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MEASURING TRUST IN SHARING ECONOMY AND EVALUATING THE EFFECT OF TRUST ON SHARING INTENTION ACROSS TWO CULTURES

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Abstract: *The purpose of this study was to examine the influence of the trust of product/service providers in sharing economy platforms on renting intention, the potential mediating effect of consumer trust, and the moderating role of culture on renting intention. The authors collected survey data from 823 respondents in total, including 416 Turkish and 407 Russian individuals. To test the relationships among study variables, the authors analyzed the data using structural equation modeling. The results of the analyses showed that the perceived personal safety system and perceived review system have an effect on trust in the sharing platform, but the perceived property security system has no effect on trust in the sharing platform. In addition, the trust in the sharing platform mediated the effect of perceived personal safety system and perceived online review system on trust in consumers, but it did not mediate the effect of perceived property safety system on trust in consumers. The results indicated that trust in the sharing platform affects renting intention, but trust in consumers does not affect sharing intention. Finally, the results revealed that culture does not have a moderating role in the relationship between trust in the sharing platform and trust in consumers. Platform operators should improve their trust mechanisms. Marketers should consider trust as one of the main issues when determining their strategies as it can provide competitive advantage. In addition, policymakers should also produce policies that incentivize platforms in activities that increase trust. The article provides important theoretical and practical insights into understanding and improving the trust affecting the renting intention in the context of the sharing economy.*

Keywords: *Sharing Economy, Trust, Culture, Intention, Renting*

JEL Classification: *M31.*

INTRODUCTION

While the phenomenon of sharing is so old that it dates back to the history of humanity, it can be said that the concepts of sharing economy and collaborative consumption are phenomena brought about by the digital age (Belk, 2013). The emergence of the sharing economy is associated with many factors. Developments in information technology tools and mobile technology, globalized economic activities, crises, and economic behaviors that create ecological awareness can be given as examples (Sedkaoui & Khelfaoui, 2020). Developments in the social and technological fields of mobile phones and the Internet have played a major role in the rapid popularisation of the sharing economy (Buczynski, 2013). The concept of the sharing economy can be explained as systems in which individuals share inert, commercial, and non-commercial resources and assets on online platforms through real sharing, pseudo-sharing, or collaborative consumption (Belezas & Daniel, 2023). With this economy, which is essentially based on common use, individuals experience the advantages of accessing products through bartering, renting and borrowing, while saving money, time and place. Apart from these, individuals also have environmental benefits by adopting an approach that serves environmental consciousness such as usage efficiency, waste reduction, production of better quality products, and so on (Botsman & Rogers, 2010). It is possible to observe businesses (Airbnb, Uber, etc.) that focus on consumer needs and provide services in almost every sector (Wirtz, So, Mody, Liu, & Chun, 2019). Thanks to the sharing economy, interpersonal platforms that have become widespread in a very short time have reached an economic size worth billions of dollars in global markets (Teubner & Flath, 2019). Since transactions in the context of the sharing economy are interpersonal, both mutual trust and the trust provided by the platform (guarantees such as insurance) are of great importance. For example, sharing a room, car or food involves risks in terms of both physical and economic damage in the context of trust (Schor, 2016). Business strategies developed by taking into account the trust sensitivities of individuals with such risks, physical and systemic disadvantages will facilitate individuals to trust and share (PWC, 2015). Another factor that is effective in consumer behavior is culture. Cultural knowledge offers businesses the opportunity to create and maintain healthy relationships with individuals from different cultures (Hall, Covarrubias, & Kirschbaum, 2018). Therefore, culturally aware businesses can adapt to global markets more quickly, be more productive, and generate higher profits from their activities (Moosmüller, 2017). It can be said that Hofstede's studies pioneered the theories developed to understand the concept of culture (Nazim & Wajidi, 2016). Hofstede examined culture in dimensions (Hofstede, 2011) and stated that these dimensions provide useful results such as understanding intercultural differences and individual behaviors, problem solving and cooperation with other cultures (Van Assen, Van den Berg, & Pietersma, 2009). Although the behavior of individuals differs according to culture, it should not be forgotten that other issues also have a share in this issue. To make sense of individual behaviors, Ajzen established the theory of planned behavior (TPB) (Ajzen, 1991) which is widely used (Yuriev, Dahmen, Paille, Bioral, & Guliilumie, 2020). Ajzen (1991) argued that intention is the antecedent of behavior and intention is determined by perceived behavioral control, attitude, and subjective norms.

Considering the relationship between individuals' sharing behavior and trust

and the impact of culture here, the following research questions come to the fore in this study: what is the level of trust of individuals towards digital sharing platforms and consumers in terms of renting? Do these affect the renting intention? Does culture have a moderating effect on this effect? In the research, we propose the theoretical extension of the renting intention in the context of trust and culture. In this context, this research serves the theoretical development in terms of revealing the relationship between renting intention, trust, and culture. Besides, empirical evidence reveals the relationship between trust, culture, and renting intention. In other words, the research provides theoretical and practical insights into how individuals perceive trust, its relationship with renting intention, and the moderating role of culture in this relationship.

In the following sections of the article, theoretical information on the sharing economy, trust, culture, and TPB are presented. Then, following the development of hypotheses, data analysis and presentation of findings are presented. In the last section, the findings are discussed and the theoretical and practical contributions are presented.

LITERATURE OVERVIEW

Sharing Economy and Trust

Since decades ago, it is possible to observe that social behavior has changed in terms of daily consumption. People are involved in collaborative production and consumption projects in business and social life without family members. This has led to a new approach to the economy, which includes the spirit of cooperation and solidarity and is called “the collaborative economy” or “sharing economy” (Sedkaoui & Khelifaoui, 2020). Individuals are increasingly using collaborative consumption and traditional sharing takes on a new form through bartering, lending, gifting, renting, technology and groups of friends. The collaborative consumption approach enables individuals to realize the benefits of accessing products and services instead of owning them and to save place, time and money. This approach provides significant environmental benefits, such as increasing usage efficiency, reducing waste, and preventing pollution from overproduction and overconsumption (Botsman & Rogers, 2010). While sharing is an old phenomenon dating back to the history of humanity, the concept of collaborative consumption and sharing economy are phenomena that have emerged with the digital age (Belk, 2013). With the developing technological and cultural/social networks, it has become commonplace to share in ways and scales that were not possible in previous times (Buczynski, 2013). It is predicted that the volume of transactions to be carried out within the scope of the sharing economy will reach 600 billion dollars by 2027 (Yahoo Finance, 2022). The sharing economy is also referred to as the collaborative economy, gig economy, platform economy, peer-to-peer (P2P) economy, on-demand economy, and even Uberised economy (Hatzopoulos, 2018). Schor (2016) states that it is almost impossible to provide a definition for this concept that reflects common usage due to its diversity and surprising boundaries drawn by users.

Table 1: Definitions of The Sharing Economy

References	Definitions
(Botsman & Rogers, 2010)	Traditional sharing, trade, lending, renting, gifting, bartering, technology, and peer-to-peer communities.
(Owyang, Tran, & Silva, 2013)	An economic model in which ownership and access are shared between companies, enterprises, and people.
(Stephany, 2015)	The value of making underutilized assets accessible online on behalf of the community.
(Di Amato, 2016)	An economic system in which assets or services are shared between private individuals for free/fee via the internet.
(Nguyen, Rintamäki, & Saarijärvi, 2018)	A platform-based business model where consumers are directly engaged in creating/exchanging/sharing products or services that utilize underutilized resources.
(Çaprak & Ayazlar G., 2021)	Exchanging of elements that have socio-economic and environmental value but are idle through digital platforms and their utilization where they are needed.

Source: Prepared by authors

Based on the definitions in Table I, the sharing economy can be defined as “A system in which products/services with social, environmental, cultural and economic value are exchanged and consumed collaborative among individuals through digital sharing platforms and product/service efficiency is increased in social, environmental, cultural and economic terms” (Akdemir & Firat, 2022).

Individuals have difficulty trusting different individuals due to some obstacles arising from differences in language, culture, etc. (Riles, 2020) but sharing platforms can facilitate sharing by providing information about users through processes such as ratings and comments (Frenken & Schor, 2019). Sharing platforms can monitor users’ behavior and punish users who pose a threat to consumer welfare and satisfaction (Stemler, 2016). (Wang, Asaad, & Filieri, 2020) stated that technical antecedents such as system, service and information quality provided by the platform; economic antecedents such as monetary rewards and privacy assurance antecedents such as privacy policy are effective on trust in the sharing platform. Since transactions on platforms take place among individuals, the main focus of platforms should be on maintaining trust (Teubner & Dan, 2018).

Three types of measures are observed in the mechanisms developed to ensure trust on digital sharing platforms. These are; measures for users’ personal life security, measures for how users perceive each other, and measures for the security of users’ property and funds (Li & Wang, 2020). Through sharing platforms, individuals interact face-to-face (e.g. when handing over the key to car/room renting). This points to the trust needed during sharing, namely the importance of a personal security system (Möhlmann, 2016). Another trust-building mechanism is secure payment and property insurance measures to provide products and funds to providers. To reduce risk and uncertainty and ensure security, platforms have developed many mechanisms to ensure trust, such as product/service insurance and bilateral evaluation/rating mechanisms among individuals (Pavlou & Gefen, 2004). In addition to these, Airbnb, for example, covers medical expenses in case of injuries, damage to valuables, refunds in cases of

booking cancellation, etc. (Reinhold & Dolnicar, 2018). It is not possible to observe the attitudes and behaviors of individuals before sharing. For example, in Airbnb, if you want to get information about the provider, you look at the provider's online review scores/visuals about the house. This shows the importance of the online review system (Ert, Fleischer, & Magen, 2016). The user review service of the platforms facilitates a positive attitude of individuals in terms of trust (Meyer, 2016). (Fang, et al., 2014) stated that the service of evaluating inter-user transactions offered by platforms increases inter-user trust. To summarise; considering the intensive interaction among many stakeholders in the context of the sharing economy, it can be said that users' trust and risk perceptions can play a key role in the success and sustainable development of collaborative consumption (Gu, Zhang, Lu, & Song, 2021).

Culture and Sharing Intention

Culture can provide theoretical and practical insights into understanding the differences in norms and values that exist among societies (Briley, 2009). In addition, culture determines behaviors that establish bonds, motivate and lay the groundwork for trust to develop (Alston, 2014). Culture is a phenomenon that manifests itself in the perceptions, beliefs, values, traditions and behaviors of individuals as well as in objects and the physical environment (Pandey, 1990). (Kluckhohn, 1951) defined culture as a system of historically derived, explicit and implicit designs of life that tend to be shared by all or specially designated members of a group. Culture affects perception, communication and identity. For this reason, two individuals exposed to the same sensory stimuli may perceive these stimuli differently. This situation may lead to misunderstandings and conflicts. Establishing trust-based relationships and increasing the level of intercultural communication can reduce the possibility of misunderstanding and help alleviate conflicts (Hinner, 2019). From an economic point of view, cultural knowledge can provide some potential benefits for businesses, such as easy adaptation to global/local markets, high productivity and profit, and high talent acquisition (Moosmüller, 2017).

When the literature is reviewed, it is observed that culture is examined in many fields, but Hofstede's theory of cultural dimensions is widely used in terms of providing great convenience for researchers to know cultural differences by evaluating them in the national context. Nazim and Wajidi (2016) stated that Hofstede was a pioneer in formally linking work values and social values. Hofstede et al. (2011) defined national culture as the characteristics that distinguish the people of a country from other countries and explained culture in dimensions such as power distance, uncertainty avoidance, individualism, masculinity-femininity, and long-term orientation. With Michael Minkov's "World Values Study", the dimension of indulgence was added to the cultural dimensions. Power distance is the level at which less powerful members of businesses and organizations accept and expect an unequal distribution of power among individuals (Hofstede, Hofstede, & Minkov, 2010). Individualism refers to the extent to which the identity of individuals belonging to a particular culture is shaped essentially by individual choices and achievements or by the groups to which they belong (Smith, Dugan, & Trompenaars, 1996). Masculinity-femininity is a society's social attribution of roles to the genders (Hofstede, 1984). Uncertainty avoidance is the tolerance of members of a culture to feel comfortable/uncomfortable in unstructured

situations (Hofstede & Usunier, 2003). While long-term orientation refers to the choices people make about their efforts, focusing on the past, present or future, indulgence encompasses the satisfaction of the control of human desires related to the enjoyment of life (Hofstede, *Dimensionalizing Cultures: The Hofstede Model in Context*, 2011). Many studies showing that individual behaviors differ from culture to culture are available in the marketing literature. (Djekic, et al., 2021; Samaha, Beck, & Palmatier, 2014; Han & Kim, 2019)

(Fishbein & Ajzen, 2011) stated that effective results cannot be obtained in solving social problems without understanding the factors that determine individual behaviors. The Theory of Planned Behaviour (TPB) proposed by Ajzen is one of the most common frameworks used to examine the behavior of individuals (Yuriev, Dahmen, Paille, Bioral, & Guliilumie, 2020). This theory is a continuation of the Theory of Reasoned Action (TRA), but the TPB differs from TRA in the sense that perceived and actual control over the performance of a behavior is also taken into consideration (Ajzen, 1985). According to both TPB and TRA, it is assumed that individuals generally exhibit rational behaviors and that intention is the most important determinant in performing a behavior (Ajzen, 2005). TPB assumes that intention has three independent determinants: attitude (level of positive/negative evaluation of the behavior), subjective norm (perceived social pressure regarding the behavior), and perceived behavioral control (perceived ease/difficulty in performing the behavior). The high level of these three determinants affects the intention to perform the relevant behavior at a high level (Ajzen, 1991).

TPB focuses directly on whatever the determinant of behavior is and can be applied to any behavior of interest to the researcher. TPB is also accompanied by some established methodological tools. They are used to obtain validity and reliability measures of these theoretical constructs. In addition, TPB provides a conceptual framework for thinking about the determinants of the behavior under investigation and provides a clearly stated structural model (Ajzen, 2020). In the literature, it is possible to come across many studies showing the trust-intention relationship (Permatasari & Mardhiyah, 2020; Wang, Ngamsiriudom, & Hsieh, 2015; Asti, Handayani, & Azzahro, 2021).

METHODOLOGY

Hypothesis Development

It has been argued that the main determinant of consumer willingness to buy in online purchasing transactions is trust (Ogbanufe & Kim, 2020). The study examining consumer trust concluded that factors such as brand awareness, service quality, safety, and word-of-mouth communication affect trust (Falahat, Lee, Foo, & Chia, 2019). (Fernández-Bonilla, Gijón, & De la Vega, 2022) stated that e-trust is a determining factor in online purchasing and encourages the use of all digital resources. In another study, it was concluded that laws regulating security, warranty, privacy, website information, customer service, and protection of consumer rights in online transactions affect trust (Chawla & Kumar, 2022). (Bylok, 2022) stated that trust in websites positively affects young consumers' intention to make online transactions. (Zahara, Rini, & Sembiring, 2021) stated that the effect of seller reputation on trust is positive, and online customer reviews also have a positive effect on trust. In another study, it was concluded that user ratings and online reviews affect trust (Cheng, Su, & Yang, 2020).

Various online mechanisms have been developed for those who rent their products and services on sharing economy platforms. These can be categorized into three types in terms of their role in trust-building measures: trust-building measures to address personal life safety risks, measures to protect property/fund security, and measures to address users' views of potential consumers. Perceived personal safety system (PERS), perceived property safety system (PROS), and perceived online review system (POR) each affect trust in sharing platform (TSP) (Li & Wang, 2020). In this regard, the following hypotheses were proposed:

H₁: The PERS has a significant effect on TSP.

H₂: The PROS has a significant effect on the TSP.

H₃: The POR has a significant effect on TSP.

In recent years, interest in the role of trust in business behavior has increased due to its potential impact on reducing transaction costs (Lyon, Mßllering, & Saunders, 2012). In the literature, studies show that trust in platforms has an impact on consumers' decision-making processes. Before exemplifying these studies, it is worth noting that some studies examining trust in providers are also available in the literature (Cheng, Fu, Sun, Bilgihan, & Okumus, 2019; Yu, Zang, & Yang, 2019). (Zhu, Mou, & Benyoucef, 2019) concluded that individuals' trust levels affect their purchase intentions on online platforms. (Kong, Wang, Hajli, & Featherman, 2020) stated that information quality and transaction security provided by platforms positively affect user trust. (Lukito & Ikhsan, 2020) concluded that perceived risk has a negative effect on online trust and repurchase intention and online trust affects repurchase intention. It has also been found that the information provided to users by sharing platforms for recommendation purposes and verification information for providers has a positive impact on consumers' purchasing decisions (Xu, Zeng, & He, 2021). In this regard, the following hypotheses were proposed:

H₄: TSP has a significant effect on TC.

H_{5a}: TSP has a mediating effect on the relationship between PERS and TC.

H_{5b}: TSP has a mediating effect on the relationship between PROS and TC.

H_{5c}: TSP has a mediating effect on the relationship between POR and TC.

It is possible to say that intention can be affected by many different antecedents (Chopdar, Lytras, & Visvizi, 2023), but in our study, there is an approach based on trust and culture. Many researchers, academics and theorists have highlighted the important role that culture can play in the trust-building process. Many studies demonstrating the relationship between culture and trust can be observed in the literature (Liobikienė, Mandravickaitė, & Bernatoniene, 2016; Hallikainen & Laukkanen, 2018). A study conducted with participants from the United States of America (US) and China concluded that interpersonal trust influences intention (Qin, 2020). In a study using data from American and Indian participants, it was observed that trust differed according to culture (Chathoth, Mak, Sim, Jauhari, & Manaktola, 2011). In another study conducted in South Korea with participants from the US, it was also observed that trust perceptions differed according to culture (Jin, Park, & Kim, 2007). The study, which involved participants from Germany, England and Wales, found that participants' perceptions of trust differed (Van Der Schee, Braun, Calnan, Schnee, & Groenewegen, 2007).

In the literature, it is possible to find many studies showing that trust relates to intention to use. (Heggde & Shainesh, 2018) concluded in their study that trust

in the platform is related to the intention to use. (Chen, Lai, & Lin, 2014) concluded that trust in consumers and trust in the sharing platform affect sharing intention. (Li & Tsai, 2022) found that trust in the sharing platform influenced the intention to continue using the sharing platform. In a study investigating the intention of Italian and Spanish individuals to participate in the sharing economy system, it was observed that it differs according to culture (Perfili, Parente, Grimaldi, & Morales-Alonso, 2019) (Perfili et al., 2019). Another study also observed the influence of culture on German and Polish individuals' perceptions of trust, convenience and risk and their adoption of e-shopping intentions (Kowalczyk, 2016). (Urbonavicius & Sezer, 2019) found that culture influences the sharing intentions of Turkish and Lithuanian individuals. The moderating effect of culture and the mediating role of trust were observed in a study examining consumers' intention to buy (Ng, 2013). The moderating role of culture has been observed in other studies on trust (Hur, Kang, & Kim, 2015). Although the relationship between trust and purchase intention in e-commerce has been examined in many studies, the emergence and rapid development of the sharing economy has renewed the level of interest in this relationship (Furner, Drake, Zinko, & Kisling, 2022). In this regard, the following hypotheses were proposed:

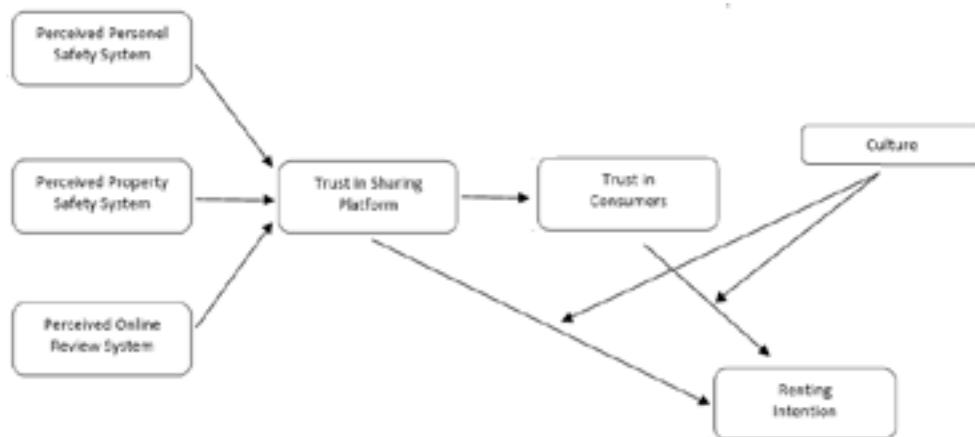
H_{6a} : TSP has a significant effect on Renting intention (IR).

H_{6b} : The effect of TSP on IR differs according to culture.

H_{7a} : TC has a significant effect on IR.

H_{7b} : The effect of TC on IR differs according to culture.

Figure 1: Research Model



Source: Figure by authors

RESEARCH METHOD

Research Sample

The research population consists of participants of Turkish and Russian nationality (living in Turkiye or visiting Turkiye for tourism purposes). The reason for including Russian participants in the research is that they are the nation that visits Turkiye the most (Tursab.org, 2023) (TURSAB, 2023). The research used a purposive sampling method. The purposive sampling technique is one of the non-probability

sampling techniques. It is mainly used when the population is very large and random selection is impossible. It can provide convenience to the researcher when resources, time, and labor are limited (Etikan, Musa, & Alkassim, 2016). Data were collected online for Turkish participants and both online and physical surveys for Russian participants. To collect online data from participants, we accessed their accounts on sharing economy communities such as Uber and Airbnb on social media platforms such as Facebook and Instagram. To collect data from Russian participants, we contacted Russian associations and language schools in Türkiye and tried to reach their members and students through an online survey. In addition, physical surveys were used to reach Russian participants who were visiting Türkiye for tourism purposes. Users of sharing economy platforms such as Uber and Airbnb, or individuals who are not users of such platforms but have information about them, were included in the study. The research data were collected online (using Google Forms) and physically between March 2021 and November 2022 using the survey technique. The research reached a total of 912 participants (447 Turkish, and 465 Russian). Incorrect or randomly marked surveys were removed from the collected surveys and 823 total surveys (416 Turkish, 407 Russian) were found suitable for use in the analyses. Exploratory factor analysis (EFA) and reliability analysis were used to determine the validity of the measures based on the data obtained from the participants. The results of the pilot test were evaluated and no problems with the measures were found. Table II shows the descriptive statistics of the participants.

Table 2: Descriptive Statistics of Participants

		Turkish		Russian	
		Percentage	Number	Percentage	Number
Gender	Female	%38,9	162	%60,7	247
	Male	%61,1	254	%39,3	160
Age groups	18-25	%16,8	70	%10,8	44
	26-35	%52,2	217	%35,9	146
	36-45	%24,5	102	%35,1	143
	46-55	%4,6	19	%13,3	54
	56-65	%1,9	8	%4,9	20
Education Level	Primary School	%2,4	10	%0	0
	High School	%16,8	70	%7,4	30
	Collage	%4,1	17	%45,5	185
	Undergraduate degree	%49,3	205	%22,9	93
	Master's degree	%20,4	85	%22,1	90
	PhD	%7	29	%2,2	9

Source: Prepared by authors

Measures

The survey used a 7-point Likert scale and asked participants to indicate their level of agreement with the statements. The survey includes a total of 19 items. The measurement tool in (Li & Wang, 2020) and (Hawllitschek, Teubner, & Weinhardt,

2016) studies were used to measure the variables of this study, namely perceived personal safety system (PERS), perceived property safety system (PROS), perceived on-line review system (POR), trust in sharing platform (TSP), trust in consumers (TC), and Renting intention (RI). Table III shows the number of items and the reliability coefficient of each variable in both Turkish and Russian samples.

Table 3: Reliability Coefficients

Variables	Cronbach's Alpha value		Number of items	References
	Nation (Turkish)	Nation (Russian)		
PERS	0,769	,845	3	
PROS	0,813	,894	3	
POR	0,914	0,843	3	Li and Wang, 2020
TSP	0,825	0,830	4	
TC	0,858	0,862	3	
RI	0,916	0,903	3	Hawlitcshek et al., 2016

Source: Prepared by authors

All items in the measures were originally developed in English. They were therefore translated into Turkish and Russian using standard translation-back-translation procedures (Brislin, 1970). For each country, we used two translators who were familiar with the English-speaking culture and with the language of the target culture. One of the translators did the translation of the items from English into the language of the target country. These items were then interpreted by a second translator, who then retranslated the items back into the target language. Any discrepancies were discussed with the researchers and the translators, and this provided a greater opportunity for a final agreement to be reached on the translation.

Data Analysis

The study used structural equation modeling (SEM) and analyses were performed using SmartPLS 4. There are several considerations when using SmartPLS. Partial Least Square (PLS)-SEM is a promising method with great potential, especially for researchers working in marketing and management information systems disciplines (Hair, Ringle, & Sarstedt, 2011). SEM facilitates the examination of phenomena that are difficult to observe, such as consumer attitudes, perceptions, and intentions (Hair, Hult, Ringle, Sarstedt, & Thiele, 2017). It is more suitable for models with fewer samples and more complex structures (Hair, Sarstedt, Ringle, & Mena, 2012). In addition to working with very small and very large samples, it easily combines formative and reflective constructs. It is also recommended for the measurement of complex models that are exploratory and include many constructs and indicators (De Souzaabido & Da Silva, 2019).

Research Findings

The descriptive statistics and the relationships between variables for the whole sample are shown in Table IV. According to the values in the table, the relationships between the variables are positive and significant.

Table 4: Correlation Analysis Results

Variables	\bar{x}	σ		TSP	TC	PERS	PROS	POR	RI
TSP	5,3086	1,15581	R	1					
TC	4,9218	1,26720	R	,571**	1				
PERS	5,3050	1,23382	R	,581**	,528**	1			
PROS	5,0919	1,30807	R	,516**	,498**	,669**	1		
POR	5,3090	1,21547	R	,528**	,469**	,580**	,587**	1	
RI	4,7740	1,77360	R	,373**	,245**	,322**	,331**	,403**	1

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

N (person)= 823

Source: Prepared by authors

To analyze the research model, validity and reliability analyses were first performed. In this context, internal consistency reliability and convergent validity were evaluated (Hair, Ringle, & Sarstedt, 2011).

Table 5: Validity and Reliability Values

Variables	Items	Factor Loadings	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Explained (AVE)
PERS	PERS 1	0.787	0.816	0.814	0.594
	PERS 2	0.720			
	PERS 3	0.802			
PROS	PROS 1	0.925	0.865	0.867	0.686
	PROS 2	0.766			
	PROS 3	0.784			
POR	POR 1	0.853	0.881	0.881	0.712
	POR 2	0.843			
	POR 3	0.835			
RI	RI 1	0.945	0.911	0.914	0.781
	RI 2	0.943			
	RI 3	0.749			
	RI 4	0.753			
TSP	TSP 1	0.808	0.837	0.837	0.563
	TSP 2	0.730			
	TSP 3	0.708			
TC	TC1	0.854	0.865	0.865	0.682
	TC 2	0.780			
	TC 3	0.841			

Source: Prepared by authors

It was found that the factor loadings related to validity and reliability in Table V were greater than 0.70 for each item and therefore no item was removed from the scales. In addition, the AVE, CR, and Cronbach's alpha values are greater than the threshold values ($CR \geq 0.70$, $AVE \geq 0.50$ and $Cronbach's\ alpha \geq 0.70$). As Cronbach's alpha and CR values are greater than the threshold values, it can be said that the internal consistency reliabilities of the measures were good. In addition, as the factor loadings and AVE values are greater than the threshold values, it can also be said that convergent validity was established.

Discriminant validity was also checked. Accordingly, the Heterotrait-Monotrait Correlation Ratio (HTMT coefficient) of the statements was analyzed.

Table 6: HTMT Coefficients

Variables	PERS	PROS	POR	RI	TSP	TC
PERS						
PROS	0.793					
POR	0.681	0.672				
RI	0.371	0.374	0.450			
TSP	0.704	0.609	0.617	0.431		
TC	0.625	0.575	0.537	0.277	0.668	

Source: Prepared by authors

(Henseler, Ringle, & Sarstedt, 2015) state that HTMT coefficients should theoretically be less than 0.90 for distant structures and less than 0.85 for close structures. As seen in Table VI, all of HTMT coefficients were lower than this specified value and therefore the measures were found to have discriminant validity.

Structural Equation Modelling Analysis

The linearity of the structural model was tested by examining the Variance Inflation Factor (VIF) values. (Hair, Hult, Ringle, Sarstedt, & Thiele, 2017) state that if these values are less than 5, there is no problem with linearity among variables.

Table 7: Structural Model VIF Values

Variables	PERS	PROS	POR	RI	TSP	TC
PERS					3.026	
PROS					2.921	
POR					2.034	
RI						
TSP				1.805		1.000
TC				1.805		

Source: Prepared by authors

As can be seen in Table VII, the VIF values were less than 5, indicating that there was no collinearity problem among the variables.

Q^2 value for the prediction power of the model, R^2 value to determine the level of explanation of the model, and f^2 value for the effect size were analyzed. (Hair Jr, et al., 2021) stated that the R^2 value; between 0.0-0.13 is weak, between 0.13-0.26 is average, and greater than 0.26 is a high level of explanation. It is stated that f^2 value ≥ 0.02 indicates low level, ≥ 0.15 indicates average level, and ≥ 0.35 indicates high level. If the Q^2 value is >0 in an endogenous structure, the predictive accuracy of the path model is acceptable (Hair Jr, Black, Babin, & Anderson, 2019).

Table 8: Q^2 , f^2 and R^2 Values

Variables	SSO	SSE	$Q^2 (=1-SSE/SSO)$	Variables	f^2	Variables	R^2	Adjusted R^2
PERS	2469.000	2469.000	0.000	PERS → TSP	0.181	RI	0.187	0.185
PROS	2469.000	2469.000	0.000	PROS → TSP	0.002	TSP	0.535	0.533
POR	2469.000	2469.000	0.000	POR → TSP	0.062	TC	0.446	0.445
RI	2469.000	2171.396	0.121	TSP → RI	0.138			
TSP	3292.000	2400.574	0.271	TSP → TC	0.805			
TC	2469.000	1846.475	0.252	TC → RI	0.001			

Source: Prepared by authors

The Q^2 values were analyzed and the findings in the Table VIII indicated that the research model has the power to predict RI, TSP, and TC variables. According to R^2 values; RI was explained by 19%, TSP by 54% and TC by 45%. When the f^2 values are reviewed, it is observed that the variables had different levels of effect size on each other, but PROS had no effect on TSP and TC had no effect on RI.

Table 9: Research Model Effect Coefficients

Variables	β	Standard deviation	T value	P value
PERS → TSP	0.505	0.083	6.109	0.000
PROS → TSP	0.048	0.074	0.641	0.522
POR → TSP	0.242	0.061	3.991	0.000
TSP → RI	0.450	0.057	7.850	0.000
TSP → TC	0.668	0.033	20.188	0.000
TC → RI	-0.028	0.057	0.483	0.629

Source: Prepared by authors

Table IX shows the effect coefficients of the research model. The findings indicate that the effect of PERS on TSP ($\beta=0.505$ and $p<0.05$), the effect of POR on TSP ($\beta=0.242$ and $p<0.05$), the effect of TSP on RI ($\beta=0.450$ and $p<0.05$) and the effect of TSP on TC ($\beta=0.668$ and $p<0.05$) were positive and significant. Accordingly, hypotheses H_1 , H_3 , H_4 and $H6a$ are supported. PROS had no significant effect on TSP ($\beta=0.048$ and $p>0.05$) and TC had no significant effect on RI ($\beta=-0.028$ and $p>0.05$), therefore hypotheses H_2 and H_{7a} are rejected.

According to (Zhao, Lynch Jr, & Chen, 2010), indirect effects should be significant to show the mediating effect. In other words, the relationship between the exogenous variable and the mediating variable should be significant and, at the same time, the relationship between the mediating variable and the endogenous variable should be significant.

Table 10: Research Model-Specific Indirect Effect Coefficients

Variables	β	Standard deviation	T value	P value
PERS → TSP → TC	0.337	0.059	5.752	0.000
PROS → TSP → TC	0.032	0.050	0.639	0.523
POR → TSP → TC	0.161	0.041	3.933	0.000

Source: Prepared by authors

According to the findings in Table X, the mediation effect of TSP was positive in the relationship between PERS and TC ($\beta=0.337$ and $p<0.05$) and the relationship between POR and TC ($\beta=0.161$ and $p<0.05$), while there was no mediation effect of TSP in the relationship between PROS and TC ($\beta=0.032$ and $p>0.05$). Thus, hypotheses H_{5a} and H_{5c} are supported, and hypothesis H_{5b} is rejected.

Table 11: Multiple Group Analysis Values

Variables	β Coefficients Difference (Russian-Turkish)	P value
TSP → RI	-0.069	0.565
TC → RI	0.104	0.395

Source: Prepared by authors

As seen in Table XI, there was no moderating effect of culture on the effect of TSP on RI ($\beta_{Rs-Tr} = -0.069$ and $p > 0.05$) and the effect of TC on RI ($\beta_{Rs-Tr} = 0.104$ and $p > 0.05$). Accordingly, hypotheses H_{6b} and H_{7b} are rejected.

DISCUSSION OF RESEARCH FINDINGS

This paper aims to examine the transactions carried out through digital sharing platforms based on trust, to determine the effect of individuals' perceptions of trust on their intention to share, and the regulatory role of culture in this effect. According to the results; PERS and POR affect TSP; PROS does not affect TSP. It was observed that TSP affects TC. In addition, there is a mediating effect of TSP in the relationship between PERS and TC, and there is a mediating effect of TSP in the relationship between POR and TC, but there is no mediating effect of TSP in the relationship between PROS and TC. In addition, it was observed that TSP has an effect on RI, but TC has no effect on RI. Furthermore, no moderating effect of culture was observed in the effect of TSP on RI or in the effect of TC on RI.

More precisely, individuals' positive perceptions of the authentication system, questioning users' past behaviors, positively affect their renting intentions. The fact

that platforms offer personal safety insurance to their users for risky situations such as accidents etc. also positively affects renting opinions. In other words, individuals have positive thoughts that these platforms are reliable, fulfill their commitments to users, look after their interests, and do not harm them. Apart from these, individuals' opinions about the property safety system are not related to their trust in the platforms. In other words, their perception of the property insurance and escrow services (the service of entrusting the rights of the products/services/funds to a neutral person until certain obligations are fulfilled in the process of reaching the parties) offered by the platforms does not differentiate their trust in the platform. Individuals who think that the online review system provides users with useful, accurate, and reliable information think that the platforms are reliable. While some studies in the literature on these issues support H1 and H3, they differ from H2 (Fernández-Bonilla, Gijón, & De la Vega, 2022; Bylok, 2022; Cheng, Su, & Yang, 2020).

Individuals who are positive about their platforms being reliable, fulfilling their promises and commitments to users, looking after their interests, and not harming providers also have positive opinions about consumers. This finding is consistent with some studies in the literature (Zhang & Wang, 2021; Li & Wang, 2020; Tussyadiah & Park, 2018). Individuals' views on users' background checks, user identity verification, and having personal safety insurance have a significant effect on the opinion that consumers are harmless, honest, and trustworthy, and this is mediated by their trust in the platform. This finding is consistent with some studies in the literature (Mittendorf, 2016; Teubner & Dan, 2018; Möhlmann, 2016; Wu & Shen, 2018). On the contrary, the property insurance and escrow services offered by the platforms do not affect consumers' perceptions and the platforms do not play a mediating role in this relationship. Individuals' opinions that the online review system provides useful, accurate, and reliable information to providers affect consumers' opinions that it is honest, reliable, and harmless, and trust in the platform has a supporting effect on this relationship. Individuals' positive opinions about the platform in terms of being reliable, looking after the interests of providers, and fulfilling commitments affect consumer trust (Mittendorf, 2016; Teubner & Dan, 2018; Möhlmann, 2016; Wu & Shen, 2018; Zhang & Wang, 2021).

As mentioned above, whether the trust factor affects the renting intention of the providers is analyzed within the scope of the research. Individuals' positive opinions about platforms positively affect their renting intention for their products/services through sharing platforms. In other words, it supports individuals' renting intention for their products/services through sharing platforms and may increase the renting possibility. This finding is consistent with some studies in the literature (Xu, Zeng, & He, 2021; Lu & Yi, 2023; Chen, Lai, & Lin, 2014). No relationship was found between the perception of consumers as honest and reliable and the renting intention. Some studies in the literature differ from this result (Bylok, 2022; Chen, Lai, & Lin, 2014; Park & Tussyadiah, 2020). Turkish and Russian cultures do not have a differentiating role in the effect of trust in the platform or consumers on renting intention. Some studies in the literature differ from this result (Kowalczyk, 2016; Qin, 2020; Xu, Zeng, & He, 2021).

CONCLUSIONS AND LIMITATIONS

First of all, the results of this research have once again revealed that the issue of trust is of great importance in the context of the sharing economy. Because the results

obtained within the scope of the research show that the renting thoughts of individuals are affected by the trust mechanism provided by the sharing platforms. Individuals' perceptions of the online review system and personal security system, which are the antecedents of the trust mechanism, affect their thoughts towards the platform. It was observed that only the perceptions of the property safety system had no effect on the trust in the platform. The new guarantees that platforms will offer regarding property safety may also convince potential participants to trust the sharing platform and share.

Improvements in property safety will support the confidence level of the online review system and personal safety system and will guide individuals to rent through platforms. In this direction, platform operators should make the necessary improvements in terms of safety by taking into account this approach of individuals. In addition to the trust they feel only by accessing users' information and ratings, they should also feel a high level of trust during the delivery/presentation of the product or service they rent. Because individuals who can feel a sense of trust towards the platform can feel trust in the individuals they will rent to offer their own product or service. Considering that individuals anywhere in the world can transact with each other through these platforms, it can be stated that the issue of trust is important and platform operators should act with the knowledge that trust is one of the main issues of their activities. Platforms can succeed in increasing the level of trust through new applications together with the participants. For example, the issue of trust can be taken into consideration more among users with applications such as rewarding users with high trust levels, choosing the most trusted user of the month or year. Again, our research has shown that if individuals feel trust towards the sharing platform, this trust positively affects their rental intentions. In other words, the individual who feels trust will share. In this direction, not only platform operators should pay attention to this issue, but also marketers should develop strategies based on this issue. Emphasizing the element of trust in marketing activities may increase the interest in platforms. In addition, policymakers should also produce policies that support platforms on this issue. Policies that encourage activities that increase trust will increase the level of trust of both platforms and individuals who share through these platforms. It is also predicted that platforms that improve the level of trust can provide competitive advantage.

In summary, it is possible to observe that the sharing process creates different values for all stakeholders (platforms, providers and beneficiaries). In this respect, the improvement of trust by platform operators, marketers and policymakers is of great importance for all stakeholders.

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