy Honeycomb. (2015, April 17). Retrieved from http://crowdcompanies.com/blog/framework-collaborative-economy-honeycomb/
[10] Wat doet Nederlandlift; wetenschappelijk onderzoek. (2015, April 15). Retrieved from http://www.nederlandlift.nl/wat-doet-nederlandlift/wetenschappelijk-onderzoek/

2. Theory and Hypotheses

2.1 Conceptual Framework

This chapter elaborates on the underlying theories of the variables and presents the hypotheses of the current study. As a result of the presented theories of this chapter a conceptual framework is developed and presented below (figure 1) as a reading guide for the following paragraphs.

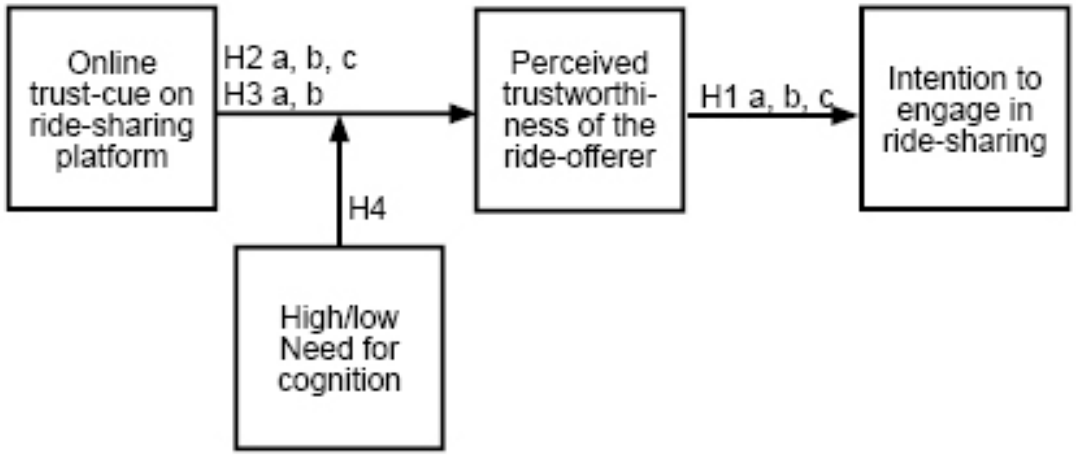

Figure 1 Conceptual framework

Throughout this thesis 'the ridesharing service' means the actual event of ridesharing where an individual (the ridesharing or ride-providing agent) gives a ride to another individual (the ride-seeker or ride-consuming agent). The trustor is defined as the person who trusts, and the trustee is the person who is to be trusted.

2.2 Drivers of Ridesharing Likelihood: Trust Perceptions

Several definitions for trust have been found in the academic literature. Moorman, Zaltman, and Deshpande (1992) define trust as *"a willingness to rely on an exchange partner in whom one has confidence"*. Morgan & Hunt (1994) define trust as *"existing when one party has confidence in the exchange partner's reliability and integrity".* This thesis adopts the following more developed and widely accepted definition from Rousseau et al. (1998): *"Trust is a psychological state comprising the intention to accept vulnerability based on positive expectations of the intentions or behaviors of another"*.

Trust has been extensively described as an important factor for online businesses (Balasubramanian, 2003; Urban et al., 2000; Bart et al., 2005) and therefore marketing scholars have devoted considerable attention to the trust construct. In marketing, trust has been found as a strong driver for customer relationship (Garbarino, & Johnson, 1999), customer value and loyalty (Reichheld & Schefter, 2000; Sirdeshmukh, Singh & Sabol, 2002), customer adoption of new technology (Suh & Han, 2003) and many other domains of consumer behavior. Mayer, Davis & Schoorman (1995), Davis, Schoorman, Mayer & Tan (2000) and Gil, Boies, Finegan & McNally (2005) found that intentions to accept vulnerability sterns from the perceived ability, benevolence and integrity of the trustee. The factors of trustworthiness are defined as following: (i) perceived ability, (ii) perceived benevolence and (iii) perceived integrity (Mayer et al., 1995). These factors are discussed each in turn.

First, *perceived ability* refers to the trustor's belief that the trustee is able to successfully perform a specific task for a specific domain. Note that this means that when someone is trusted to be competent doing one task, it does not automatically mean the same person is trusted for any other task as well. Other synonyms of perceived ability in research, found by Mayer et al. (1995), are competence, expertise and expertness.

Second, *perceived benevolence* means that the trustee has the best interest at heart for the trustor, meaning that the trustee wants to do good to the trustor aside from an egocentric profit motive. Mayer et al. (1995) found in other research similar factors that overlap with benevolence like openness, caring, goodwill, intentions and motives.

Third, *perceived integrity* is the perception that the trustee is committed to a specific set of principles that the trustor finds acceptable. Issues as the consistency of the party's past actions, credible communications about the trustee from other parties, belief that the trustee has a strong sense of justice, and the extent to which the party's actions are congruent with his or her words, all affect the perception of the degree to which the party is committed to their integrity. Overlapping phenomena in other research, found by Mayer et al. (1995), are value congruence, consistency, character and openness/congruity.

Hitchhiking and carpooling requires a certain level of trust in the other party, since one has to accept their dependency on a stranger. Theory suggests one bases trustworthiness perceptions on expectations of the intentions and behavior of another. Based on the above mentioned theories and findings, it is expected that a consumer's decision to engage, or to not engage, in ridesharing is partly determined by perceived trustworthiness which comes from the three underlying factors ability, benevolence and integrity. Therefore it is straightforwardly posited that:

H1a: The higher the perceived ability of the agent, the higher the probability that a consumer will engage in ridesharing
H1b: The higher the perceived benevolence of the agent, the higher the probability that a consumer will engage in ridesharing
H1c: The higher the perceived integrity of the agent, the higher the probability that a consumer will engage in ridesharing

2.3 Managing Trust Perceptions: The Role of Online Trust-cues

The quality of ridesharing and - inevitably connected - the trustworthiness and reliability of the ride-sharer is prior to the event not clear for the ride-seeking agent. It is expected from the signaling theory that in such scenarios -when the ride-seeker is building perceptions- he/she relies on signals to infer quality and risk (Akerlof, 1970; Ippolito, 1990; Spence, 1973). Especially in online environments signaling takes place due to the lack of other significant cues and higher perceived risk compared to real-life environments (Biswas & Biswas, 2004). Urban (2000) writes that a key factor to build online trust is to "*maximize cues that build trust on your web site*". On online platforms many different mechanisms are present to function as trust-cue. By analyzing 15 online C2C platforms[11] in several domains of C2C sharing, 17 trust-cues regarding the ride-providing agent have been found and are presented in Table 1. The found theory of trust-cues will be explained in the following paragraphs.

Trust cues	Description
Profile picture	The agent can upload a picture to his/her profile
Personal preference	The agent can indicate his/her preference regarding the product or service like willingness to talk, music, smoking or inviting pets
Personal profile summary	The agents can write a brief summary to introduce themselves and/or indicate their intentions
Service/ product details	The details of the product or service the agent offers
Reviews sentiment / valence	The sentiment (positive or negative) of the written reviews from the community regarding their experiences with the agent
Amount of reviews	The amount of the written reviews from the community regarding their experiences with the agent
Average and dispersions of Rating	The average score, and dispersion, of all ratings from the community regarding their experiences with the agent as ride-sharer

[11] Blablacar.nl. (2015, April). Retrieved from https://www.blablacar.nl/
Samenrijden.nl. (2015, April). Retrieved from http://samenrijden.nl/
Airbnb.com (2015, April). Retrieved from https://www.airbnb.com/
Filenetwerken.nl. (2015, April). Retrieved from http://filenetwerken.nl/
Carmapool.com. (2015, April). Retrieved from https://carmacarpool.com/
Couchsurfing.com (2015, April). Retrieved from https://www.couchsurfing.com/
Ticketswap.nl. (2015, April). Retrieved from https://www.ticketswap.nl/
Getaround.com. (2015, April). Retrieved from https://www.getaround.com/
Peerby.com. (2015, April). Retrieved from https://www.peerby.com
Snappcar.nl. (2015, April). Retrieved from https://www.snappcar.nl
Thuisafgehaald.nl. (2015, April). Retrieved from http://www.thuisafgehaald.nl/
Backseatsurfing.com. (2015, April). Retrieved from http://backseatsurfing.com/
Meerijden.nu. (2015, April). Retrieved from http://meerijden.nu/
Spinlister.com. (2015, April). Retrieved from https://www.spinlister.com/
Relayrides.com. (2015, April). Retrieved from https://relayrides.com/

Amount of ratings	The amount of ratings from the community regarding their experiences with the agent as ride-sharer
Verified product/ service information	The community validates the correctness of presented information by the agent (e.g. photos)
Membership categorization	Based on different variables like experience and membership length, agents are categorized into membership categories
Identity and contact details validation	The platform validates the identity and the contact details (e.g. phone number or email address) of the agent (often by sending activation codes)
Activity monitor	The platform shows the activity of the agent on the platform, like last time online, response rate, average response time, etc.
Public contact information and Social media profiles	The platform publishes the agent's contact details or indicates the size of, or a link to, the personal social networks of the agent
Paid service	To subscribe, or become an active member, you must pay a fee to the platform
Social media integration	Social media is integrated in the product/ service, meaning that the service or product is actually offered through the personal online network (e.g. Facebook, Twitter, Google+, etc.)
Platform insurance	The platform provides insurances for the user / owner
Integrated payment systems	The C2C-payment is facilitated through the platform

Table 1 Trust-cues found on 15 C2C sharing platforms

Source credibility is found to have an effect on the persuasiveness of presented information (Pornpitakpan, 2004). Sternthal, Dholakia & Leavitt (1978) found in an experimental study that when the source was identified prior to the message, a highly credible source induced more agreement and support than a less credible source when the message was opposed to the recipient's opinion. However another interesting finding is that in case of positive confirmation of a recipient's initial opinion, a moderately credible source induced more agreement than a highly credible source. When the source of a message was identified after message processing, the source credibility had no significant effect on the persuasiveness of the message.

These effects are explained by the cognitive response theory, which tells that in case of a low credible source, one is more likely to engage in thoughtful thinking and therefore generate more thoughts in favor of the message, which results in a stronger persuasion. In case of a high credible source, one is less likely to engage in thoughtful thinking since the receiver of the message is more likely to accept the message as truth. Similar results have been found in

a study about buy and lease situations of personal computers (Harmon & Coney, 1982), information trustworthiness on Wikipedia (Lucassen & Schraagen; 2011, 2013) and have been found to have a direct effect on behavioral intentions and attitude change in the context of consumer advertising and business (Gotlieb & Sarel, 1991; Homer & Kahle, 1990; Ward & McGinnies, 1974; Woodside & Davenport, 1974).

The most widely adopted dimensions of source credibility stern from the book of Hovland, Janis & Kelley (1953): perceived expertise and trustworthiness. Expertise means that a source is perceived to be capable of making correct assertions, and trustworthiness refers to how the audience perceives the assertions to be considered valid by the source. This research has identified three sources of trust-cues on 15 analyzed online platforms: (1) the agent, (2) the platform and (3) the community. See table 2 below for a presentation of the trust-cues per source. Each source will be discussed in turn in the following paragraphs.

Agent generated	Community generated	Platform generated
Profile picture	Reviews sentiment/ valence	Membership categorization
Personal preference	Amount of reviews	Public contact information and social media profiles
Personal profile summary	Average ad dispersion of Rating	Identity and contact details validation
Service/ product details	Amount of ratings	Activity monitor
	Verified product/ service information	Paid service
		Social media integration
		Insurance
		Integrated payment systems

Table 2 Trust-cues a priori segmented based on source

2.3.1 Agent-generated Trust-cues

The first segment of trust-cues is the agent-generated trust-cues. Agent-generated trust-cues are cues of trust created by the ridesharing agents about themselves. Research has found that the digital presentation of the self is often not similar to the actual self, but a preferred subset of the actual self. In other words, people are selling themselves based on the context and purpose of the online environment and the assumed viewers. Schau et al. (2003) found "constructing a digital self" and "projecting a digital likeness" as strategies involved in creating a digital self-presentation. As Belk (2013) concludes in the context of virtual self-representation when creating a digital avatar; *"The relative freedom of configuring our avatar*

bodies has led some to suggest that our avatars represent our ideal selves, possible selves, aspirational selves, or a canvas on which we can "try out" various alternative selves". Biswas & Biswas (2004) states that sellers have the role, in case of information asymmetry, to undertake certain activity to send out appropriate "signals" to the recipient. Since this type of behavior is common, it is expected that the communicated self is perceived less reliable than objective information, which makes the source less reliable to indicate someone's actual trustworthiness. In other words; ride providing agents have an incentive to sell themselves as decent ride-providers, with the goal to communicate positive perceptions regarding themselves, which makes them by default a biased source for trustworthy information.

However, Teubner, Adam, Camacho & Hassanein (2014) found through a study on profile pictures on C2C sharing websites that a higher degree of picture humanization is found to have a positive effect on social presence which in turn positively effects sharing behavior due to increase of trust and perceived reciprocity. This study gives an indication that, even though a self-presentation strategy might be present, the more information someone shows regarding themselves the higher the perceived trustworthiness due to increase of transparency. Therefore it is expected that agent-generated cues of trustworthiness is a strong indicator of someone's benevolence and consequently someone's perceived trustworthiness. In conclusion the following hypothesis is formulated;

H2a: The presence of agent-generated trust-cues positively influences the perceived trustworthiness of the ridesharing agent

2.3.2 Community-generated Trust-cues

This thesis defines community-generated trust-cues as: *"indication of trustworthiness regarding the agent, generated by the community of ride-sharers on a platform".* As Floridi observes, after stating that social media like Facebook enables people to enter in a voluntary panopticon, "*with the scope for naive lying about oneself on Facebook is increasingly reduced (these days everybody knows if you are, or behave like, a dog online)*" (Belk, 2013). People are likely to be revealed on internet when lying because of the social control by the connected community. The community reacts positively (or negatively) and therefore rewards (or punishes) accepted (or not-accepted) behavior. On online platforms the same mechanism exist. Due to ratings and reviews from the community the actual behavior of an agent is revealed. This is opposing to agent-generated trust-cues or platform-generated trust-cues, which indicates the trustworthiness of the agent prior to an actual event of ridesharing. The expectations are that community-generated trust-cues are therefore considered important affecters of trust perceptions regarding the ride-provider.

A study of Forman, Ghose & Wiesenfeld (2008) found that reviewer identity enclosure in online stores has a positive effect on consumer judgement of product reviews, meaning that a

positive indication of trust-cue credibility has a positive effect when forming a judgement. Several studies found that electronic reputation systems where community feedback is present have a positive effect on credibility and positive feedback has positive influence on consumer trust perceptions (Ba & Pavlou, 2002; Zhao, Yang & Zhao, 2013; Resnick & Zeckhauser, 2002). Chevalier & Mayzlin (2006) found that online word of mouth (WOM) has a positive effect on book sales. Bolton, Katok & Ockenfels (2004) found in an experimental investigation that electronic reputation systems work positively on the efficiency of transactions by offering information about the trustworthiness of an agent. Therefore the following hypothesis is stated;

H2b: The presence of community-generated trust-cues positively influences the perceived trustworthiness of the ridesharing agent

2.3.3 Platform-generated Trust-cues

Besides agent and community-generated cues of trustworthiness, the platform (or facilitating organization) also provides information regarding the trustworthiness of the agent. As facilitator of transactions between agents on the platform, the organization behind the platform has the objective to stimulate activity, so therefore induces trustworthiness of the platform as well of the individuals on it. Stewart (2003) found that recommending and linking to an unknown website by a known and trusted website, has a significant positive effect on the trust perception regarding the unknown website and positively affects the intention to buy. This indicates that consumers value recommendations from trusted websites. When the platform is perceived trustworthy, it is expected that the platform can positively influence the ride-seekers' perceptions regarding ride-providing agents.

Pavlou & Gefen (2004) found that a buyer's perception of an effective third-party institution effectively can facilitate trust in individual sellers, as well in the whole community of sellers, by offering mechanisms of effective market feedback of past behavior, legal guarantees and trusted payment systems. Bart et al. (2005) found the following drivers for website trustworthiness: privacy, security, navigation and presentation, brand strength, advice, order fulfillment, community features and absence of errors. The impact of each factor on website trust differs across website categories and consumers. The three most important factors for community websites to induce trust are (in descending order of importance) brand strength, privacy and absence of errors. The expectation is that when a website performs information validation and screening of agents, the consumer values the credibility of these cues, apart from personal experiences, based on brand strength, privacy and absence of error on the platform.

H2c: The presence of platform-generated trust-cues positively influences the perceived trustworthiness of the ridesharing agent

2.3.4 The Relative Importance of Different Types of Trust-cues

The previous sections discussed theory regarding the three major sources of trust-cues, resulting into hypotheses that expect a positive effect of such trust-cues on the perceived trustworthiness. In this thesis, however, in this thesis the goal is to go beyond these descriptive expectations and compare the relative importance of different type of trust-cues in their effectiveness to build trust perceptions regarding the ridesharing agent and document differences in their relative importance.

Ford, Smith & Swasy (1990) found that consumers are more skeptical to subjective claims than objective claims. Similar constructs have been found regarding partisan versus nonpartisan sources in the context of advertising, where infomercials (perceived nonpartisan) have a stronger effect than advertisements (perceived partisan) on recall, forming attitude and purchase intentions (Singh, Balasubramanian & Chakraborty; 2000). This indicates that consumers value objective and nonpartisan information higher and perceive them more reliable.

Trusov, Bucklin & Pauwels (2009) showed similar results on new member sign-ups for a social network, where the effect of positive online WOM is stronger than traditional marketing (media exposure). A similar effect is found in online trust-cue evaluations in tourism where Sparks, Perkins & Buckley (2013) compared product information from visiting tourists (community-generated) with information from the manager of the resort (service-offering agent). The study of Sparks et al. also found that community-generated information has a stronger effect on forming positive beliefs and trust perceptions than information from the manager of the resort. Therefore it is expected that community-generated trust-cues are the strongest effectors of perceived trustworthiness, resulting in the following hypotheses;

H3a: Community-generated trust-cues have stronger positive effect on perceived trustworthiness of the ridesharing agent than agent-generated trust-cues.

H3b: Community-generated trust-cues have stronger positive effect on perceived trustworthiness of the ridesharing agent than platform-generated trust-cues.

In the same line of reasoning as the above-mentioned findings regarding objective versus subjective claims as well partisan versus nonpartisan sources, the same is expected regarding the comparison of effect of platform-generated trust-cues and agent-generated trust-cues on perceived trustworthiness. As agent-generated trust-cues are generated with a more subjective and partisan perspective because a ride-offering agent has the objective to sell, the following hypothesis is stated;

H3c: Platform-generated trust-cues have stronger positive effect on perceived trustworthiness of the ridesharing agent than agent-generated trust-cues.

2.4 The Moderating Effect of Need for Cognition

As discussed in the introduction, the expectation is that the effect of trust-cues on trustworthiness perceptions (and thus on the probability that a consumer engages in ridesharing) to be moderated by the consumer's *need for cognition*. Petty, Briñol, Loersch & McCaslin (2009) define need for cognition (NFC) as *"the tendency of people to vary in the extent to which they engage in and enjoy effortful cognitive activities,"* where the higher the NFC the more likely one is to engage in effortful cognitive activities.

An individual with high NFC is expected to evaluate information presented on the web more thoroughly than those with a low NFC. High NFC is expected to result in a deeper analysis of the presented trust-cues regarding the agent, meaning that the individual is more likely to be aware of the trust-cue source and willing to put extra effort in using this information in the decision making process, also known in the Elaboration likelihood model (ELM) as the central route (Haugtvedt, Petty & Cacioppo, 1992; Cacioppo, Petty & Morris, 1983). Vice versa, an individual with low NFC is expected to make a fast decision based on a superficial analysis of the presented information, known in the ELM as the peripheral route (Carter, Hall, Carney & Rosip, 2006). Individuals with a low NFC mostly focus on simple cues as attractiveness, appearance, frame of the message and their own emotional state (Cacioppo, Petty, & Feng Kao, 1984). For individuals low on NFC, trust-cue source is therefore expected to have limited effect in the decision-making process, resulting in little effect of the trust-cue source on trust perceptions towards the ridesharing agent. Therefore this study states the hypothesis;

H4: High need for cognition has a positive effect on the effect of trust-cue source on trustworthiness perceptions regarding a ridesharing agent on an online C2C ridesharing platform.

2.5 Control Variables

2.5.1 Consumers' Propensity to Trust

The definition of trust adopted from Rousseau et al. (1998) emphasizes on 'a psychological state comprising the intention to accept vulnerability'. This implies that a person needs to be open to being in the psychological state to accept the required vulnerability. Therefore, before any transaction between two parties can take place, under the condition that trust is an important factor, a propensity to trust (or interpersonal trust) must exist prior to availability of information about the trustee. Mayer et al (1995) define propensity to trust as an individual's general willingness to trust others. Someone with a high propensity to trust believes that the majority of the people is honest and has good intentions and therefore is expected to trust someone else relatively easy and is willing to accept the required vulnerability. Jarvenpaa et al. (1998) define propensity to trust as a general personality trait that conveys a general expectation of how trusting one should be. What all three definitions have in common, is that propensity to trust is an attitude regarding others based on general expectations of trustworthiness, where a high propensity to trust means a positive general expectation of trustworthiness, and a low propensity to trust means a negative general expectation of the trustworthiness of people. This definition emphasizes that propensity to trust has nothing to do with the particular person who is to trust, nor the context of where trust is required.

The propensity to trust is deviating among people. Studies have found a difference in gender, race and nationality dissimilarity (Alesina & La Ferrara, 2002; Glaeser et al., 2000). Besides characteristics, Alesina & La Ferrara (2002) found that the history of a person influences their propensity to trust others. A recent history of traumatic experience, or belonging to a group that historically felt discriminated against, has a negative effect on the general propensity to trust others. Leven et al. (2004) found that propensity to trust is a strong influencer of accepting vulnerability required for knowledge transfer among colleagues on the workplace. Before one is able to trust someone, a willingness and ability to trust must be present. Therefore propensity to trust is added to control for the perceived trustworthiness of the agent.

2.5.2 Previous Experiences

Doney & Cannon (1997) found in buyer-seller relationships that various variables influence trust. But when controlling for previous experiences, neither trust nor the salesperson influence a current suppliers' buying decision. This means that in case of previous experiences, trust has become a less important, or sometimes even irrelevant, factor for buyer-seller decisions. Also in an online environment, Bart et al (2005) found in an exploratory empirical study among 6,831 consumers across 25 websites that trust is most important for infrequently purchased, high involvement goods and services. Therefore, to

control for the effect of (a frequent) purchase history for ridesharing, the categorical variable 'previous ridesharing experience' is being controlled for in the equation, interacting with the influence of trust on the probability to engage in ridesharing.

2.5.3 A priori Word-of-Mouth

Besides actual personal experiences, there is elaborated literature available about the strong influence of positive and negative recommendations and reviews from peers on attitude, buying intentions and decisions (Engel et al., 1969; Dodson Jr. et al, 1978; Herr et al., 1991; Liu, 2006). To control for the effect of WOM from other sources than the online ridesharing platform on the probability to engage in ridesharing, WOM is added in the model, interacting with the influence of trust on the probability to engage in ridesharing.

3. Empirical Research

This chapter explains the methodology of the empirical research conducted in this study. Firstly it focuses on the experimental design. The second part presents the measurements of the variables and the last part describes the process and results of the data collection.

3.1 Methodology

To conduct a solid empirical research for testing the aforementioned hypotheses, an experiment with a modified 2^3 within subject-design is enrolled through a web-survey. A within subject design is chosen to control for individual fixed effects, to allow for individual comparisons and execute more powerful tests. Through a repeated-measures factorial design a simulated platform is presented with all factors being held constant, except the varying presence regarding agent, community and platform-generated trust-cues regarding the ridesharing agent. After each experiment, the respondents were asked about their perceived trustworthiness, behavioral intentions and willingness to pay regarding the presented profile. To control for practice and boredom effects during the experiment (Field, A.; p17) a randomization of order of treatments is included.

Since a profile without any trust-cue information is not valuable researching and confusing for the respondent, the case of non-presence of all aspects is excluded from the research. To maintain a balanced level of attributes in the design (Huber & Zwerina, 1996), the case of presence of all aspects is also excluded, resulting in six versions of treatments, presented in table 3 below (treatments A to F).

Experimental manipulations ***(1=present, 0=not present)***			
	Agent generated trust-cues	Platform generated trust-cues	Community generated trust-cues
A	1	0	0
B	0	1	0
C	0	0	1
D	1	1	0
E	1	0	1
F	0	1	1

Table 3 Experimental manipulations

To design a strong experimental treatment, two major aspects of the online ridesharing platform have been empirically tested *a priori*. Through a web-survey conducted from June 6 2015 till June 7 2015, the platform design and the profile picture to be used for the experiment

were pre-tested. This small pre-test had 28 respondents (16 males and 12 females) with an average age of 30 years old. The results from this research gave solid evidence to base the following decisions. The presented simulated ridesharing platform is based on the ridesharing platform of Blablacar[12], because Blablacar was found as the highest scoring regarding "intention to go ridesharing" and scored high scores on trustworthiness and reliability perceptions compared to the other platforms active in the Netherlands. Demographic similarity was found to have a strong effect on perceptions of trustworthiness, so ten pictures were pre-tested to find someone as much as neutral as possible. Five males and five females were selected from a random person generator[13]. Of the tested pictures, picture 5 was selected for the research because it showed the lowest variance (.841). See appendix A for an elaboration on this pre-test. The experiment was designed with Adobe Photoshop CS5, resulting in six different profiles, which are presented in appendix B.

[12] Blablacar.nl. (2015, April). Retrieved from https://www.blablacar.nl/
[13] Randomuser.me (2015, June), Retrieved from https://randomuser.me/

3.2 Variable Measurements

To increase the validity and reliability of the survey, the introduction emphasized that there are no "correct" answers, their honesty in responding to the questions is important to obtaining psychometrically sound data, and their responses are anonymous (Cacioppo & Petty, 1982).

3.2.1 Trust Measurements

This study adopts the measurements of benevolence, ability, integrity and propensity to trust from Mayer & Davis (1999), which is presented in the table below. All questions are measured on a 5-point Likert scale ranging from “Strongly disagree” to “Strongly agree”. To keep the questionnaire brief and pleasant, this study adopts a limited amount of measures because a respondent is forced to fill in all questions six times (after each treatment). Swain, Weathers & Niedrich (2008) found that, due to increase of task complexity, the use of reverse Likert items in surveys is likely to increase the chance of misresponse. Based on this finding, the current research only adopts the positively stated dimensions from the literature. The following table presents the adopted and not-adopted measures from Mayer & Davis (1999) and presents the adjustments made to the context of ridesharing.

From Mayer & Davis, 1999	The current study
Ability	
Top management is very capable of performing its job.	This driver is very capable in providing a good ridesharing service
Top management is known to be successful at the things it tries to do.	*Not adopted*
Top management has much knowledge about the work that needs done.	*Not adopted*
I feel very confident about top management's skills.	I feel confident about the ridesharing skills of this driver
Top management has specialized capabilities that can increase our performance.	*Not adopted*
Top management is well qualified.	This driver is a well qualified ride-sharer
Benevolence	
Top management is very concerned about my welfare.	*Not adopted*
My needs and desires are very important to top management.	My needs and desires are very important to this driver

Top management would not knowingly do anything to hurt me.	This driver would not knowingly do anything to hurt me
Top management really looks out for what is important to me.	This driver really looks out for what is important to me
Top management will go out of its way to help me.	*Not adopted*
Integrity	
Top management has a strong sense of justice.	This driver has a strong sense of justice
I never have to wonder whether top management will stick to its word.	*Not adopted*
Top management tries hard to be fair in dealings with others.	This driver tries hard to be fair in dealing with clients
Top management's actions and behaviors are not very consistent.	*Not adopted*
I like top management's values.	*Not adopted*
Sound principles seem to guide top management's behavior	Sound principles seem to guide this driver's behavior
Propensity to trust	
One should be very cautious with strangers.	*Not adopted*
These days, you must be alert or someone is likely to take advantage of you.	*Not adopted*
Most people can be counted on to do what they say they will do.	Adopted
Most people answer public opinion polls honestly.	Adopted
Most experts tell the truth about the limits of their knowledge.	Adopted
Most salespeople are honest in describing their products.	Adopted
Most repair people will not overcharge people who are ignorant of their specialty.	Adopted
Most adults are competent at their jobs.	Adopted

Table 4 Measurements of Perceived Ability, Benevolence and Competence, and Propensity to Trust, adopted from Mayer & Davis, 1999

3.2.2 Need for Cognition Measurements

To measure the Need for Cognition, nine positively coded measurements from the revised version of the Need for Cognition scale from Cacioppo, Petty & Feng Kao (1984) are adopted in the study and presented in table 5. For the Dutch version of the survey, the Dutch translated and validated version from Pieters, Verplanken & Modde (1987) is used. In the same line of reasoning as in paragraph 3.2.1, this research does not adopt the reversed coded measurements (Swain, Weathers & Niedrich, 2008).

9 measurements of Need For Cognition (Cacioppo, Petty & Feng Kao, 1984) (Reversed coded measurements are excluded)
I would prefer complex to simple problems.
I like to have the responsibility of handling a situation that requires a lot of thinking.
I find satisfaction in deliberating hard and for long hours.
The idea of relying on thought to make my way to the top appeals to me.
I really enjoy a task that involves coming up with new solutions to problems.
I prefer my life to be filled with puzzles that I must solve.
The notion of thinking abstractly is appealing to me.
I would prefer a task that is intellectual, difficult, and important to one that is somewhat important but does not require much thought.
I usually end up deliberating about issues even when they do not affect me personally.

Table 5 Measurements of Need for Cognition from Cacioppo, Petty & Feng Kao (1984)

In the study of Cacioppo, Petty, Feinstein & Jarvis (1996) is found that there is little effect on the use of different response scales (e.g., 5-point vs. 9-point) or anchors (e.g., very much agree vs. extremely characteristic) on the NFC measurements. To maintain a pleasant survey, and prevent misresponse, the same scale is used as in the measures of trust; a 5-point Likert scale ranging from “strongly disagree” to “strongly agree”.

3.2.3 Previous Experience

To measure previous experiences of a respondent regarding ridesharing, as well as any other form of making part of the sharing-economy, the respondents are asked if they ever had experience with ridesharing through online platforms (yes or no). In case of experience, respondents are asked if these experience(s) are mostly positive or negative. This question divides the respondents into four categorical groups: (1) no past experience with ridesharing,

(2) positive past experience with ridesharing, (3) neutral past experience with ridesharing and (4) negative past experience with ridesharing.

3.2.4 A priori Word of Mouth

To measure the Word-of-Mouth (WOM) knowledge of respondents regarding ridesharing prior to the experiment, respondents were asked if they have heard about ridesharing platforms before, and if so, if they have heard mostly positive or negative information. This question will categorize respondents into four groups; (1) No WOM-knowledge about ridesharing platforms prior the experiment, (2) positive WOM-knowledge about ridesharing platforms prior the experiment, (3) neutral WOM-Knowledge about ridesharing platforms prior the experiment and (4) negative WOM-knowledge about ridesharing platforms prior the experiment.

3.2.5 Attitude, Behavioral Intentions and Willingness to Pay

The survey presented the attitude and behavioral intentions questions on two levels. The first level measured, prior being exposed to the experimental manipulations, the respondents' attitude and behavioral intentions regarding ridesharing through online platforms on an overall conceptual level. At the end of the survey-experiment the conceptual overall attitude and behavioral intentions were asked again to measure if this changed by the course of the experiment. The second level, on an individual case level, this study tests after each treatment of the experiment the behavioral intentions of the respondents regarding the presented ridesharing agent. This thesis adopted the measurements of attitude from Berger & Mitchell (1989), which are two questions on a bipolar scale from ranging from one to seven, indicating, "Like" to "Dislike", and "Good" to "Bad". Additionally some more measurements of attitude are added as a control; useful to useless, beneficial to harmful, desirable to undesirable and wise to foolish.

Besides the stated behavioral intention, the variable Willingness to pay (WTP) is added as additional dependent variable. This thesis adopts the methodology from Van Doorn & Verhoef (2011) for the stated WTP, which consist of the open question: how much are you willing to pay for this product. For the context of this research, the hypothetical question is stated: *"consider a trip from Rotterdam to Brussels, for which a ticket by train costs on average 30 EURO. How much are you willing to pay to join this driver's ride to Brussels?".* This method is heavily debated in the literature for its validity to measure the actual willingness to pay, since respondents are not incentivized to respond honestly. However, the objective of this research is not to measure the actual willingness to pay, but to compare the difference between treatments (Van Doorn & Verhoef, 2011). Therefore this methodology is perceived reliable and is being used for this research.

3.3 Data Collection

As a result of the presented theory and hypotheses from chapter 2 and the research methodology and measurements from the previous paragraphs of chapter 3, a web-based survey-experiment is created and is presented in appendix B. Because of the international characteristics of the research population, the survey has been published in two languages; Dutch and English. The questions are translated from English to Dutch, and validated by translating the questions back to English by an independent native Dutch university student with a proficiency level of English. Before launching the survey to the whole research population, the survey has been pre-tested through a soft launch to 10 respondents in both Dutch and English with different levels of education (low and high), resulting in last feedback regarding question formulations and a strong questionnaire.

The survey is published online with survey software Qualtrics[14]. To increase the amount of respondents, as well the quality of response, an incentive was awarded to five random respondents who completed the survey. The price consisted of one of the five coupons of cinema Pathé of 10,- EUROS. Through the usage of cookies, respondents were prevented to complete the survey more than once. To increase the reach of the survey campaign, an incentive was offered to share the survey invitation on one's Facebook profile, which triples the chance of winning a coupon. This resulted in 48 post shares on Facebook. Since this study has been conducted in a hypothetical situation with no consumption consequence for the participants, respondents were not incentivized to answer honestly. Ding, Grewal, & Liechty (2005), found that an incentive structure provides a strong motivation to answer honestly, since the participants *"have to live"* with their decision and the effect of their answer could affect them in real life. Therefore, at the end of the survey respondents were asked if they prefer to win a cinema coupon or a coupon for ridesharing through Blablacar of the same value of 10 Euro.

The online survey is distributed within the direct and indirect network of the researcher by using personal invitation mails, social media and word-of-mouth by using ambassadors to reach the secondary network of the researcher. The survey has been published from June 10 2015 to June 22 2015, resulting in 407 recorded responses of which 257 are completed surveys. The completed surveys had a median completion duration of 14.8 minutes. After a manual cleaning, checking for participants who participated twice, 255 completed surveys are used for the analysis, resulting in 1,530 observations. From the sample of 255 respondents, 42.7% is female and the average age is 32.3 and median age of 27. The sample consists of a majority of high-educated people with 55% university education, 30% higher education, 12% middle and 3% low education. The majority of the respondents are working fulltime (62%). 12% of the respondents work part-time and 22% is a student. The nationality of the

[14] www.qualtrics.com

respondents is mostly Dutch (92.5%), 3.1% is Greek and 1.2% German. See appendix C for a complete table of demographics of the respondents.

3.4 Validity and Reliability of Constructs

In order to measure the validity and reliability of the measured constructs, a principal component analysis (PCA) with orthogonal rotation (varimax) is conducted across all items of Propensity to trust, Need for cognition, perceived trustworthiness and prior attitude towards ridesharing through platforms. The factor analysis found five dimensions, due to two different found dimensions within NFC, where NFC_1 and NFC_9 were outliers negatively affecting the reliability of the measures. By excluding these items from the PCA, the factor analysis found four dimensions (K-value >1) as expected. By deleting the two items the explained variance, KMO and Cronbach's Alpha did not change significantly. See the table below for a presentation of the results of the final factor analysis.

	Rotated factor loadings	Item-to-total correlation	Explained variance	Kaiser-Meyer-Olkin Measure of Sampling Adequacy	Cronbach's Alpha
Need for cognition					
NFC_2	.762	.742	47.38%	.839	0.812
NFC_3	.634	.652			
NFC_4	.668	.665			
NFC_5	.633	.638			
NFC_6	.708	.710			
NFC_7	.667	.679			
NFC_8	.720	.722			
Propensity to trust					
Prop_1	.710	.715	45.99%	.817	.763
Prop_2	.722	.715			
Prop_3	.659	.660			
Prop_4	.644	.657			
Prop_5	.713	.702			
Prop_6	.587	.612			
Prior Attitude					
PRIOR_ATT_1	.789	.803	67.69%	.907	.902
PRIOR_ATT_2	.844	.837			
PRIOR_ATT_3	.817	.835			
PRIOR_ATT_4	.833	.820			
PRIOR_ATT_5	.787	.811			
PRIOR_ATT_6	.830	.829			
Perceived Trustworthiness Agent					
Abil1	.870	.885	74.43%	.941	.957
Abil2	.870	.877			
Abil3	.864	.881			
Ben1	.867	.846			

Ben2	.836	.852
Ben3	.845	.842
Int1	.843	.846
Int2	.851	.869
Int3	.873	.865

Table 6 Results of Factor Analysis

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, KMO=.90 (between 'great' and 'superb' according to Field, 2009), and all KMO values for individual items are >.817 which is well above the acceptable limit of .5 (Field, 2009). Bartlet's test of Sphericity measures X^2 (378) p< .001, indicating that correlations between items were sufficient large for PCA. Four components had eigenvalues over Kaiser's criterion of 1 and in combination explained 60.59% of the variance. The scree plot shows clearly 4 components and given the large sample (>200) the 4 components are retained for further analysis. The table below shows the factor loadings after rotation, item-to-total correlation, explained variance, KMO and the Cronbach's Alpha.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.898
Bartlett's Test of Sphericity	Approx. Chi-Square	25359.434
	df	378
	Sig.	.000

Table 7 Results of KMO and Bartlett's Test

4. Results

4.1 Checking Assumptions

Before analyzing the data of the experiment through parametric tests, three major assumptions need to be explored; independency, normality and homogeneity of variance (Field, 2009).

Independency

The first tested assumption is independency between observations. Since the research design consists out of between- and within-subject data, a randomization of experiments must be present. Since the experiment is an online web survey, all respondents participated individually, anonymously and therefore independently between subjects. Therefore this paragraph will focus on within-subject independency.

To assure independency within subjects, a randomization has been included in the treatment order of the experiment. To test if this has been executed properly a one-sample Chi-Square is executed to test (H0) if the six treatments discussed above occur equally across the six rounds of my experiment. The table below shows that there is no significantly unequal allocation of treatments across the six rounds (Chi-square, p>.05), meaning that the randomization across experiments has been executed properly.

Experiment	1st round	2nd round	3rd round	4th round	5th round	6th round	Total
A	43	40	48	41	43	40	**255**
B	45	52	33	38	40	47	**255**
C	35	48	41	52	31	48	**255**
D	53	40	36	32	52	42	**255**
E	39	34	52	52	41	37	**255**
F	40	41	45	40	48	41	**255**
Total	**255**	**255**	**255**	**255**	**255**	**255**	**1,530**
Chi-Square (Sig.)	0.479	0.430	0.292	0.185	0.292	0.834	
H0 (α=.05)	Retain H0	Retain H0	Retain H0	Retain H0	Retain H0	Retain H0	

Table 8 Count of experimental treatments per round

To decide if all rounds, or only the first experimental round can be used for further analysis, we have to compare if respondents answered the first round significantly different from all other rounds, on average. Table 9 presents the average of the variables of within-subject measurements; perceived benevolence, perceived ability, perceived integrity, perceived trust, attitude, intention and willingness to pay (WTP). The test found a significant (Two-tailed Paired Sample T-test, p < .05) difference between the first round and the average round in the independent variables perceived benevolence and perceived ability, and in the dependent variables attitude, intention and WTP. This could be due to practice or boredom effect, and/or

because the first round functioned as a reference point for the next rounds. Under the assumption of boredom and practice effects, one could state that only the first round must be used. However, since there is no prove that the boredom or practice effect differs between respondents, we can assume that this effect is equal over treatments. Therefore the first round of experiments, as well all treatment-rounds, are used for further analysis, and possible differences are discussed.

								Paired Sample T-test		
Round	**1st**	**2nd**	**3rd**	**4th**	**5th**	**6th**	***All***	**1st - All**	**t**	**Sig. (2-tailed)**
Average Perceived Benevolence (scale 1-5)	3.21	3.27	3.33	3.35	3.32	3.30	***3.30***	-0.085	2.57	.011
Average Perceived ability (scale 1-5)	3.64	3.51	3.61	3.59	3.52	3.52	***3.57***	0.079	-2.07	.040
Average Perceived integrity (scale 1-5)	3.32	3.33	3.35	3.39	3.33	3.29	***3.34***	-0.015	0.47	.641
Average Trust (scale 1-5)	3.39	3.37	3.43	3.44	3.39	3.37	***3.40***	-0.007	0.22	.822
Average attitude (proportion = yes) (scale 0-1)	0.79	0.69	0.69	0.66	0.66	0.63	***0.69***	0.102	5.19	.000
Average Intention (scale 0-10)	6.40	5.84	5.90	5.79	5.63	5.50	***5.84***	0.559	5.86	.000
Average WTP	17.6	16.6	16.8	16.7	16.3	16.4	***16.8***	0.888	4.22	.000

Table 9 Mean of dependent variables per experimental round

Since subjects are randomly selected into treatments, and consequently also in the first treatment, we have to test if the demographic characteristics across treatment groups in the first round are unequal. To test for this, a chi-square test is executed among daily occupation ($\chi^2(15)$ = 13.075, p = .597), education ($\chi^2(10)$ = 16.668, p = .082), gender ($\chi^2(5)$ = .793, p = .977) and age categories ($\chi^2(15)$ = 14.847, p = 462). Also NFC (low, average, high NFC) ($\chi^2(10)$ = 13.753 p = 185), prior attitude (negative vs. neutral vs. positive) ($\chi^2(10)$ = 5.460, p = .858), prior WOM (yes, no) ($\chi^2(5)$ = 6.503 p = .260) and propensity to trust (low, average and high) ($\chi^2(10)$ = 6.899, p = .735) are tested for unequal proportion over experimental treatments. See the appendix for the SPSS output of these results. Since none of the Chi-square tests is significant, the H0 (equal proportion of categories across groups) cannot be rejected and it can be stated that, in the present dataset, all treatments and measurements are independently executed. In other words; respondents are randomly and equally divided into treatment groups.

Homogeneity of variance

Homogeneity of variance means that the variance of variables must be the same throughout the data (Field, 2009). In this context, this means that the variance of variables between the six treatment groups in the first round must be equal. Levene's test tests if the null hypothesis (H0), that the variance of treatments is equal, can be rejected. This analysis is executed by a one-way ANOVA through SPSS. See the table below for a presentation of the results. For all variables the variance is the same across all 6 experiments ($p > .05$), and therefore we can assume that the homogeneity of variance assumption is not being violated.

Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Benevolence	1.054	5	249	.387
Ability	1.212	5	249	.304
Integrity	1.618	5	249	.156
Trust	.546	5	249	.742
INTENT	1.703	5	249	.134
WTP	.781	5	249	.564
NFC_MEAN	2.022	5	249	.076
Prop_MEAN	.791	5	249	.557
PRIOR_ATT_MEAN	1.676	5	249	.141

Table 10 Results of Test of Homogeniety of Variances

Normality

Parametric as well non-parametric tests require a normal distribution of the sampled data. This paragraph explores the distributions of the dependent variables and transforms the data to normal distributed data.

Trust shows a negative skewness (-.520, std. error .063) with a z-score of 8.31 > 3.29 ($p > .10$), indicating a pile up of scores on the right side of the distribution. The kurtosis is strongly positive (1.172, std. error .125), with a z-score of 9.37 > 3.29 ($p < .10$) indicating a flat and light-tailed distribution. Intention to rideshare shows a strong negative skewness (-1.264, std. error .153) with a z-score of 8.3 > 3.29 ($p < .10$) indicating a pile up of scores on the right side of the distribution. The kurtosis is strongly positive (1.450, std. error .304), with a z-score of 4.8 > 3.29 ($p < .10$) indicating a flat and light-tailed distribution. The willingness to pay (WTP) shows a strong positive skewness (1.223, std. error .153) with a z-score of 7.9 > 3.29 ($p <$. 10) indicating a pile up of scores on the left side of the distribution. The kurtosis is strongly positive (3.895, std. error .304), with a z-score of 12.8 > 3.29 ($p < .10$), indicating a pointy and heavy tailed distribution. To transform the three variables into normalized distributed data, the data had transformed through SPSS by performing a fractional ranking of cases, and transforming this ranking into normalized distributed data with an inverse distribution function, using the original mean and standard deviation. See the table below for the statistics of the normally transformed data.

	Trust	Norm_Trust	Intention	Norm_INTENT	Willingness to pay	Norm_WTP
Mean	3.399	3.400	5.844	5.842	16.775	16.824
Std. Deviation	0.728	0.716	2.464	2.369	8.407	8.162
Variance	0.530	0.513	6.071	5.614	70.683	66.612
Skewness	-0.520	-0.007	-0.805	0.013	0.889	0.097
Std. Error of Skewness	0.063	0.063	0.063	0.063	0.063	0.063
Kurtosis	1.172	-0.250	-0.103	-0.329	2.551	-0.072
Std. Error of Kurtosis	0.125	0.125	0.125	0.125	0.125	0.125

Table 11 Test of normality before and after transformations

4.2 Testing the Effect of Perceived Trustworthiness on Likelihood to Rideshare

To test hypotheses H1a, H1b and H1c, a linear regression model is executed, with the dependent variables Norm_INTENT, and the independent variables perceived benevolence, perceived ability and perceived integrity. In paragraph 3.4 was found that perceived ability, perceived integrity and perceived benevolence are part of one single dimension; perceived trustworthiness, meaning a strong internal correlation and in this context multicollinearity. Therefore this analysis is executed firstly with the perceived trustworthiness as the average score of all dimensions. To test for differences in the effect of the dimensions of trust, a second linear regression is executed among the individual dimensions; perceived ability, perceived integrity and perceived benevolence. For this analysis, all observations are used (*n*=1,530).

4.2.1 Model 1: The Effect of Trust on Ridesharing Likelihood

The first regression model is executed using SPSS 20. Besides testing intention to rideshare through perceived trustworthiness, additional characteristics are added to the model like gender (male), education level (high), age, and prior attitude towards ridesharing. Therefore the following regression model is tested:

$$Norm\_INTENT\ i = \beta 0 + \beta 1 * male + \beta 2 * high\_education + \beta 3 * age + \beta 4 * prior\_attitude + \beta 5 * Trust + \varepsilon i$$

To test the effect of trust, firstly a regression is executed with the above-mentioned variables, without trust. In the second block, trust is added as independent variable to measure the effect on the model. Looking at table 12 below, the results show that model 1a found significant results for high education, age and prior attitude, affecting intention to rideshare. Gender is not found to be significant, and therefore is deleted from the model. In model 1b, trust was added, which increases the fit of the model significantly with an increase of R-square from .116 to .386. The F Change is 672 with a Significance level of .000, which tells that the probability to find these results under the null hypothesis is less than .001. This model predicts the likelihood to engage in ridesharing significantly well (Field, 2009).

	Model 1a (R-Square: 0.116)				**Model 1b (R-Square: 0.386)**			
	B	Std. Error	Std. B	Sig.	B	Std. Error	Std. B	Sig.
(Constant)	3.059	0.327		0.000	-2.051	0.336		0.000
High_EDU (dummy)	0.500	0.165	0.075	0.002	0.343	0.138	0.051	0.013
AGE	-0.019	0.005	-0.091	0.000	-0.010	0.004	-0.048	0.020
Prior_ATTITUDE	0.710	0.057	0.303	0.000	0.487	0.048	0.207	0.000
Trust					1.732	0.067	0.532	0.000

Model 1 DV: norm_INTENT, IV's: (Constant), High_EDU, AGE, Prior_ATTITUDE

Model 2 DV: norm_INTENT, IV's: (Constant), High_EDU, AGE, Prior_ATTITUDE, Trust
Cases All (*n=1,530)*
Table 12 Regression model 1

The coefficients of the model tells us that each unit change of perceived trustworthiness, the likelihood to engage in ridesharing with the person increases with 1.732 (on a scale of 0-10), resulting in the following equation;

*Norm_INTENT i = -2.051 + .343 * high_education - .01 * age + .487 * prior_attitude + 1.732 * trust + εi*

4.2.2 Model 2: The Effect of Different Trustworthiness Dimensions on Ridesharing Likelihood

The results so far have proven that perceived trustworthiness positively affects the likelihood to go ridesharing, so the analysis continues with testing hypotheses H1a, H1b and H1c, which hypothesizes that the individual dimensions of perceived trustworthiness all affect the likelihood to go ridesharing positively. Therefore a new but similar linear regression as the previous model is executed with INTENT as dependent variable and instead of trust, perceived benevolence, perceived ability and perceived integrity as independent variables, resulting in the following equation;

*Norm_INTENT i = β0 + β1 * high_education + β2 * age + β3 * prior_attitude + β4 * Benevolence + β5 * Ability + β6 * Integrity + εi*

In paragraph 3.4 was already found that these three independent variables have strong correlation, which will cause multicollinearity in the current regression model. However, multicollinearity does not bias estimates, it merely inflates standard errors and therefore the likelihood for type II errors (Grewal, Cote, & Baumgartner; 2004). It is still stated to interpret these results with caution.

Model 2b shows a R-square of .388 with a F-change of 226.1 (Sig. .000), indicating that model 2b performs significantly better than 2a. However it is expected to find a strong effect of multicollinearity, the Durbin-Watson test tests a score of 1.889, which means that the errors are not strongly correlated (Field, 2009).

	Model 2a (R-Square: 0.116)				**Model 2b (R-Square: 0.388)**			
	B	Std. Error	Std. B	Sig.	B	Std. Error	Std. B	Sig.
(Constant)	3.059	0.327		0.000	-1.972	0.342		0.000
High_EDU	0.500	0.165	0.075	0.002	0.323	0.138	0.049	0.020
AGE	-0.019	0.005	-0.091	0.000	-0.011	0.004	-0.049	0.017
Prior_ATTITUDE	0.710	0.057	0.303	0.000	0.481	0.049	0.205	0.000

Benevolence					0.393	0.130	0.125	0.003
Ability					0.783	0.098	0.283	0.000
Integrity					0.530	0.128	0.164	0.000

Model 1 DV: norm_INTENT, IV's: (Constant), High_EDU, AGE, Prior_ATTITUDE

Model 2 DV: norm_INTENT, IV's: (Constant), High_EDU, AGE, Prior_ATTITUDE, Benevolence, Ability, Integrity

Cases All (*n=1,530)*

Table 13 Regression model 2

From model 2b in table 13 above, is seen that all three aspects of trust are significant drivers of people's intention to use ridesharing through online platforms. The perceived ability is the strongest driver with a standardized beta of .283, and integrity and benevolence perceptions are less important with respectively .164 and .125 as standardized beta. All hypothesized independent variables have been found significantly affecting the dependent variable Intention to rideshare, resulting in the following equation;

$$Norm\_INTENT\ i = -1.972 + .323 * high\_education - .011 * age + .481 * prior\_attitude + .393 \times Benevolence\ i + .783 \times Ability\ i + .530 \times Integrity\ i + \varepsilon i$$

Based on the analysis above no evidence is found to reject hypothesis H1a, H1b and H1c.

Hypotheses	
H1a: The higher the perceived ability of the agent, the higher the probability that a consumer will engage in ridesharing	**Supported**
H1b: The higher the perceived benevolence of the agent, the higher the probability that a consumer will engage in ridesharing	**Supported**
H1c: The higher the perceived integrity of the agent, the higher the probability that a consumer will engage in ridesharing	**Supported**

4.3 Testing Online Trust-cues on Perceived Trustworthiness

This paragraph tests hypotheses H2a, H2b and H2c. Firstly the quality of the experiment and the assumptions of the parametric tests will be explored. This paragraph concludes with an analysis of the empirical data to test the stated hypotheses.

4.3.1 Direct Effects of Trust-cues

For the analysis of H2 (a, b and c), a regression is executed with perceived trustworthiness as dependent variable and the presence of platform-generated trust-cues (yes or no), agent-generated trust-cues (yes or no) and community-generated trust-cues (yes or no) as independent variables.

The effect of prior WOM and previous experience are expected to influence perceived trustworthiness, intention to rideshare and willingness to pay. Because the amount of respondents with experience is very low (11) this variable is not being used for the analysis. For the analysis, the attitude prior the experiment will be used since this is the actual measurement to control for previous knowledge and attitude, which is influencing the experiment. In the table below, the attitude prior the experiment is presented per category of previous WOM knowledge. These differences are found significant by performing a One-way ANOVA ($p < .001$).

Have you ever heard of ridesharing through online platforms before?	**ATTITUDE prior experiment**	**N**
No	4.014	*109*
Yes, mostly positive things	4.783	*46*
Yes, no positive or negative things	4.161	*96*
Yes, mostly negative things	3.667	*4*
Total	**4.203**	***255***

Table 14 Means of prior attitude compared to WOM

To explore the data, firstly independent sample T-tests are executed to test for significant differences in mean of perceived benevolence, integrity, ability and trust comparing presence and non-presence of agent, community and platform-generated trust-cues. Secondly, the Levene's test is executed to test for differences in variance between the same groups. See the results presented in table 15.

The results show a statistically significant higher level of trust when participants evaluate ridesharing options that include community-generated trust-cues ($t = 5.5$; $p < .001$). Agent-generated trust-cues seem to have an effect on the perceived benevolence ($t = -2.5$; $p < .05$) and platform-generated trust-cues on perceived integrity ($t = -2.7$; $p < .05$). Community-generated trust-cues seem stronger as they affect all layers of trust, while agent-generated

trust-cues only effect benevolence perceptions and platform-generated trust-cues affect online integrity perceptions. This explains why community-generated trust-cues are a much stronger effector of perceived trustworthiness.

		Overall	Agent generated trustcues		Community generated trustcues		Platform generated trustcues	
			No	Yes	No	Yes	No	Yes
	n	255	135	120	141	114	117	138
Benevolence	MEAN	3.212	3.328	3.109	3.017	3.453	3.274	3.159
Indep. Sample T-test	Sig.			0.013		0.000		0.200
	STD.DEV	0.708	0.671	0.726	0.669	0.681	0.693	0.718
Levene's	Sig.			0.424		0.379		0.850
Integrity	MEAN	3.320	3.361	3.284	3.144	3.538	3.447	3.213
Indep. Sample T-test	Sig.			0.386		0.000		0.008
	STD.DEV	0.708	0.739	0.680	0.671	0.695	0.596	0.777
Levene's	Sig.			0.388		0.362		0.084
Ability	MEAN	3.644	3.711	3.585	3.440	3.898	3.687	3.609
Indep. Sample T-test	Sig.			0.190		0.000		0.419
	STD.DEV	0.765	0.808	0.722	0.760	0.694	0.709	0.810
Levene's	Sig.			0.142		0.018		0.276
Trust	MEAN	3.392	3.326	3.467	3.200	3.630	3.469	3.327
Indep. Sample T-test	Sig.			0.087		0.000		0.085
	STD.DEV	0.656	0.627	0.683	0.627	0.614	0.581	0.709
Levene's	Sig.			0.238		0.646		0.183

Table 15 Means and Standard deviations of dimensions of trust per presented trust-cue in the first round

If the same analysis as previous is executed across all experimental rounds (1,530 observations), we find some different results (see table 16). Where firstly significant difference was found in the mean between the (non-)presence of agent-generated trust-cues, now this difference is not found ($t = -.65$; $p > .05$). Where in round one the difference in means of trust in presence and non-presence of platform-generated trust-cues was not significant, across all rounds there is enough data to support a significant difference. The presence of community-generated trust-cues in both samples have a significant difference in trust perceptions compared to non-presence.

		Overall	Agent		Community		Platform	
			No	Yes	No	Yes	No	Yes
	n	**1530**	**765**	**765**	**765**	**765**	**765**	**765**
Benevolence	MEAN	3.297	3.309	3.284	3.047	3.546	3.367	3.226
Indep. Sample T-test	Sig.			0.518		0.000		0.000
	STD.DEV	0.750	0.765	0.735	0.664	0.750	0.761	0.733
Levene's	Sig.			0.470		0.000		0.176
Integrity	MEAN	3.335	3.337	3.333	3.108	3.563	3.405	3.265
Indep. Sample T-test	Sig.			0.917		0.000		0.000
	STD.DEV	0.733	0.758	0.708	0.654	0.738	0.731	0.729
Levene's	Sig.			0.068		0.000		0.554
Ability	MEAN	3.566	3.631	3.500	3.220	3.911	3.627	3.505
Indep. Sample T-test	Sig.			0.003		0.000		0.005
	STD.DEV	0.858	0.884	0.826	0.775	0.796	0.862	0.850
Levene's	Sig.			0.370		0.003		0.794
Trust	MEAN	3.399	3.426	3.373	3.125	3.673	3.466	3.332
Indep. Sample T-test	Sig.			0.153		0.000		0.000
	STD.DEV	0.728	0.753	0.702	0.643	0.705	0.734	0.716
Levene's	Sig.			0.102		0.118		0.488

Table 16 Means and Standard deviations of dimensions of trust per presented trust-cue across all rounds

Now we know the difference in mean between the three treatments but we cannot make a conclusion regarding hypotheses H2 before determining the clean effect of the three individual trust-cue sources on the perceived trustworthiness. Therefore a linear regression is executed with perceived trust as dependent variable and the dummy variables of presence of agent-, community- and platform-generated trust-cues as independent variables. To measure a clean effect of the presence of trust-cues, the covariances propensity to trust and prior attitude are added to the model. The following model is therefore tested;

$$Norm\_Perceived\_trustworthiness = \beta 0 + \beta 1 * Agent\_trustcues + \beta 2 * Community\_trustcues + \beta 3 * platform\_trustcues + \beta 4 * Propensity\ to\ trust + \beta 5 * prior\_attitude + \varepsilon i$$

The first analysis will consist out of data from only the first round. Secondly a regression is performed with data from all rounds. The regression is executed through two models; the first model has attitude as independent variable. Because propensity to trust has not significantly found as a strong dependent variable for trust (Sig. > .05), and is therefore excluded from the presented model below. Secondly a complete model is executed with all tested independent variables.

	Model 3a (R-Square: 0.075)				Model 3b (R-Square: 0.200)			
	B	Std. Error	Std. B	Sig.	B	Std. Error	Std. B	Sig.
(Constant)	2.656	0.167		0.000	2.360	0.194		0.000
Prior_ATTITUDE	0.174	0.039	0.273	0.000	0.181	0.036	0.284	0.000
Agent trustcues					0.026	0.089	0.020	0.773
Platform trustcues					0.068	0.089	0.053	0.444
Community trustcues					0.487	0.090	0.376	0.000

Model 1 DV: norm_Trust, IV's: (Constant), Prior_ATTITUDE.
Model 2 DV: norm_Trust, IV's: (Constant), Prior_ATTITUDE, Agent trustcues, Platform trustcues, Community trustcues.
Cases Selecting only cases for which Round =1, *n=255*
Table 17 Regression model 3

The regression on the first round shows interesting results. In the first model (3a), it is found that the attitude prior the experiment has a significant effect on the perceived trustworthiness of the ridesharing agent. When adding the platform trust-cues the model improves significantly by increasing the r-square from .075 to .200. Model 3b shows that prior attitude and community-generated trust-cues directly affect the perceived trustworthiness of the agent. Interesting is that agent or platform-generated trust-cues do not significantly affect the perceived trustworthiness of the ridesharing agent. To test if these effects are similar in the following five rounds, a similar regression is performed across all rounds. See the table 18 for the results.

	Model 4a (R-Square: 0.075)				Model 4b (R-Square: 0.216)			
	B	Std. Error	Std. B	Sig.	B	Std. Error	Std. B	Sig.
(Constant)	2.386	0.093		0.000	1.821	0.095		0.000
Prior_ATTITUDE	0.188	0.017	0.275	0.000	0.188	0.015	0.275	0.000
Agent trustcues					0.228	0.039	0.160	0.000
Platform trustcues					0.181	0.039	0.126	0.000
Community trustcues					0.720	0.039	0.503	0.000

Model 1 DV: norm_Trust, IV's: (Constant), Prior_ATTITUDE.
Model 2 DV: norm_Trust, IV's: (Constant), Prior_ATTITUDE, Agent trustcues, Platform trustcues, Community trustcues.
Cases Selecting all cases, *n=1,530*
Table 18 Regression model 4

The model with data from all rounds shows different results. The first model (Model 4a) shows a significant ($p < .001$), but low r-square (.075). This means that prior attitude towards ridesharing has a significant effect on perceived trustworthiness, but this effect is small. However, this effect is as good as similar to the model regarding the first round. Indicating that the attitude to the concept is a stable factor, affecting the perceived trustworthiness regardless any possible learning effects by reviewing more profiles. Model 4b, where the different treatment conditions are added to the model, increases the fit significantly (*F-change* = 48.7, $p < .001$) and the r-square grows from .075 to .216. Significant results are found for all three types of trust-cues on the effect of perceived trustworthiness.

We find significantly results in the first round comparing to all rounds, indicating that a learning effect is present. Where in the first round, respondents only seem to be affected by their prior attitude and the community-generated trust-cues, the following rounds respondents seem to know the platform better and also analyzing other trust-cues, resulting in significant effects of agent-generated trust-cues and platform-generated trust-cues. Therefore we can conclude that the stated hypotheses are supported by the data.

Hypotheses	
H2a: The presence of agent-generated trust-cues positively influences the perceived trustworthiness of the ridesharing agent	**Supported**
H2b: The presence of community-generated trust-cues positively influences the perceived trustworthiness of the ridesharing agent	**Supported**
H2c: The presence of platform-generated trust-cues positively influences the perceived trustworthiness of the ridesharing agent	**Supported**

4.3.2 Relative Strength of Different Effects

With the analysis of previous paragraph, we can automatically test hypotheses H3a, H3b and H3c about the effect size of the different trust-cues. Based on the regression the following equation is held to be true;

$$Norm\_Perceived\ trustworthiness = 1.821 + .188 * Agent\_trustcues + .720 * Community\_trustcues + 0.181 * platform\_trustcues + 0.188 * prior\_attitude + \varepsilon i$$

Since we want to compare effect sizes, we have to compare the standardized coefficients. The results show that community-generated trust-cues generate the highest perceived trustworthiness regarding the ridesharing agent in the first round as well across all rounds. Since in both models community-generated trust-cues prove to be superior to other trust-cues we can state that community-generated trust-cues are the most important trust-cues on the platform. The agent-generated trust-cues have the second strongest effect with standardized coefficient of 0.160 across all rounds. The platform-generated trust-cues have the lowest impact on perceptions of trustworthiness with 0.126 as standardized coefficient.

In the second part of the research, where respondents are being asked which aspects of the platform are most important and least important for trust evaluations regarding the ridesharing agent, similar results have been found. Significant effects are found through Chi-square tests on counts of most important aspects of the profile ($\chi^2(2)$ = 116.727, p < .001) and least important aspects of the profile ($\chi^2(2)$ = 154.642, p < .001). Also where respondents look at firstly, found significant differences among the three aspects ($\chi^2(2)$ = 98.480, p < .001). The community-generated trust-cues are perceived the most often as an important aspect, and the least often as not important. As well in the experiment as in the second part, the platform and agent-generated trust-cues are found to be of least importance. However, a difference in

result is found from where respondents look first; agent-generated trust-cues are more often being looked at firstly. See table 19 for a presentation of the proportions.

Aspect	Important	Not important	First look
Picture	51%	14%	77%
Name and Age	7%	49%	24%
Personal text	13%	48%	25%
Agent	**24%**	**37%**	**42%**
Ratings	56%	5%	42%
Reviews	60%	8%	39%
Rating summary	34%	11%	28%
Community	**50%**	**8%**	**36%**
Activities	18%	39%	9%
Category driver	11%	48%	9%
Identification validation	38%	24%	27%
Platform	**22%**	**37%**	**15%**

Table 19 Self-stated important and non-important aspects of profile

Based on the findings above, H3a and H3b are supported by the data in the first round as well across all rounds. However, no support is founded for H3c, since the effect size of platform-generated trust-cues is lower than agent-generated trust-cues and non-significant in the first round.

Hypotheses	
H3a: The presence of community-generated trust-cues has stronger positive effect on perceived trustworthiness of the ridesharing agent than agent-generated trust-cues.	**Supported**
H3b: The presence of community-generated trust-cues has stronger positive effect on perceived trustworthiness of the ridesharing agent than platform-generated trust-cues.	**Supported**
H3c: The presence of platform-generated trust-cues has stronger positive effect on perceived trustworthiness of the ridesharing agent than agent-generated trust-cues.	**Not supported**

4.4 Testing the Effect of Need for Cognition on the Effect of Trust-cue Source on Perceived Trustworthiness

This analysis builds further on the previous part and includes an interaction variable to the model. The objective of this part is to explore for any differences of effect of trust-cue source, due to a different need for cognition of the respondent.

Need for cognition is, as elaborated on in previous parts, a mean score of seven questions (NFC2 until NFC8). Since the main effect of trust-cues have been tested in previous paragraphs, two regression models will be executed to test for an interacting effect of NFC on the effect of trust-cues on perceived trustworthiness. Firstly, the main effects of the trust-cues on perceived trustworthiness will be tested (similar to the model in paragraph 4.3.1). The second model will add the interaction variables NFCc * Agent, NFCc * Platform and NFCc * Community (NFCc = centralized NFC). Both models include prior attitude as covariance. See the tested equations of the models below.

Model 5a

$$Perceived\ trustworthiness = \beta 0 + \beta 1 * Prior\_attitude + \beta 2 * Agent\_trustcues + \beta 3 * Community\_trustcues + \beta 4 * platform\_trustcues + \varepsilon i$$

Model 5b

$$Perceived\ trustworthiness = \beta 0 + \beta 1 * Prior\_attitude + \beta 2 * Agent\_trustcues + \beta 3 * Community\_trustcues + \beta 4 * platform\_trustcues + \beta 5 * Agent\_trustcues * NFC + \beta 6 * Community\_trustcues * NFC + \beta 7 * platform\_trustcues * NFC + \varepsilon i$$

Based on the two models above, the following results are found;

	Model 5a (R-Square: 0.216)				**Model 5b (R-Square: 0.235)**			
	B	Std. Error	Std. B	Sig.	B	Std. Error	Std. B	Sig.
(Constant)	2.311	0.085		0.000	2.321	0.084		0.000
Prior_ATTITUDE	0.125	0.016	0.176	0.000	0.122	0.016	0.173	0.000
Agent trustcues	0.228	0.040	0.160	0.000	0.228	0.039	0.160	0.000
Platform trustcues	0.181	0.040	0.126	0.000	0.181	0.039	0.126	0.000
Community trustcues	0.720	0.040	0.503	0.000	0.720	0.039	0.503	0.000
Agent_NFCc					0.050	0.039	0.032	0.194
Platform_NFCc					0.075	0.039	0.047	0.054
Community * NFCc					0.154	0.039	0.098	0.000

Model 1 DV: norm_Trust, IV's: (Constant), Prior_ATTITUDE, Agent, Platform, Community

Model 2 DV: norm_Trust, IV's: (Constant), Prior_ATTITUDE, Agent, Platform, Community, Agent * NFCc, Platform * NFCc, Community * NFCc

Cases All (n=1,530)

Table 20 Regression model 5

For an analysis of model 5a see paragraph 4.3.1. By adding the interaction variables in model 5b, a significant improvement of fit of the model is found (*R2* = .235, *F-Change* (3, 1522) =

12.6, $p < .001$). Model 5b shows, compared to model 5a, no change of beta or significance of the main effects, except for the prior attitude that shows a small decrease of beta. Strong significant results have been found on the interaction between NFC and community-generated trust-cues, indicating that for people with a high degree of need for cognition, the effect of community-generated trust-cues on trustworthiness perceptions is higher, and lower for those with a low need for cognition. There is no significant interaction found between NFC and agent-generated trust-cues ($\beta = .05$, $t(1522) = 1.3$, $p > .1$), meaning the effect of agent-generated trust-cues on perceived trustworthiness is similar between people with low or high need for cognition. The effect of NFC on platform-generated trust-cues has been found just not significant ($p > .05$), but when using an alpha of .10 considered significant. We can conclude from this result that the effect of NFC on platform-generated trust-cues on perceived trustworthiness is found but relatively small.

Evidence is found of the effect of need for cognition on the effect of community and platform-generated trust-cues on perceived trustworthiness. However, the hypothesized effect of H4 suggests that need for cognition affects positively all effects of trust-cues on perceived trustworthiness, which is not found. Therefore H4 is partially supported.

Hypotheses	
H4: High need for cognition has a positive effect on the effect of trust-cue source on trustworthiness perceptions regarding a ridesharing agent on an online C2C ridesharing platform.	**Partially supported**

4.5 Explorative analysis

4.5.1 The Effect of Trust-cue Source and NFC on the Underlying Trust Constructs

In the previous paragraphs is found that perceived trustworthiness affects the intention to rideshare. Different trust-cue sources affect the perceived trustworthiness differently. And when one has a higher need for cognition, the effect of some trust-cues are differently than of those with a low need for cognition. This paragraph makes a deeper step into the data by exploring the three trust-cues affecting the three dimensions of trust. And if these effects differ for people with low or high need for cognition. According to the literature presented in the theory, perceived trust has three dimensions; perceived ability, perceived integrity and perceived benevolence. To test the effect of trust-cues sources and the interaction effect of NFC on the different dimensions, three explorative regressions have been executed. The three regressions have the independent variables of presence of community, agent and platform-generated trust-cues, with a second block the interactions with the centralized need for cognition.

	Dependent variables	Perceived trust	Perceived benevolence	Perceived integrity	Perceived ability
Main effects	**Constant**				
	Prior Attitude	0.173 **	0.159 **	0.125 **	0.203 **
	Agent	0.160 **	0.158 **	0.162 **	0.130 **
	Platform	0.126 **	0.101 **	0.093 **	0.140 **
	Community	0.503 **	0.437 **	0.414 **	0.515 **
Interaction	**Agent * NFCc**	0.032	0.037	0.032	0.022
	Platform * NFCc	0.047 *	0.046 *	0.037	0.055 **
	Community * NFCc	0.098 **	0.100 **	0.071 **	0.101 **
R-Square of model		***0.235***	***0.187***	***0.154***	***0.259***

Standardized coefficients of linear regressions with normalized perceived trust, perceived benevolence, perceived integrity and perceived ability as dependent variables (* = $p < .1$, ** = $p < .05$)

Table 21 Regression model 6

This analysis focuses on the differences between models. In table 21, presenting the standardized coefficients of the regression models, some subtle differences in effect of trust-cue source on the dimensions of perceived trustworthiness are found.

Firstly, looking at the r-squares of the models, we find that the model with perceived ability as DV has the best fit compared to perceived benevolence and perceived integrity. Secondly, in all models, the community-generated trust-cues have the strongest effect on trust perceptions. Interesting finding is that platform-generated trust-cues affect the perceived ability more than agent-generated trust-cues, while on all other models this is opposite. Prior attitude, platform- and community-generated trust-cues all seem to affect perceived ability the most. The agent-generated trust-cues, on the other hand, affect the perceived integrity the most.

In the interaction effects, all models show an increase of effect of community-generated trust-cues when the respondents have a higher need for cognition (NFC). The effect of NFC on agent-generated trust-cues does not affect any dimension of trust, indicating that the effect of agent-generated trust-cues is the same for high and low NFC. Where the effect of NFC on the effect of platform-generated trust-cues on perceived trustworthiness is barely significant ($p < .1$) and presents low standardized coefficients, is the effect of NFC on the effect of perceived ability significantly ($p > .05$). From this analysis we conclude that trust-cues primarily affect perceived ability. Perceptions of integrity are less affected by trust-cues. For people with high NFC, trust-cues from the community and the platform affect perceived ability more than those with lower NFC.

5. Conclusions

5.1 General Discussion

The objective of this thesis is to gain insight into the effect of trustworthiness perceptions through online platforms, and the effect of trust on ridesharing intentions. Through theories and literature and an empirical web-based experiment, almost all stated hypotheses are supported and additional insights are gained. The tested hypotheses and additional insights will be discussed below.

Conform the found theory this research proves that trustworthiness perceptions regarding a person have a direct effect on the intention to rideshare with this person. Looking at the three dimensions of trustworthiness, all dimensions have a positive effect on ridesharing intentions. An interesting finding is that perceived ability is the strongest effector of ridesharing intentions. Ability also shows the highest variance across respondents as well across experiments. In the explorative analysis, the strongest R-Square was found, indicating that ability is the most important driver of trust in the context of trustworthiness of online ridesharing platforms. Theory suggests that perceptions regarding ability are strongly linked to the context of where trust is required. This indicates that the finding of perceived ability to be the strongest driver of intentions can be externalized to other online ridesharing platforms, but makes the result difficult to externalize to C2C online platforms with other contexts than ridesharing. Additional research could give insights on this matter.

The platform offers several cues from where trust regarding the ridesharing agent can be induced. This thesis identifies three main sources from where they origin; (i) the ridesharing agent, (ii) the platform and (iii) the community of ride-sharers on the platform. As expected from theory, all trust-cues have a positive effect on the perceived trustworthiness of the ridesharing agent. However, not all effect sizes are similar. The community-generated trust-cues generated a much stronger positive effect on perceived trustworthiness than agent or platform-generated trust-cues. Self-generated trust-cues by the ridesharing agent have a significant effect on trustworthiness perceptions, but the effect size is less than one-third of the effect of community-generated trust-cues. The trust-cues generated by the platform have the lowest, but still significant, effect on trust perceptions. Interesting fact is that in the first round, respondents do not seem to use trust-cues from the platform and the ridesharing agent in their trust evaluation. Here their prior attitude towards the concept, and community-generated trust-cues are the most strongest and important effectors of perceived trust.

When deciding on perceived trustworthiness of the ridesharing agent, the need for cognition plays a role in the effect of trust-cues. Theory suggests that different levels of need for cognition effects the way someone processes the presented information. This research has found support for this theory. For respondents with low need for cognition, the effect of

platform and community-generated trust-cues have lower effect on perceived trustworthiness and for those with a high need for cognition, the effect size of agent-generated trust-cues is higher than for those with no high need for cognition. This means that the effects of trust-cues for high need for cognition are higher for all three sources than of those with low need for cognition, supporting the existing literature of Need for Cognition.

When exploring the different dimensions of trust, the trust-cue sources seem to affect them differently. The community-generated trust-cues affect all three dimensions of trust the most, confirming the importance of this trust-cue. However, the importance of agent and platform-generated trust-cues affects the dimensions differently. Theory suggests on one hand that self-generated trust-cues are not expected to be reliable to induce someone's trustworthiness. On the other hand, the more transparent one is, the more benevolent one is perceived to be. The data showed support for the theory that agent-generated trust-cue is, aside from community-generated trust-cues, the strongest affecter. This effect is especially strong for people with a high need for cognition. This means that in case of presence of self-generated information, the perceived benevolence increases.

5.2 Practical Implications

The findings of this research give interesting insights for start-up companies, as well for managers of C2C ridesharing platforms or other types of sharing platforms. This thesis emphasizes the importance of trust for the success of online C2C sharing platforms. The perceived trustworthiness of the ridesharing agent affects directly purchase intentions. Besides the intention to engage, the perceived trustworthiness also affects directly the willingness one is to pay for the service (r = .411, n = 1530, p= .000). This indicates that an increase of perceived trustworthiness of the services and ridesharing agents on a C2C sharing platform increases the amount of purchases, as well the possibility to increase the price of the service. Trust is therefore an important aspect for the success of such business models.

Besides emphasizing on the importance of trust, this research also provides insights in how platforms can increase trust perceptions. Results suggest a major focus on community-generated trust-cues. Community feedback through ratings and written reviews strongly affect trust perceptions. Other trust-cues from the ridesharing agent, as well from the platform, have less power than community-generated trust-cues, but still significant, and should therefore not be ignored. People with low need for cognition, seem to mostly base their decision on community-generated trust-cues, while those with a high need for cognition take more trust-cues in consideration and are therefore more affected by agent and platform-generated trust-cues. A suggestion based on the findings is to primarily present community-generated trust-cues, offering those with a low need for cognition a direct insight in the most important trust-

cues, and at the same time also presenting the most important information for those with high need for cognition. Since people with high need for cognition are more likely to engage in deeper analysis of presented information, they are more likely to navigate further to other trust-cues like agent-generated, or platform-generated trust-cues.

Other factors than the platform design can influence trust perceptions too. Those who have heard positive things regarding ridesharing through online platforms prior the experiment, have a significant higher positive attitude towards the concept than those who have not heard of it [F (3, 251) = 7.233, p = .000]. This indicates that WOM marketing is expected to influence the attitude positively, resulting in a higher perceived trustworthiness of the agents on the platform. See table 22 for the average means of attitude prior and after the experiment, divided in four categories of prior WOM. Interesting additional finding in the presented table below, is that when respondents have participated in the current research, which presents six different ridesharing profiles, the attitude on average increases with one point on a scale of 1-7. This indicates that once one has seen the platform and profiles the attitude changes positively.

Have you ever heard of ridesharing through online platforms before?	**ATTITUDE prior experiment**	**ATTITUDE post experiment**	**Change**	**N**	**Sig. (2-tailed)**
No	4.014	5.333	1.32	109	0.000
Yes, mostly positive things	4.783	5.917	1.134	46	0.000
Yes, no positive or negative things	4.161	5.212	1.05	96	0.000
Yes, mostly negative things	3.667	4.667	1	4	0.024
Total	**4.203**	**5.382**	**1.18**	**255**	

Table 22 attitude towards ridesharing through online platforms prior and after experiment, grouped per previous WOM

However transportation services through online platforms like Uber and Lyft are different from ridesharing services regarding the monetary incentive and average length of fares, the findings regarding online trust-cue evaluations and weight of importance are expected to be similar. Also, in this context an online platform functions as facilitator between demand and supply and reviews and ratings are present as trust-cues. Additional research could give insights if the effect of perceived trustworthiness on intention of behavior is similar, since the fares are shorter and more often in known areas of the commuter, which could decrease the importance of trust compared to long distances (for instance Rotterdam to Brussels) which requires a higher degree of trust perceptions before engaging into ridesharing due to a perceived higher risk.

5.3 Research Limitations and Directions for Future Research

This research has several limitations, which could influence the results of this research. These limitations provide opportunities for further research. Firstly, the sample consisted out of 255 respondents, who were approached through the personal network of the current researcher, which is not an a-select sample from the whole population. The sample exists out of mostly high and university educated people from the Netherlands, which makes the results more difficult to generalize. However, the impact of this is expected to be limited as the between-subject experimental design controls for confounding effects. Additional research with a larger and a-select sample could clarify if this limitation is present.

The experiment, however designed with the best intentions of the researcher, also has some limitations. Firstly, the website screenshots were reported to be difficult to read and analyze through mobile devices. While in real-life mobile apps of mobile friendly websites are designed for this purpose, this was not possible for the current research. As a solution, it was stated in the intro text as well as in the invitations to complete the survey through PC, laptop or tablet, to minimize possible misreporting. Secondly, the researcher had to choose which trust-cues are presented per trust-cue source in the experimental design for stability (same amount of cues per source) as well for the limited space per page, resulting in three cues per source (adopted from the Blablacar platform) Therefore that not all trust-cues were measured in the research, which can negatively affect the completeness of information regarding the ridesharing agent.

The differences of effect between trust-cue sources have been tested, but not the difference of trust-cues within a source. This addition could explain variance since, for example, a rating is an easy to analyze trust-cue and requires limited cognition to interpret while reviews require more cognition since one has to read and process more information to form a judgment. The same counts for agent-generated trust-cues where interpreting a picture requires little cognition, but a personal story requires more cognition. Future research could give insights in this difference and possibly explain more variance in perceived trustworthiness due to need for cognition.

The third limitation is that this research only focuses on positive presented information, excluding the negative effect of cues with disconfirmation of trust. Since this thesis found different effects for positive confirming information, the research suggests to extent the research on the effect of negative information from different sources on perceived trustworthiness and the likelihood to engage in ridesharing.

This research found support for general theories by testing them in a context of ridesharing through the online platform of Blablacar. It provides insights into the dynamics of building trust perceptions of consumers regarding other consumers through ridesharing platforms, with

theory that is expected to apply in similar contexts as where a high degree of mutual trust is required like services as ride-, car-, food- and house-sharing. Since the scope and size of this thesis does not allow for an industry wide generalization across multiple online C2C platforms in each domain with different requirement of amount of trust perceptions, additional research is suggested.

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Appendices

Appendix A - Pre-test

SCREEN	Question number	Question	Categories	Value / range	Question type	Variable type
1	Gender	What is your gender?	Male	1	SR, nominal	Numeric
			Female	2		
	Age	What is your age (in years)?	<open>	10 - 99	SR, ratio	Numeric
	Educ	What is your current or highest completed education?	No formal education	1	SR, ordinal	Numeric
			Education up to age 12	2		
			Education up to age 14	3		
			Education up to age 18	4		
			Higher education	5		
			University	6		
	SHOWING pages 2-6 PAGES IN RANDOM ORDER					
2		Please see the website below, or visit www.blablacar.nl, (opens a new window), and give your opinion below: <Showing blablacar screenshot>				
	A1	Do you know this website?	Yes	1	SR, nominal	Numeric
			No	2		

	A	Please indicate on a scale of 0 - 10 how much you agree with the following statements regarding the website above:				
	A_1	The organization behind this website is professional		Slider, 0-10	SR, ratio	Numeric
	A_2	The information on this website is reliable		Slider, 0-10	SR, ratio	Numeric
	A_3	If I would go ridesharing through an online platform, I would use this website		Slider, 0-10	SR, ratio	Numeric
3		Please see the website below, or visit Samenrijden.nl, (opens a new window), and give your opinion below: <Showing samenrijden.nl screenshot>				
	B	Do you know this website?	Yes	1	SR, nominal	Numeric
			No	2		
	B	Please indicate on a scale of 0 - 10 how much you agree with the following statements regarding the website above:				
	B_1	The organization behind this website is professional		Slider, 0-10	SR, ratio	Numeric
	B_2	The information on this website is reliable		Slider, 0-10	SR, ratio	Numeric
	B_3	If I would go ridesharing through an online platform, I would use this website		Slider, 0-10	SR, ratio	Numeric
4		Please see the website below, or visit www.filenetwerken.nl, (opens a new window), and give your opinion below: <Showing filenetwerken screenshot>				
	C1	Do you know this website?	Yes	1	SR, nominal	Numeric
			No	2		
	C	Please indicate on a scale of 0 - 10 how much you agree with the following statements regarding the website above:				

C_1	The organization behind this website is professional			Slider, 0-10	SR, ratio	Numeric
C_2	The information on this website is reliable			Slider, 0-10	SR, ratio	Numeric
C_3	If I would go ridesharing through an online platform, I would use this website			Slider, 0-10	SR, ratio	Numeric
5	Please see the website below, or visit backseatsurfing.com, (opens a new window), and give your opinion below: <Showing backseatsurfing.com screenshot>					
D1	Do you know this website?	Yes	1		SR, nominal	Numeric
		No	2			
D	Please indicate on a scale of 0 - 10 how much you agree with the following statements regarding the website above:					
D_1	The organization behind this website is professional			Slider, 0-10	SR, ratio	Numeric
D_2	The information on this website is reliable			Slider, 0-10	SR, ratio	Numeric
D_3	If I would go ridesharing through an online platform, I would use this website			Slider, 0-10	SR, ratio	Numeric
6	Please see the website below, or visit Meerijden.nu, (opens a new window), and give your opinion below: <Showing meerijden.nu screenshot>					
E1	Do you know this website?	Yes	1		SR, nominal	Numeric
		No	2			
E	Please indicate on a scale of 0 - 10 how much you agree with the following statements regarding the website above:					
E_1	The organization behind this website is professional			Slider, 0-10	SR, ratio	Numeric
E_2	The information on this website is reliable			Slider, 0-10	SR, ratio	Numeric

	E_3	If I would go ridesharing through an online platform, I would use this website	Slider, 0-10	SR, ratio	Numeric
7	INTRO_FACE	Please check the following ten pictures of people who offer a ride via an online ridesharing platform **<Show 10 pictures of 5 males and 5 females, with the numbers 1 to 10>**			
	PREF	If you would go ridesharing, with who would you be most comfortable sharing a ride as a passenger? Please indicate to what degree you would avoid or prefer being a passenger with each person?			
		Driver 1	1= stronlgy avoid, 7=strongly prefer	1-7	SR, interval Numeric
		Driver 2	1= stronlgy avoid, 7=strongly prefer	1-7	SR, interval Numeric
		Driver 3	1= stronlgy avoid, 7=strongly prefer	1-7	SR, interval Numeric
		Driver 4	1= stronlgy avoid, 7=strongly prefer	1-7	SR, interval Numeric
		Driver 5	1= stronlgy avoid, 7=strongly prefer	1-7	SR, interval Numeric
		Driver 6	1= stronlgy avoid, 7=strongly prefer	1-7	SR, interval Numeric
		Driver 7	1= stronlgy avoid, 7=strongly prefer	1-7	SR, interval Numeric
		Driver 8	1= stronlgy avoid, 7=strongly prefer	1-7	SR, interval Numeric
		Driver 9	1= stronlgy avoid, 7=strongly prefer	1-7	SR, interval Numeric
		Driver 10	1= stronlgy avoid, 7=strongly prefer	1-7	SR, interval

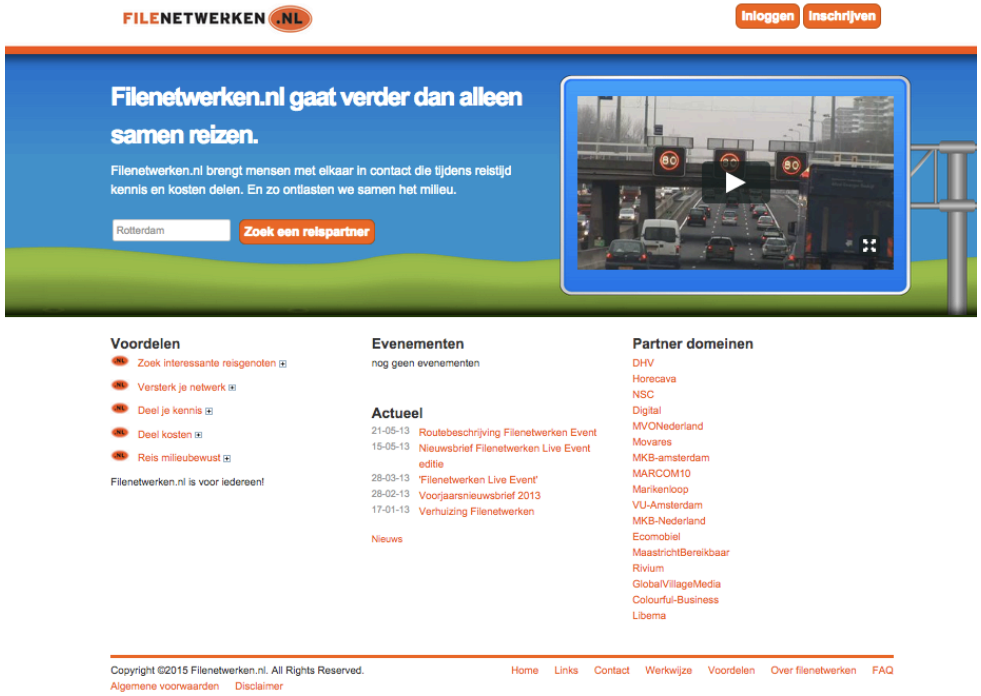
8	END	Thank you for participating in my pre-test! In case of any questions or remarks, you can write this in the text box below, or contact me through ronaldhoek88@gmail.com

Platforms

B www.backseatsurfing.com

A www.meerijden.nu

C www.samenrijden.nl



D www.filenetwerken.nl

E www.blablacar.nl

10 drivers

Results platforms

		Blablacar	Samenrijden	Filenetwerken	Backseatsurfing	Meerijden
The organization behind this website is professional	MEAN	7.82	7.86	6.46	5.25	3.68
	STDDEV	1.06	1.33	1.40	1.92	2.13
The information on this website is reliable	MEAN	7.39	7.43	6.29	5.86	3.82
	STDDEV	0.92	1.23	1.72	1.38	2.13
If I would go ridesharing through an online platform, I would use this website	MEAN	7.29	6.86	4.79	4.68	2.46
	STDDEV	1.61	1.99	2.48	2.40	2.35

Results Faces

Variables	Driver 1	Driver 2	Driver 3	Driver 4	Driver 5	Driver 6	Driver 7	Driver 8	Driver 9	Driver 10
Mean	4.36	3.75	4.43	3.93	5.21	5.00	4.71	4.79	5.86	3.82
Median	5.00	4.00	5.00	4.00	5.00	5.00	5.00	5.00	6.00	3.50
Variance	2.16	1.53	1.37	1.62	0.84	1.11	1.69	1.21	0.87	2.37
Std. Deviation	1.47	1.24	1.17	1.27	0.92	1.05	1.30	1.10	0.93	1.54

Appendix B – Survey

SCREEN	Question number	Question	Categories	Value / range	Question type	Variable type	Routing
1	**INTRO**	Dear contestant, (voor Nederlands, verander de taal rechts boven) This survey is about online ridesharing platforms. The survey takes approximately 10 minutes to complete. Among completed and valid surveys 5 emailaddresses will be randomly selected and receive a cinema coupon of 10,EURO for Pathé. (not obligatory) This survey is easier to complete on a PC, laptop or tablet than on the mobile phone. Firstly some questions will be asked regarding your personality and experiences with ridesharing. After this part, 6 different ridesharing profiles are presented with some related questions. The final part includes some wrap-up and demographical questions. At the end of the survey you can leave your emailaddress to have a chance on one of the 5 cinema coupons. Thanks a lot in advance! For questions, contact me through ronaldhoek88@gmail.com Kind regards, Ronald Hoek Student MSc Business and Economics, specialization Marketing Erasmus School of Economics, Erasmus University Rotterdam					
2	**NFC_intro**	**Please indicate how much you agree with the following statemements**					
	NFC1	I would prefer complex to simple problems.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric	
	NFC2	I like to have the responsibility of handling a situation that requires a lot of thinking.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric	
	NFC3	I find satisfaction in deliberating hard and for long hours.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly	1-5	SR, interval	Numeric	

			agree			
	NFC4	The idea of relying on thought to make my way to the top appeals to me.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric
	NFC5	I really enjoy a task that involves coming up with new solutions to problems.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric
	NFC6	I prefer my life to be filled with puzzles that I must solve.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric
	NFC7	The notion of thinking abstractly is appealing to me.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric
	NFC8	I would prefer a task that is intellectual, difficult, and important to one that is somewhat important but does not require much thought.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric
	NFC9	I usually end up deliberating about issues even when they do not affect me personally.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric
3	**PROP_intro**	**Please indicate how much you agree with the following statemements**				
	Prop1	Most people can be counted on to do what they say they will do.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric
	Prop2	Most people answer public opinion polls honestly.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric
	Prop3	Most experts tell the truth about the limits of their knowledge.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric
	Prop4	Most salespeople are honest in describing their products.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric
	Prop5	Most repair people will not overcharge people who are ignorant of their specialty.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric
	Prop6	Most adults are competent at their jobs.	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric

4	**INTRO_RIDESHARING**	This survey is about ridesharing. Ridesharing exists when two or more trips take place simultaneously in a single vehicle. Lately there has been a growth of online platforms that connect people who offer and look for a ride. On these platforms you primarily find people who frequently drive long distances for work or leisure, and like to have a companion on their way. They often ask a small fee to share the costs of the ride, but the drivers' motives are rarely to earn profits. See below the logo's of platforms in the Netherlands					
	PRIOR_WOM	**Have you ever heard of ride-sharing through online platforms before?**	1= No 2= Yes, mostly positive things 3= Yes, no posiotive or negative things 4= Yes, mostly negative things	1-3	SR, categorial	Numeric	
	PREV_EXP	**Have you ever ride-shared through an online platform?**	1= Yes 0= No	0-1	SR, categorial	Numeric	
5	**FREQ_EXP**	**What was the frequency of ridesharing through an online platform in the last 6 months?**	1=Never 2= Rarely (1-2 times) 3=Occasionally (3-5 times) 4= Often (5-10 times) 5= Very often (more than 10 times)				**If Prev_EXP=1**
	NPS_EXP	**Given your personal experience, how likely are you to recommend ridesharing through an online platform to a friend or colleague?**	0 = not at all likely, 10= extremely likely	Slider, 0-10	SR, ratio	Numeric	**If Prev_EXP=1**
6	**PRIOR_ATT**	**Please indicate what you think about ridesharing through an online platform?**					
		Like - Dislike		1-7	SR, Bipolar	Numeric	
		Good - Bad		1-7	SR, Bipolar	Numeric	
		Usefull - Useless		1-7	SR, Bipolar	Numeric	
		Beneficial - Harmful		1-7	SR, Bipolar	Numeric	

	Desirable - Undesirable		1-7	SR, Bipolar	Numeric	
	Wise - Foolish		1-7	SR, Bipolar	Numeric	
PRIOR_INT	**Please indicate how likely it is that you would use ridesharing through an online platform in the future?**	0 = not at all likely, 10= extremely likely	Slider, 0-10	SR, ratio	Numeric	
7	You will now be presented with **6 different looking profiles** of a person who offers a ride through a ridesharing platform. All 6 profiles will be about the same person, but **try to look at every profile as if it is a completely new situation.**					
8 - 13	**See the following ridesharing profile and answer the questions regarding this profile.**					**RANDOMLY PRESENT THE 6 PROFILES**
Trust_intro	Please indicate how much you agree with the following statements regarding the presented profile. **Given the profile above, I believe..**					
Abil1	this driver is very capable in providing a good ride-sharing service	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric	
Abil2	I feel confident about the ridesharing skills of this driver	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric	
Abil3	this driver is a well qualified ride-sharer	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric	
Ben1	my needs and desires are very important to this driver	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric	
Ben2	this driver would not knowingly do anything to hurt me	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric	
Ben3	this driver really looks out for what is important to me	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric	
Int1	this driver has a strong sense of justice	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric	
Int2	this driver tries hard to be fair in dealing with clients	1=Strongly disagree, 2=disagree,	1-5	SR,	Numeric	

			3=neutral, 4=agree, 5=strongly agree		interval	
	Int3	Sound principles seem to guide the driver's behavior	1=Strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree	1-5	SR, interval	Numeric
	Attitude	**Would you like to join a ride with this driver?**	1=yes, 0=no	0-1	SR, categorical	Numeric
	Intention	**If you would decide to rideshare, how likely would it be that you would choose to join this driver's ride?**	0 = not at all likely, 10= extremely likely	Slider, 0-10	SR, ratio	Numeric
	WTP	**Consider a trip from Rotterdam to Brussels, where an average trip by train costs 30,00 EURO. How much would you be willing to pay to join a ride with this driver to Brussels?**	<open>	0,00 - 99,00	SR, ratio	Numeric
14	**INTRO_POST**	You now have seen 6 different profiles of ridesharers. Has this changed your perceptions on ridesharing through online platforms?				
	POST_ATT	**Please indicate what you think about ridesharing through an online platform**				
		Like - Dislike		1-7	SR, Bipolar	Numeric
		Good - Bad		1-7	SR, Bipolar	Numeric
		Useful - Useless		1-7	SR, Bipolar	Numeric
		Beneficial - Harmful		1-7	SR, Bipolar	Numeric
		Desirable - Undesirable		1-7	SR, Bipolar	Numeric
		Wise - Foolish		1-7	SR, Bipolar	Numeric
	POST_INT	**Please indicate how likely it is that you would use ridesharing through an online platform in the future?**	0 = not at all likely, 10= extremely likely	Slider, 0-10	SR, ratio	Numeric
15	**FIRST_LOOK**	**Look at the profile below; where do you look at first? Don't over think this question, just click on the aspects in the image you look at firstly (minimum 1, maximum 5)**			MR, categorical	
			Picture	1-0		Numeric
			Category driver	1-0		Numeric
			Personal text	1-0		Numeric

			Ratings	1-0		Numeric
			Reviews	1-0		Numeric
			Activities	1-0		Numeric
			Rating summary	1-0		Numeric
			Car	1-0		Numeric
			Name and Age	1-0		Numeric
			identification validation	1-0		Numeric
16	**IMP_CUES**	**What are the top3 MOST important parts of the profile to decide whether the ridesharer is trustworthy? (Click on the 3 most important parts in the image)**			MR, categorical	
			Picture	1-0		Numeric
			Category driver	1-0		Numeric
			Personal text	1-0		Numeric
			Ratings	1-0		Numeric
			Reviews	1-0		Numeric
			Activities	1-0		Numeric
			Rating summary	1-0		Numeric
			Car	1-0		Numeric
			Name and Age	1-0		Numeric
			identification validation	1-0		Numeric
17	**N_IMP_CUES**	**What are the top3 LEAST important parts of the profile to decide whether the ridesharer is trustworthy? (Click on the 3 least important parts in the image)**			MR, categorical	
			Picture	1-0		Numeric
			Category driver	1-0		Numeric
			Personal text	1-0		Numeric
			Ratings	1-0		Numeric
			Reviews	1-0		Numeric
			Activities	1-0		Numeric
			Rating summary	1-0		Numeric
			Car	1-0		Numeric
			Name and Age	1-0		Numeric
			identification validation	1-0		Numeric
18	**DEMO_INTRO**	**You have reached the final part of the survey Please fill in some demographical questions**				
	Daily_occ	**What is your most important daily occupation?**	Full-time job (more than 29 hours a week)	1	SR, nominal	Numeric
			Part-time job (8-29 hours a week)	2		
			Part-time job (under 8 hours a	3		

			week)			
			Unemployed	4		
			Sick/disabled	5		
			Retired	6		
			House wife/man	7		
			Student	8		
Educ	**What is your current or highest completed education?**	No formal education		1	SR, ordinal	Numeric
		Education up to age 12		2		
		Education up to age 14		3		
		Education up to age 18		4		
		Higher education		5		
		University		6		
Gender	**What is your gender?**	Male		1	SR, nominal	Numeric
		Female		2		
Age	**What is your age (in years)?**	<open>	10 - 99		SR, ratio	Numeric
Nationality	**What is your country of origin?**	Dropdown list with all countries	1-195		SR, nominal	Numeric
19 **END**	**Thank you for completing my survey, which is part of my MSc thesis!**					
PRICE	As a reward for completing this survey, you can participate to win a coupon of 10 EURO. Please indicate whether you are interested to win a coupon of the ridesharing platform Blablarcar, or a coupon for Cinema Pathé.	1= Blablacar coupon of 10,- EURO 2= Pathé cinema coupon of 10- EURO 3= I do not want to participate in the lotery	1-3		SR, nominal	Numeric
MAIL	Please fill in your email address to take part in the lottery and have a chance to win one of the prices	<open>				

END2

For this research I need a lot of completed surveys, so
do you want to triple the chance of winning a coupon?

Share this post on your Facebook

and your email address will be mentioned three times in the list from where the winners will be randomly selected!

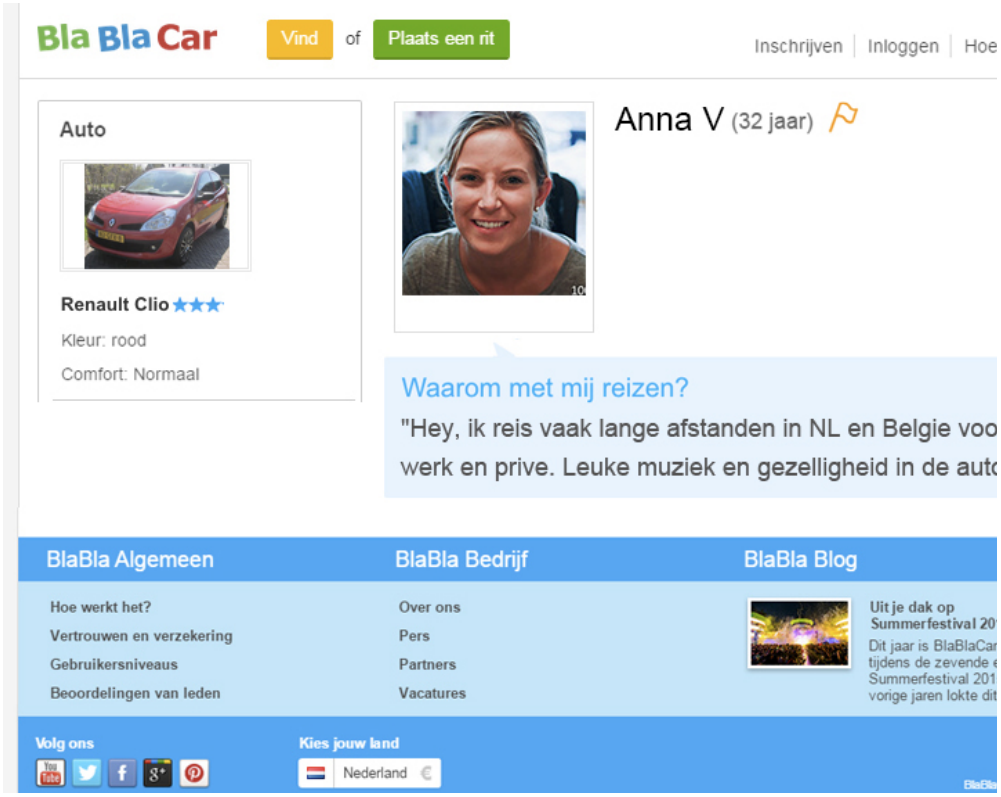
In case of any questions regarding the questionnaire or research, feel free to contact me through ronaldhoek88@gmail.com

Go to the next page to send your completed survey.

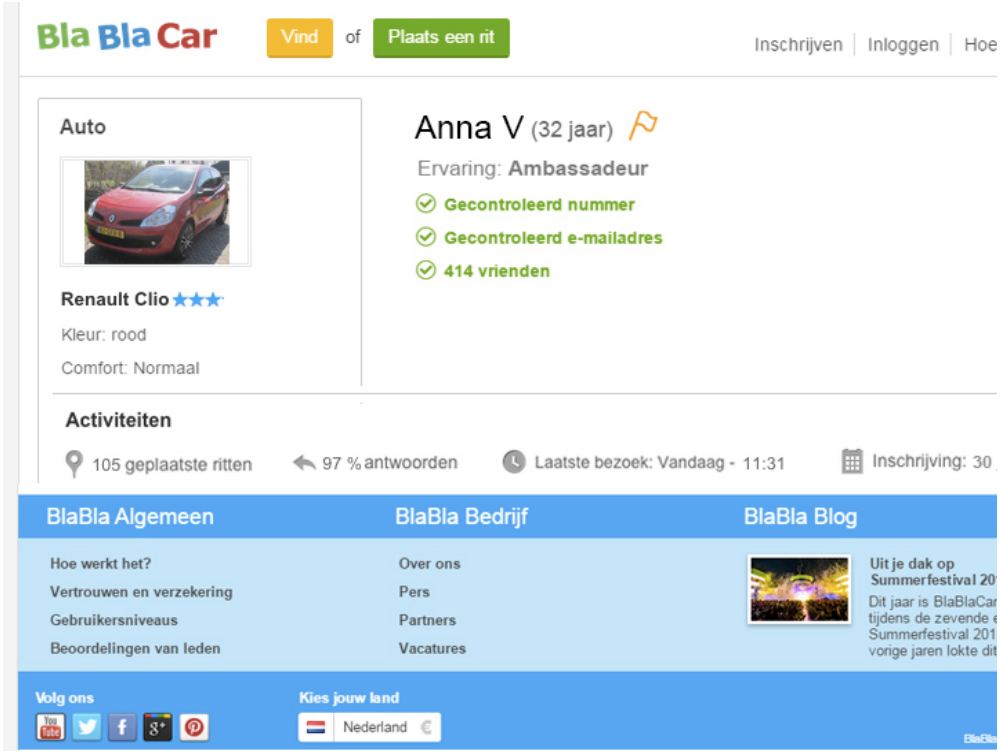
With kind regards,
Ronald Hoek

Appendix C – Experiment

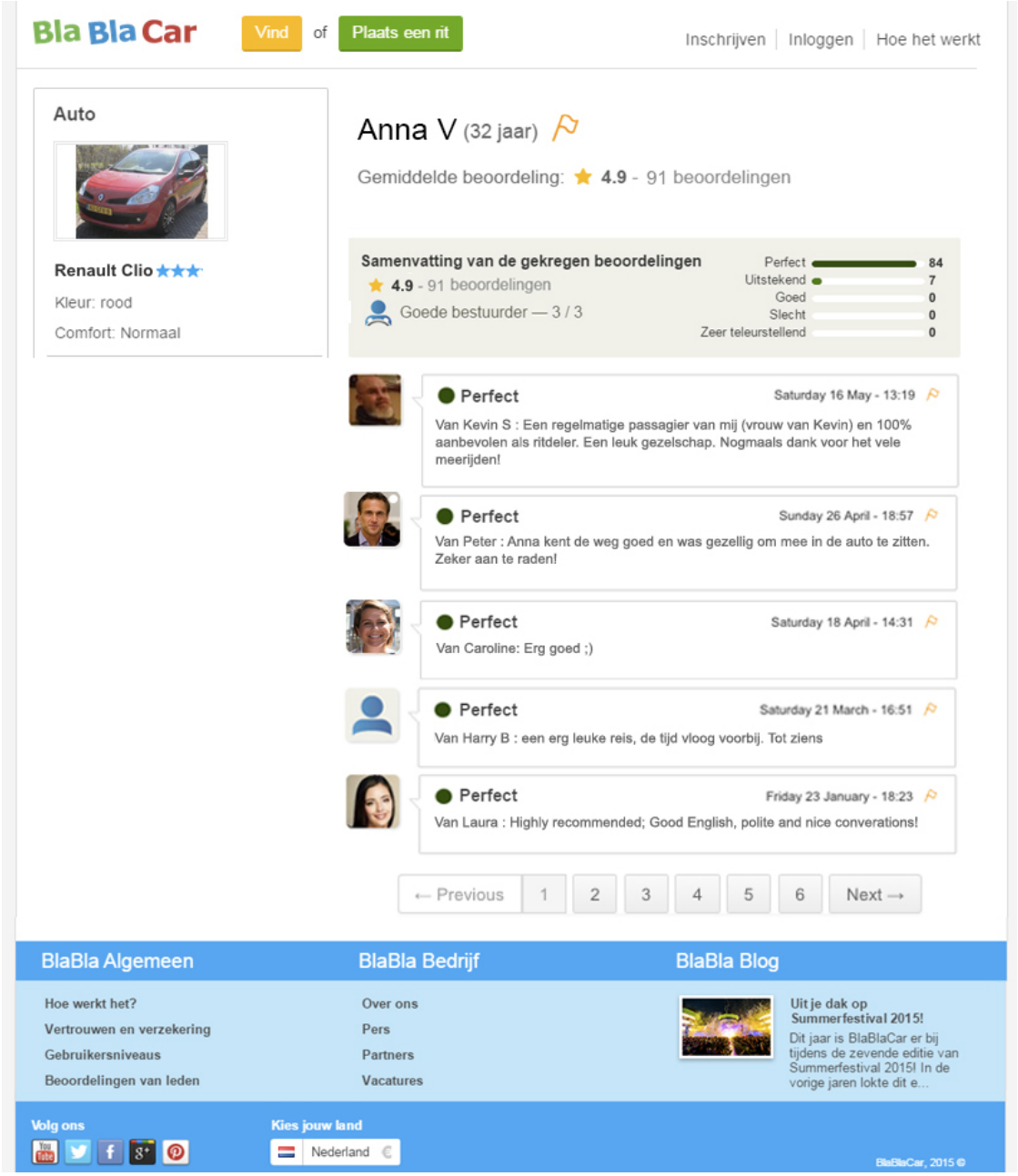
A



B



C


Bla Bla Car
Vind
of
Plaats een rit
Inschrijven | Inloggen | Hoe het werkt
Auto
Renault Clio ★★★
Kleur: rood
Comfort: Normaal
Anna V (32 jaar)
Gemiddelde beoordeling: 4.9 - 91 beoordelingen
Samenvatting van de gekregen beoordelingen
4.9 - 91 beoordelingen
Goede bestuurder — 3 / 3
Perfect 84
Uitstekend 7
Goed 0
Slecht 0
Zeer teleurstellend 0
Perfect
Saturday 16 May - 13:19
Van Kevin S : Een regelmatige passagier van mij (vrouw van Kevin) en 100% aanbevolen als ritdeler. Een leuk gezelschap. Nogmaals dank voor het vele meerijden!
Perfect
Sunday 26 April - 18:57
Van Peter : Anna kent de weg goed en was gezellig om mee in de auto te zitten. Zeker aan te raden!
Perfect
Saturday 18 April - 14:31
Van Caroline: Erg goed ;)
Perfect
Saturday 21 March - 16:51
Van Harry B : een erg leuke reis, de tijd vloog voorbij. Tot ziens
Perfect
Friday 23 January - 18:23
Van Laura : Highly recommended; Good English, polite and nice converations!
← Previous
1
2
3
4
5
6
Next →
BlaBla Algemeen
Hoe werkt het?
Vertrouwen en verzekering
Gebruikersniveaus
Beoordelingen van leden
BlaBla Bedrijf
Over ons
Pers
Partners
Vacatures
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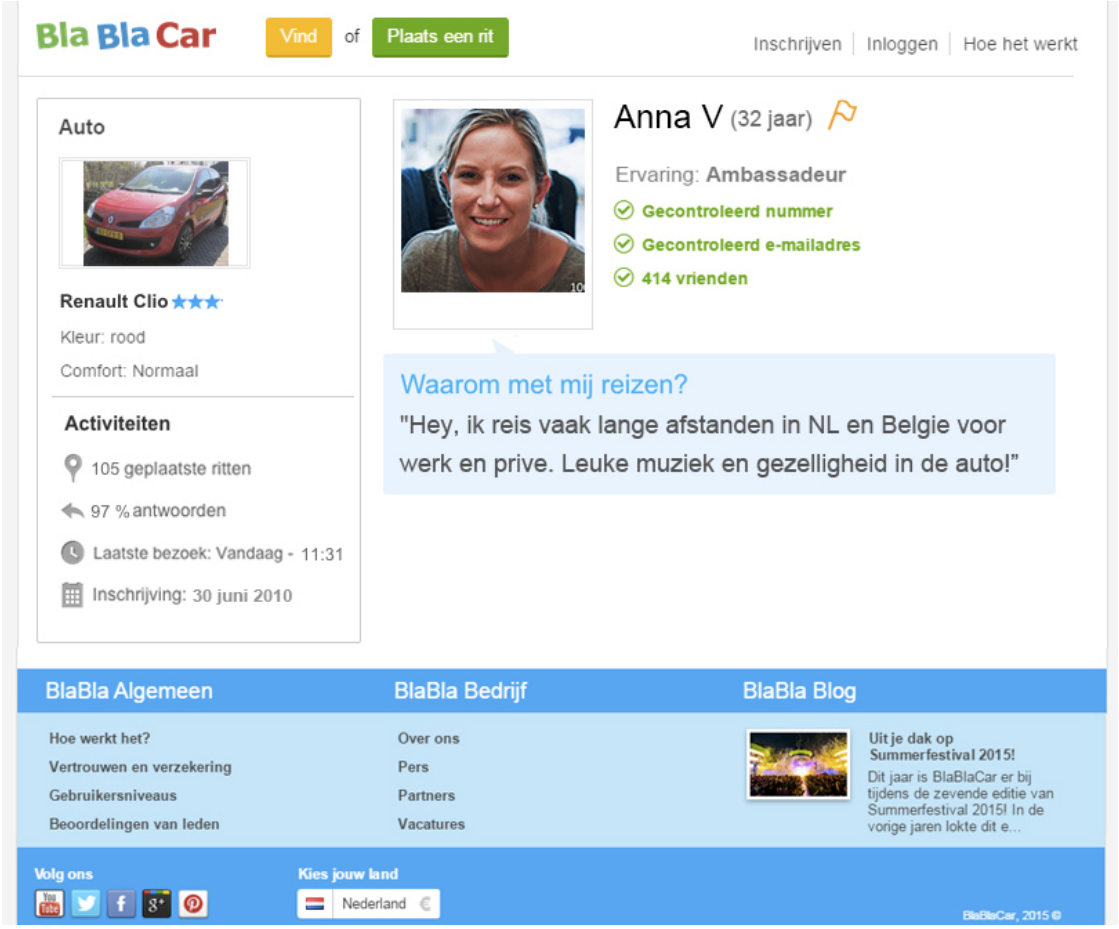
Uit je dak op Summerfestival 2015!
Dit jaar is BlaBlaCar er bij tijdens de zevende editie van Summerfestival 2015! In de vorige jaren lokte dit e...
Volg ons
Kies jouw land
Nederland
BlaBlaCar, 2015 ©

D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Vind
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Plaats een rit
Inschrijven
Inloggen
Hoe het werkt
Auto
Renault Clio
Kleur: rood
Comfort: Normaal
Activiteiten
105 geplaatste ritten
97 % antwoorden
Laatste bezoek: Vandaag - 11:31
Inschrijving: 30 juni 2010
Anna V (32 jaar)
Ervaring: Ambassadeur
Gecontroleerd nummer
Gecontroleerd e-mailadres
414 vrienden
Waarom met mij reizen?
"Hey, ik reis vaak lange afstanden in NL en Belgie voor werk en prive. Leuke muziek en gezelligheid in de auto!"
BlaBla Algemeen
Hoe werkt het?
Vertrouwen en verzekering
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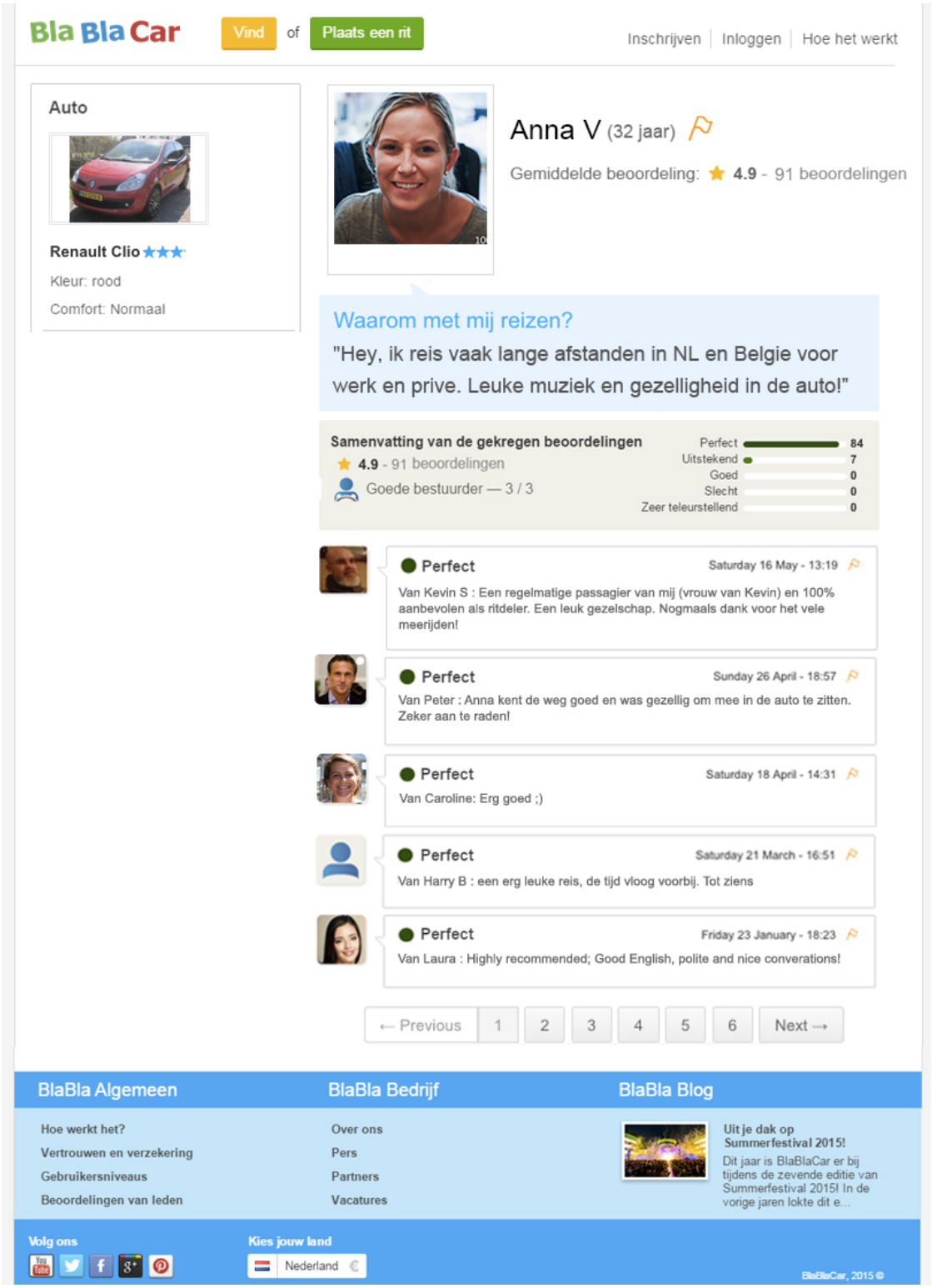
Kies jouw land
Nederland
BlaBlaCar, 2015 ©

E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Samenvatting van de gekregen beoordelingen
4.9 - 91 beoordelingen
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Uitstekend 7
Goed 0
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Zeer teleurstellend 0
Perfect
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Partners
Vacatures
BlaBla Blog
Uit je dak op Summerfestival 2015!
Dit jaar is BlaBlaCar er bij tijdens de zevende editie van Summerfestival 2015! In de vorige jaren lokte dit e...
Volg ons
Kies jouw land
Nederland
BlaBlaCar, 2015 ©

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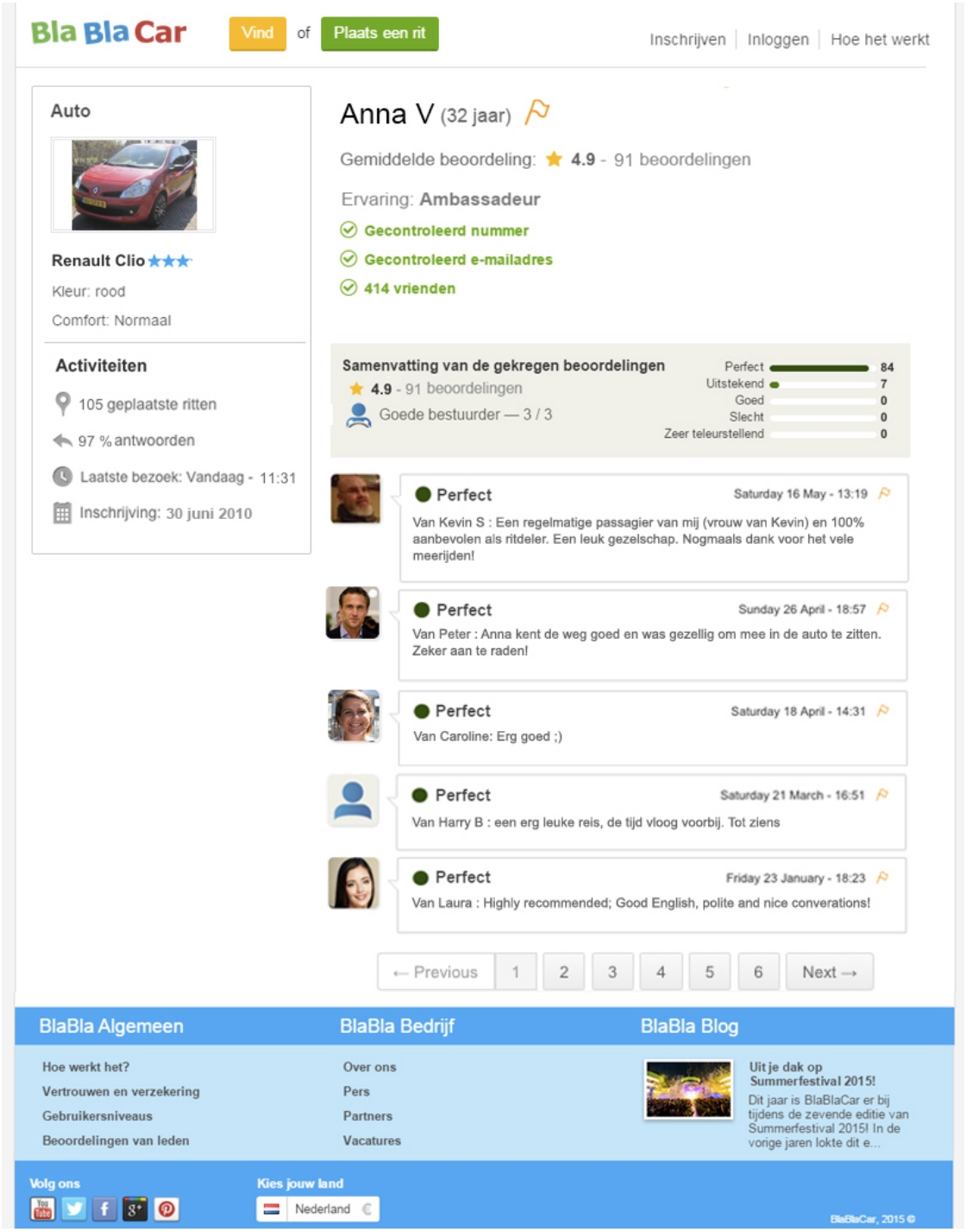
Bla Bla Car
Vind
of
Plaats een rit
Inschrijven
Inloggen
Hoe het werkt
Auto
Renault Clio
Kleur: rood
Comfort: Normaal
Activiteiten
105 geplaatste ritten
97 % antwoorden
Laatste bezoek: Vandaag - 11:31
Inschrijving: 30 juni 2010
Anna V (32 jaar)
Gemiddelde beoordeling: 4.9 - 91 beoordelingen
Ervaring: Ambassadeur
Gecontroleerd nummer
Gecontroleerd e-mailadres
414 vrienden
Samenvatting van de gekregen beoordelingen
4.9 - 91 beoordelingen
Goede bestuurder — 3 / 3
Perfect 84
Uitstekend 7
Goed 0
Slecht 0
Zeer teleurstellend 0
Perfect
Saturday 16 May - 13:19
Van Kevin S : Een regelmatige passagier van mij (vrouw van Kevin) en 100% aanbevolen als ritdeler. Een leuk gezelschap. Nogmaals dank voor het vele meerijden!
Perfect
Sunday 26 April - 18:57
Van Peter : Anna kent de weg goed en was gezellig om mee in de auto te zitten. Zeker aan te raden!
Perfect
Saturday 18 April - 14:31
Van Caroline: Erg goed ;)
Perfect
Saturday 21 March - 16:51
Van Harry B : een erg leuke reis, de tijd vloog voorbij. Tot ziens
Perfect
Friday 23 January - 18:23
Van Laura : Highly recommended; Good English, polite and nice converations!
← Previous
1
2
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4
5
6
Next →
BlaBla Algemeen
Hoe werkt het?
Vertrouwen en verzekering
Gebruikersniveaus
Beoordelingen van leden
BlaBla Bedrijf
Over ons
Pers
Partners
Vacatures
BlaBla Blog
Uit je dak op Summerfestival 2015!
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Appendix D – Additional tables and graphs

Demographics respondents (n=255)	%	Count	% Male	% Female	% Below 25	% 25 - 29	% 30 - 39	% 40 - 54	% 55 and older	% University	% Higher education	% Education up to age 18	% Education up to age 14	% Full-time job	% Part-time job (8-29 hrs)	% Part-time job (< 8 hrs)	% Unemployed	% Sick/disabled	% Retired	% House wife/man	% Student
Gender																					
Male	57,3%	146			28	32	20	12	8	58	31	10	1	67	6	1	1	1	1	1	23
Female	42,7%	109			29	26	17	21	6	51	29	15	5	56	17	1	1	0	1	2	22
Age																					
Below 25	28,6%	73	56	44						62	25	12	1	36	3	0	1	0	1	1	58
25 - 29	29,4%	75	63	37						60	35	5	0	65	12	1	1	0	0	0	20
30 - 39	18,8%	48	60	40						52	35	13	0	83	13	0	2	0	0	2	0
40 - 54	15,7%	40	43	58						45	23	25	8	80	18	0	0	3	0	0	0
55 and older	7,5%	19	63	37						37	37	11	16	63	21	5	0	0	5	5	0
Education																					
University	54,9%	140	60	40	32	32	18	13	5					59	9	1	1	0	1	0	29
Higher education	30,2%	77	58	42	23	34	22	12	9					71	10	1	1	0	0	1	14
Education up to age 18	12,2%	31	48	52	29	13	19	32	6					58	19	0	0	0	0	6	16
Education up to age 14	2,7%	7	29	71	14	0	0	43	43					57	29	0	0	14	0	0	0
Most important daily occupation																					
Full-time job (> 29 hrs p/week)	62,4%	159	62	38	16	31	25	20	8	52	35	11	3								
Part-time job (8-29 hrs p/week)	11,0%	28	32	68	7	32	21	25	14	43	29	21	7								
Part-time job (< 8 hrs p/week)	0,8%	2	50	50	0	50	0	0	50	50	50	0	0								
Unemployed	1,2%	3	67	33	33	33	33	0	0	67	33	0	0								
Sick/disabled	0,4%	1	100	0	0	0	0	100	0	0	0	0	100								
Retired	0,8%	2	50	50	50	0	0	0	50	100	0	0	0								
House wife/man	1,2%	3	33	67	33	0	33	0	33	0	33	67	0								
Student	22,4%	57	58	42	74	26	0	0	0	72	19	9	0								

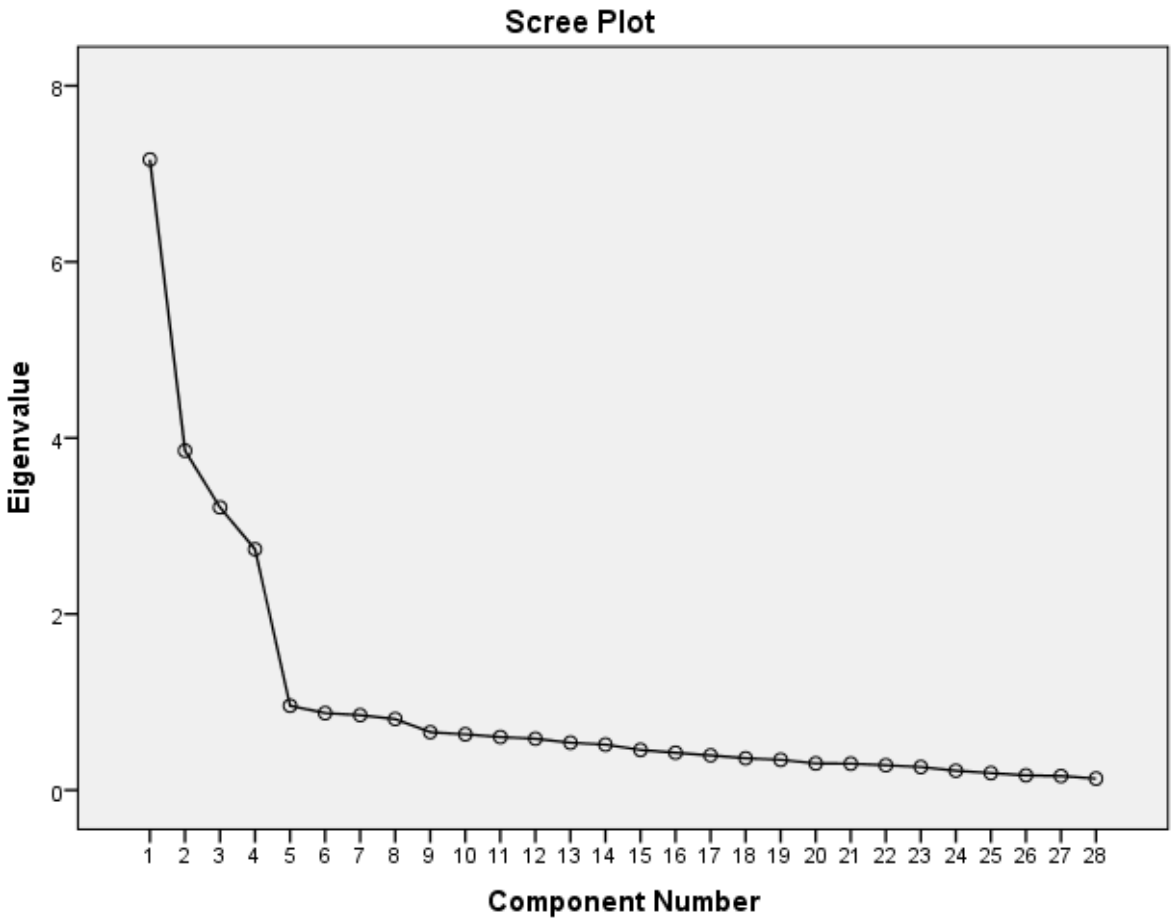
Tabel 1 Demographics

Factor analysis

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7,162	25,579	25,579	7,162	25,579	25,579	6,693	23,903	23,903
2	3,856	13,771	39,350	3,856	13,771	39,350	4,106	14,665	38,568
3	3,212	11,470	50,820	3,212	11,470	50,820	3,335	11,910	50,478
4	2,736	9,771	60,591	2,736	9,771	60,591	2,832	10,113	60,591
5	,959	3,425	64,016						
6	,875	3,126	67,142						
7	,852	3,042	70,184						
8	,807	2,883	73,067						
9	,658	2,351	75,418						
10	,634	2,265	77,683						
11	,604	2,156	79,839						
12	,584	2,086	81,925						
13	,539	1,925	83,850						
14	,517	1,845	85,695						
15	,456	1,630	87,325						
16	,424	1,516	88,840						
17	,394	1,408	90,249						
18	,362	1,293	91,542						
19	,344	1,229	92,771						
20	,304	1,085	93,856						
21	,301	1,074	94,930						
22	,283	1,010	95,939						
23	,262	,937	96,877						
24	,221	,789	97,665						
25	,194	,693	98,358						
26	,168	,601	98,959						
27	,161	,573	99,533						
28	,131	,467	100,000						

Extraction Method: Principal Component Analysis.



Rotated Component Matrix[a]

	Component			
	1	2	3	4
I like to have the responsibility of handling a situation that requires a lot of thinking.	,042	-,019	,762	,068
I find satisfaction in deliberating hard and for long hours.	,055	,045	,634	-,090
The idea of relying on thought to make my way to the top appeals to me.	,085	-,095	,668	-,081
I really enjoy a task that involves coming up with new solutions to problems.	,023	-,070	,633	,062
I prefer my life to be filled with puzzles that I must solve.	,040	,014	,708	,191
The notion of thinking abstractly is appealing to me.	,066	,034	,667	-,115

I would prefer a task that is intellectual, difficult, and important to one that is somewhat important but does not require much thought.	,063	,040	,720	,059
Most people can be counted on to do what they say they will do	-,001	-,082	-,019	,710
Most people answer public opinion polls honestly	,026	-,099	-,012	,722
Most experts tell the truth about the limits of their knowledge	,004	,089	-,025	,659
Most salespeople are honest in describing their products	,018	-,036	,001	,644
Most repair people will not overcharge people who are ignorant of their specialty	,010	-,023	,048	,713
Most adults are competent at their jobs	,003	-,027	,052	,587
Like:Dislike	-,055	,789	-,033	-,013
Good:Bad	-,050	,844	-,020	-,105
Usefull:Useless	-,157	,817	,016	-,034
Beneficial:Harmful	-,071	,833	,005	,062
Desirable:Undesirable	-,076	,787	-,001	-,050
Wise:Foolish	-,093	,830	-,020	-,071
sound principles seem to guide the driver's behavior	,870	-,040	,023	,012
this driver is very capable in providing a good ride-sharing service	,870	-,113	,075	,016
I feel confident about the ride-sharing skills of this driver	,864	-,106	,046	,008
this driver is a well-qualified ride-sharer	,867	-,109	,078	-,005
my needs and desires are very important to this driver	,836	-,109	,066	,002
this driver would not knowingly do anything to hurt me	,845	-,059	,081	,053
this driver really looks out for what is important to me	,843	-,038	,057	-,012
this driver has a strong sense of justice	,851	-,038	,056	,004
this driver tries hard to be fair in dealing with clients	,873	-,036	,045	,016

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

Component Transformation Matrix

Component	1	2	3	4
1	,932	-,309	,184	,056
2	,291	,920	,136	-,222
3	-,207	-,018	,949	,235
4	,065	,239	-,215	,945

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Component Plot in Rotated Space