12. Factors influencing consumer trust in sharing economy platforms— a comparative study of Polish and Moroccan consumers

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Abstract

Purpose: The study aims to define the significance of trust and identify consumers' trust-building factors in sharing economy platforms in two different cultures.

Design/methodology/approach: The study used a narrative literature review and exploratory primary qualitative research—focus groups, providing an in-depth insight into the perception of trust in the sharing economy in Poland and Morocco.

Findings: Eight factors are crucial in the trust-building process toward sharing economy platforms. For Polish consumers, functional elements such as customer service or service provider reputation standards are critical in building trust, unlike Moroccans, who value the platform's reputation the most.

Research limitations: The study's focus group size and the possibility of being influenced by other participants' responses may limit the generalizability of the results.

Practical implications: The research stresses the importance of the cultural context in the trust-building process. It may help the sharing economy platforms to customise their offers for consumers coming from different cultural backgrounds, gain their trust and make them feel secure.

Originality and value: The study provides new insights into consumers' perception of trust determinants in two different cultural contexts and contributes to the ongoing discussion on the importance of trust in the sharing economy.

Keywords: sharing economy platform, Poland, Morocco, trust, sharing economy.

Introduction

The sharing economy has given consumers more choices and control over many aspects of their lives, all at reasonable prices and without owning anything (Hossain, 2021). The global sharing economy market was expected to flourish, but the outbreak of COVID-19 has significantly disrupted operations within it, impacting sectors like transportation, lodging, and food delivery that are linked to sharing economy activities (Lopes de Sousa Jabbour et al., 2020). In addition, it has negatively affected service providers, consumers, and society. The pandemic and the accompanying restriction measures suddenly put a brake on the sharing economy sector's momentum, as restrictions have brutally forced people to reduce their services-sharing activities (Hossain, 2021; Mont et al., 2021).

This unprecedented situation has resulted in a decline in the value of sharing economy firms, prompting concerns about the sector's survival, especially given the income loss experienced by many service providers (Higgins-Desbiolles, 2020). Additionally, this event has led to fears of the collapse of the sharing economy, which depends heavily on sharing goods. Nevertheless, some scholars argue that sharing economy platforms have been increasingly gaining attention during the pandemic, given that many sectors have tried to adapt to the crisis by being more open to sharing information (Chesbrough, 2020; Kumar, Singh et al., 2020). As a response to the challenges posed by COVID-19, the sharing economy sector is undergoing a recalibration, and ongoing studies are exploring its multifaceted impact, including aspects such as business uncertainty (Lopes de Sousa Jabbour et al., 2020; Sharma et al., 2020; Tuzovic & Kabadayi, 2020).

If crisis events such as pandemics, wars, economic crisis may affect the sharing economy, distrust is another critical factor hindering its development. Accordingly, trust is a crucial factor, given that interactions within the sharing economy platforms can be risky as they occur among total strangers, often coming from different cultural backgrounds (Alharthi et al., 2021; Pelgander et al., 2022). The COVID-19 crisis has heightened the significance of trust, with information asymmetries and the remote nature of transactions creating challenges in evaluating the safety and reliability of sharing economy interactions (Abrate & Viglia, 2019). Mistrust has emerged among different sharing economy stakeholders, impacting not only transactional trust but also trust beyond the transaction stage (Yang et al.,

2019). Customers, grappling with concerns related to safety and hygiene, are now undergoing a reassessment of trust dynamics within the sharing economy.

While enterprises mainly aim at profit maximisation, gaining and increasing customers' trust must be a priority as it helps to attract new users and strengthens usage frequency among existing ones (Arteaga-Sánchez et al., 2020). Thus, an adequate understanding of various aspects affecting customers' trust in post—pandemic times, especially in the context of cultural differences, is essential. Cultural traits not only provide a broader perspective on consumer decisions and behaviours but also offer nuanced insights into the authentic motives driving trust, deeply rooted in diverse cultural backgrounds (Gesteland, 2003).

Combining these three factors—sharing economy, trust and cultural traits—in one comprehensive study allow for a broader and better understanding of the phenomenon and the impact of culturally-conditioned trust on the decisions of sharing economy users. This can enable the identification of cultural differences and similarities in the context of trust and its building factors. Such knowledge will allow the development of more efficient and safe platforms, enhance the quality and safety of the existing ones, guide companies willing to operate in various countries and cultures and help customers feel safe (Gupta et al., 2019; Räisänen et al., 2021; Zhu & Liu, 2021).

The research gap has been translated into four research questions:

1) Whether and how trust in the platform affects the willingness to participate in the sharing economy?
2) What factors influence consumer trust in the sharing economy platforms?
3) What are the similarities in the trust-building process between Polish and Moroccan sharing economy consumers?
4) What are the differences in the trust—building process between Polish and Moroccan sharing economy consumers?

Through a narrative literature review and exploratory primary qualitative research using focus group interviews (FGIs) as the main research methods, this study aims to define the significance of trust and identify factors building consumer trust in the sharing economy platforms in two different cultures. The study incorporates sharing economy users from Morocco and Poland, emphasising the considerable cultural disparity between these nations. Morocco and Poland embody unique cultural environments marked by differences in values, norms, religions and attitudes (Hofstede et al., 2005). Additionally, these two countries showcase distinctions in their sharing economy markets, encompassing variations in platform accessibility and user adoption rates (*Sharing Economy Index*, 2021).

This paper is organized as follows. It starts by discussing the literature on sharing economy definition dilemma and trust in sharing economy. Next, it presents

a particular focus on the trust building process in Moroccan and Polish culture. Then, the article offers the methodology and findings of the qualitative study. Afterwards, we discuss the findings in the context of the current literature, draw conclusions, and recommend directions for further research.

12.1. Theoretical basis and literature review

The theoretical background of the article is based on cultural differences especially on Gesteland's (2003) and Hofstede et al.'s (2005) cultural theory (e.g., deal–relationship–focused concept or uncertainty avoidance concept). Futhermore, the social exchange theory was chosen as background for the research. The social exchange theory provides a theoretical foundation to understand how individuals perceive and evaluate trust in the sharing economy. It suggests that individuals engage in relationships and interactions based on their assessments of the benefits, costs, and fairness involved. When we mention benefits, we do not mean only material issues, but all benefits of a social nature. These theories provide a conceptual framework to understand the cultural nuances, motives, and trust-building factors in the sharing economy within the specific cultural contexts of Poland and Morocco. They help researchers identify similarities and differences between the two cultures, contributing to a deeper understanding of how cultural factors impact trust dynamics in the sharing economy.

12.1.1. Definition of the sharing economy

The definition of the sharing economy has been the subject of much debate and controversy, with experts disagreeing on its precise meaning (Botsman & Rogers, 2010; Czernek et al., 2018; Hamari et al., 2015; Hossain, 2020; Hua et al., 2020; Trenz et al., 2018). The difficulty in defining this term stems from the wide range of activities and services and its similarity and overlap with other terms, such as the gig economy and collaborative economy or consumption (Borusiak, 2021; Pawlicz, 2019; Sundarajan, 2016). The sharing economy constantly evolves and changes, making any definition incomplete or outdated (Koopman et al., 2015).

In this study, the sharing economy is defined *sensu largo* (Koźlak, 2017) as a socio-economic system in which consumers give up ownership in favour of sharing, obtaining, or getting temporary access to goods and services (Bardhi & Eckhardt, 2012). Each transaction occurs via an intermediary platform, without which sharing economy services would not be as accessible, efficient, and widespread internationally. Transactions can be peer-to-peer (P2P) or business-to-peer (B2P) relations for a fee or free of charge.

12.1.2. Trust in the sharing economy

Trust is one of the factors influencing the proper functioning of the sharing economy (Li & Tsai, 2022; Mao et al., 2020; Nisar et al., 2020). Depending on the field of science, trust can be defined as a component of social capital (Sztompka, 2007), mental state (Pilluta et al., 2005), the background of interaction in the organisation (Weber et al., 2005), readiness to accept the behaviour of the others (Mayer et al., 1995) or a resource in an organisation (Gambetta, 2000). In the literature, trust and the lack of it are defined as a bet that a person places with foresight on another person's behaviour (Sztompka, 2006).

Fukuyama (1995) and Sztompka (2000) propose the concept of a "radius of trust" or "circles of trust", which refers to the various levels of trust that exist within society. These interconnected circles include personal relationships, functional systems, and abstract social objects. However, at the core of this trust circle is a fundamental trust in people and their actions, which Sztompka calls a "primordial form of trust".

Trust in the sharing economy occurs on three levels (3P): service provider (peer), platform, and product (Akin et al., 2021; Hawlitschek, Teubner & Weinhardt, 2016). The consumer of shared services, before deciding to join in on the sharing economy, analyses each of the levels mentioned above to verify their credibility. Trust in the sharing economy is a combination of institutional and interpersonal trust. Institutional trust is based on trust in the platform and its policies. Interpersonal trust is based on trust in other users (Möhlmann & Geissinger, 2018). Institutional and interpersonal trust allows users to feel confident in engaging in transactions with strangers.

In this study, trust would be defined as a "willingness to be vulnerable to the actions of another party, based on the expectation that the other will perform a particular action important to the trustor irrespective of the ability to monitor or control that other party" (Mayer et al., 1995, p. 712).

12.1.3. Trust-building theories in Poland and Morocco

The theories of culture and the examples of specific countries highlight the diversity in values, attitudes, trust-building, and other cultural concepts worldwide. According to Hofstede (1991), Hall (1976), and Gesteland's (2003) frameworks, Morocco and Poland belong to different cultural groups. Therefore, the degree of cultural distance, which refers to the extent to which cultural values differ between countries, is significant (Carlos et al., 2008; L. Wang et al., 2021). In other words, the differences in cultural values between these two countries are crucial and cannot be ignored when analysing trust-building behaviours.

According to Hofstede's Cultural Dimensions Theory (1991), there are differences in uncertainty avoidance levels between Moroccan and Polish cultures. Uncertainty avoidance is the degree to which a society tolerates ambiguity in social and organisational contexts. It also considers the attitude to new and unfamiliar situations, as well as to upcoming changes.

Moroccan culture has moderate uncertainty avoidance level (68 points), given that the Arab world exhibits a high degree of power distance (70) and collectivism (54), a moderate level of masculinity (53), and a low degree of long-term orientation (14) and indulgence (25) (Aldulaimi, 2019; Hofstede et al., 2005). This implies that individuals within Arab societies focus on respecting and following the directives of those in positions of authority, prioritising relationship-building and communal values, and upholding traditional beliefs and customs (Khakhar & Rammal, 2013). Moroccans focus on informal relations and personal connections in business and social contexts. They prioritise building personal connections and relationships with others (Hall, 1976). There is often a greater emphasis on social harmony, mutual trust, and maintaining positive relationships.

As for Poland, research has shown it is a high uncertainty avoidance culture (93), where individuals prefer clear rules, formal procedures, and hierarchies (Hofstede, 1991). This cultural orientation may make Poles more risk-averse and less inclined to take chances or try new things (Siemiński et al., 2022). Poles emphasise formal relations in business and social contexts, including following standard protocols, adhering to rules and regulations, and respecting authority and hierarchy. Personal and informal connections may also play a role, but they are often built on the foundation of formal relationships. In deal-oriented cultures, the focus is on achieving goals, completing tasks, and following established procedures. There is often a strong emphasis on efficiency and productivity. In business contexts, deal-oriented cultures value professionalism, competence, and performance.
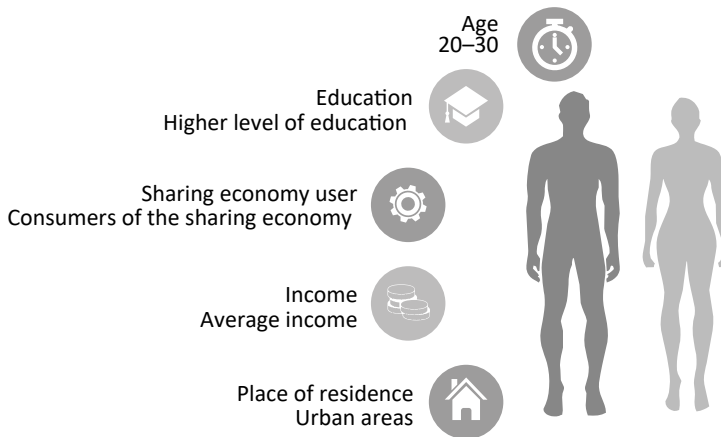
12.2. Methodology

12.2.1. Research design

This study used a narrative literature review and a qualitative research approach. The exploratory primary qualitative research using FGIs provided an in-depth exploration of the sharing economy phenomenon and detailed insights into people's attitudes, behaviours, experiences, and perceptions (Dilshad & Ijaz Latif, 2013; Kitzinger, 1995). This method is commonly used when researching the behaviour of the sharing economy consumers (Kumar, Jha et al., 2020; Niezgoda & Kowalska, 2020; Yuan et al., 2021) because of its advantages such as: synergy, snowball effect, stimulation.

The topic addressed in the article is still relatively unexplored. Specifically, there is a lack of research on post-COVID-19 user behaviour in the context of the sharing economy, which could have significantly influenced the issue of trust, especially in an international context. The limited availability of similar studies makes it difficult to develop research hypotheses. Therefore, it was decided to formulate research questions based on the literature study and the theoretical concepts and to utilise focus groups. This qualitative method is used to investigate lesser-known issues that do not allow for a clear development of research hypotheses.

Our research was based on a heterogeneous sample by varying the profiles of participants from a socio-demographic point of view (Figure 12.1). Non-probability sampling was used, given that respondents were not randomly selected; the selection was based on specific criteria presented below (Crossman, 2018). This sampling method is commonly used in exploratory and qualitative research to develop an initial understanding of a minor or under-researched population.

Age
20–30

Education
Higher level of education

Sharing economy user
Consumers of the sharing economy

Income
Average income

Place of residence
Urban areas

Figure 12.1. Participant profile
Source: own work.

Our study included 12 participants: two focus groups of six sharing economy consumers from Poland and Morocco. Six is the minimum number of participants for a focus group (Barrett & Kirk, 2000; Baumgartner et al., 2002; Johnson & Christensen, 2004; Onwuegbuzie et al., 2009). The choice of the interviewees was based on specific criteria established after the narrative literature review (Table 12.1, 12.2).

Based on the literature, the ideal respondents' age in relation to such research was between 20–30 (Bäro et al., 2022; Deloitte, 2015; Eurobarometer, 2016; ING, 2015;

Table 12.1. Profile of the Moroccan participants

No. of focus group`s participant	Gender	Age	Income	Educational level	Place of residence	Sharing economy user / provider
1	female	26	PLN 2001 to PLN 5,000	master degree	urban area	user
2	female	29	over PLN 5,000	master degree	urban area	user
3	female	26	PLN 2001 to PLN 5,000	master degree	urban area	user
4	male	26	PLN 2001 to PLN 5,000	master degree	urban area	user and provider
5	male	28	over PLN 5,000	phd	urban area	user
6	male	30	2001 PLN to 5000 PLN	master degree	urban area	user

Source: own work.

Table 12.2. Profile of the Polish participants

| No. of focus group`s participant	Gender	Age	Income	Educational level	Place of residence	Sharing economy user / provider
1	female	22	PLN 2,000 or less	bachelor degree	urban area	user
2	female	22	PLN 2001 to PLN 5,000	bachelor degree	urban area	user
3	male	22	PLN 2001 to PLN 5,000	during bachelor studies	urban area	user
4	male	21	PLN 2001 to PLN 5,000	during bachelor studies	urban area	user
5	female	29	over PLN 5,000	master degree	urban area	user
6	male	30	over PLN 5,000	master degree	urban area	user and provider

Source: own work.

PwC, 2015; Schor et al., 2016; Smith, 2016). Besides, respondents' gender emerges as a more complex antecedent of participation in the sharing economy. Studies have established that men are more likely to know about sharing economy platforms and are less likely to say that they have never heard of them than women (Eurobarometer, 2016). By contrast, other studies have found that men and women have the same intensity of use (Smith, 2016). In our research, six women and six men were invited.

Third, studies have shown that people with a higher level of education strongly engage in the sharing economy (Bäro et al., 2022; Eurobarometer, 2016; ING, 2015; Schor, 2017; Smith, 2016). Accordingly, the interviewees in our research had at least a baccalaureate degree. Fourth, the literature presents the sharing economy as primarily used by employed and wealthy people (Eurobarometer, 2016; Schor, 2017; Smith, 2016). For our study, respondents with different income levels were picked. Lastly, the place of residence was considered, given that people residing in an urban environment use such services the most (Smith, 2016).

Due to the qualitative nature of the research, the formation of research hypotheses was deemed inappropriate, and instead, research questions were formulated (Craig & Douglas, 2009). Building on the insights obtained from the literature review, we formulated four research questions, which are presented in the Introduction section of the paper. This approach allows for an exploratory investigation of the research area, providing insights into the phenomena while remaining open to new discoveries and perspectives.

The study was divided into four main stages (Figure 12.2).
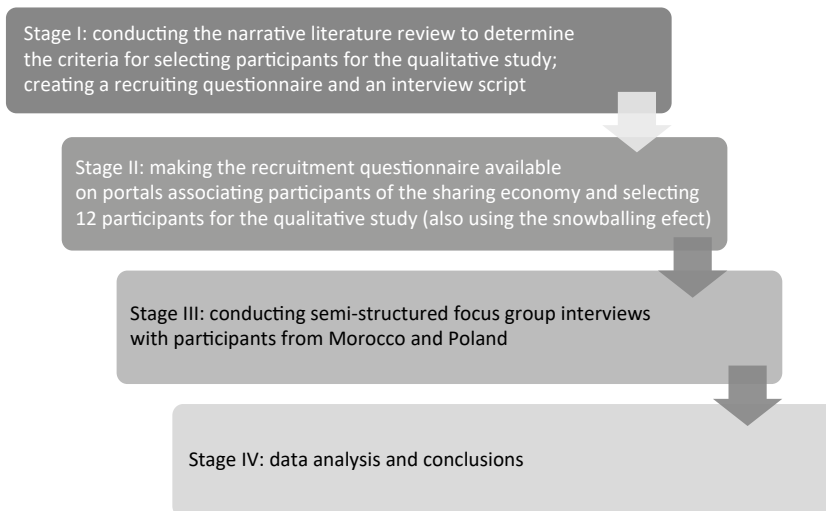
Figure 12.2. Qualitative study stages
Source: own work.

Participants were asked about their knowledge, experiences, and trust regarding the sharing economy. The FGI scenario was divided into three parts:

- users' knowledge and the level of involvement in sharing economy activities (their awareness about sharing economy; their previous experience with sharing economy services etc.),
- identification of trust building factors—participants were asked to choose offers from particular platforms and they were asked what motivated their choices,
- trust importance and trust building factors toward sharing economy platforms (what makes them trust companies in general, what motivates participants to use sharing economy services, why do they use particular platforms, what is important for them, etc.).

Each FGI lasted approximately two hours. The interview with the Polish group took place face-to-face in January 2023, while the interview with the Moroccans was in February 2023 on the Zoom platform. Each participant signed the consent form to participate in the study, was informed about its purpose, and agreed to the recording.

The study utilised digital recording devices to ensure accurate recording of all interviews, which were subsequently transcribed for data analysis. The authors conducted semi-structured interviews and also analysed the interview data. This approach helped ensure consistency in the data collection and analysis processes while allowing for a more nuanced understanding of the study findings.

12.2.2. Data analysis procedure

Authors read the transcribed data to familiarise themselves with the content and identify potential themes or patterns related to trust in the sharing economy. Then, the Atlas.ti program was used for the transcripts' initial (inductive) coding to identify themes from the data, such as concerns about the trust significance; reliability of platforms or the perceived risk and trust-building factors. After completing the initial coding, secondary coding was initiated to review and refine the codes and categorise them. The example of coding process is presented in Table 12.3. In the final stage, the data was analysed to draw conclusions and identify patterns and differences in cultural perceptions of trust in the sharing economy.

Table 12.3. An example of the coding process

Categories	Examples of the sentences	Coding	Subcate-gories
Users' knowledge and experience about sharing economy	*Yes, I have heard the term sharing economy (...). and I use some platforms such us Amazon, Uber, etc.*	misunderstood the term	sharing economy definition
	I don't know the exact term but maybe sharing economy is something that you not buy but you just share some goods for example a car. You don't need to buy a car you can just share it via TraffiCar (...).	don't know the term	
Trust significance	*Because of the large number of people it is hard for platforms to control every provider (...). But it is really important for us consumers*	lack of trust	trust in sharing economy provider
	I think platforms are doing their best to check providers.	trust transfer	

Source: own work.

12.3. Results

12.3.1. Moroccan participants

Regarding users' involvement and knowledge level in the sharing economy, the results show that Moroccans were unfamiliar with the term sharing economy, even though they said they know the definition of the term. Moreover, three Moroccan participants confused sharing economy platforms with e-commerce ones.

> *Yes, I have heard the term sharing economy (...). and I use some platforms such us Amazon, Uber, etc.* (Participant 6)

The sharing economy platforms are more frequent among Moroccan participants, as the latter primarily use drive-sharing (e.g., Uber) and food delivery platforms (e.g., Glovo). Only one Moroccan participant has used the flat sharing platform—Airbnb. What is more, five Moroccan participants hardly refused to use pure sharing economy platforms such us Couchsurfing highlighted that there is too much interaction between user and a service provider. They also indicated that the lack of trust is the main reason to refuse using such platforms.

> *When I have a choice between traditional and sharing economy I will use sharing economy services (...) we have multiple apps where we can easily find and compare offers.* (Participant 5)

All participants agreed that they prefer sharing economy services instead of the traditional economy, however, they are not willing to use all of them. All Moroccan participants agreed that without trust in the platform and service provider, they would not be involved in sharing economy activities. That is why they are generally not willing to use these services where high interaction between participants is needed. Moroccans also indicated that they feel more comfortable using local sharing economy platforms than international ones.

> *Because of the large number of people it is hard for platforms to control every provider (...). But it is really important for us consumers.* (Participant 2)

They felt that companies operating in local markets are more trustworthy and able to check and control service providers because they operate on a smaller scale. Multinational companies cannot afford it, it is technically difficult. In general, Moroccans believed that sharing economy platforms are doing their best to provide the high quality of services, however, it is really hard when they operate internationally. All participants agreed that they will not use sharing economy services if they would not be provided by sharing economy platforms. They highlighted that the ease of use the sharing economy platform is crucial in the initial trust building process.

Participants repeatedly emphasised trust as the main factor determining their participation in sharing economy services. The reputation of the platform among friends and family was a factor determining trust in the sharing economy platform. Also, the previous experience of the participants, i.e. positive associations, build trust in the platform. Nevertheless, participants were aware that the quality of services can vary as it depends on the individual service provider.

12.3.2. Polish participants

All Poles agreed that they do not know the term sharing economy even though they are users of such activities. Polish participants had more experience in engaging in sharing economy. They were more likely to use driving and car-sharing apps such as Uber, Blabla Car; TraffiCar, etc.; room and flat sharing such as Airbnb and Couchsurfing. They also used bike and scooter sharing apps. In general, the sharing economy was perceived positively by participants, however, they were aware of some negative influences on the traditional economy. They believed that is important to develop and support sharing economy activities.

Although the interviewees perceived the sharing economy positively, some of them refuse to participate in some forms of co-consumption. The high level of trust that needs to be engaged was cited as the main reason.

> *To use Couchsurfing you just need to be brave (...). Maybe if I would be with a friend I will use it, but alone? I will not use... I think it is all about trust issues.* (Participant 1)
> *I have never used Couchsurfing and I am not sure I will. I am not feeling safe.* (Participant 3)

However, two participants were likely to use the pure sharing economy services to save some money. Price was indicated as a very important factor determining the decisions of Polish consumers. They also mentioned the social advantages as an important factor—the opportunity to meet new people, make friendships etc.

> *I used it and I was also a provider for a while (...). I was a student and I was looking for an opportunity to save money (...). For me it was a good experience.* (Participant 5)
> *It strongly depends on the purpose, when someone wants to be on their own will choose a hotel. When you want to meet local, new people, have a local guide you can find it in Couchsurfing.* (Participant 6)

Participants indicated trust as a crucial factor in the decision-making process, and when it came to price, they were able to reduce their need of safety in favour of the more attractive offer of the platform. They strongly indicated that they are ready to use some services even though there is no specific information about the service provider.

> *When the price is lower I will go with this platform (...) even though the providers have no ratings or comments (...).* (Participant 1)

In case when the price is on the same level or the services are for free they were considering the trust issue. To sum up, Poles highlighted that trust is important in sharing economy services, however, it could be observed that price is playing a greater role.

> *I think platforms are doing their best to check providers.* (Participant 4)
> *They cannot introduce too many restrictions because providers will not introduce services to the platform (...). It will be too much effort for them. The main idea is to make it quite easy to the potential sharing economy provide to offer there the services.* (Participant 6)

Poles strongly believed that sharing economy platforms are doing their best to check the providers' backgrounds and try to introduce safety measures. They

also thought introducing too many restrictions would negatively affect the sharing economy because it would be too complicated to provide services there. The Polish participants indicated that they prefer international, well-known sharing economy platforms. They seem more reliable and trustworthy because of their global success.

> *When some platform operates in Warsaw or Berlin already I am assuming it will provide the same quality and standards of the services in other place, so I trust them.* (Participant 6)

During a discussion about trust-building factors, Poles first mentioned such things as 24/7 customer service (help desk), providers' verification standards; systems to build providers' reputation (ratings; comments, etc.), or security of the customer data. They also indicated that even though data and payment protection are essential, they assumed all platforms do it properly.

The summary of the results is presented in Table 12.4, which compares the most important differences and similarities in the approach of the two groups to the issue of trust in the sharing economy.

Table 12.4. Results summary

	Moroccan participants	**Polish participants**
Trust significance	the most important factor	price is more important than trust
Engagement in sharing economy	refuse to use pure sharing economy such as Couchsurfing services	more likely to use pure sharing economy activities such as Couchsurfing
Local/ international platforms	local platforms are more trustworthy	international platforms are more trustworthy
Trust building factors	previous experience; platform's reputation; ease of use; providers reputation	24/7 customer service; provider verification system; standards for evaluating the reputation of service providers (comments, number of stars; provider's photo); data protection
Trust in provider	trust in sharing economy platform and service provider should be considered separately	sharing economy platforms encourage trust in sharing provider
Platform importance	not using sharing economy services without platforms	not using sharing economy services without platforms

Source: own work.

When analysing the behaviour of both Polish and Moroccan sharing economy participants, similarities and differences in the significance of trust and trust-building factors can be noticed. For both cultures, trust plays a crucial role, while Poles were able to prioritise saving money over their safety. They were also more likely to use sharing economy services that are highly interactive between strangers and are cheaper or for free. Moroccans firmly refused to participate in such platforms, stressing that they do not sound safe and are not trustworthy.

In addition, the scale of the platform's operation makes a difference in the trust-building process. One the one hand, for Moroccans, local sharing economy platforms were more trustworthy as they were more likely to scrutinise shared service providers. On the other hand, Poles trusted international enterprises more, which seemed more credible due to the scale of operation and achieved international success.

The factors indicated by the participants overlapped to some extent, but they were also considered in different contexts. Polish sharing economy users identified trust in the platform mainly from its functionality: 24/7 customer service, the method of verifying service providers, and solutions introduced to build the supplier's reputation (ratings, comments, etc.). However, Moroccan users focused more on the emotional aspect, i.e. their feelings and experiences with the platform and the opinion of friends or family.

Poles strongly indicated that trust in the platform determines their continued trust in the shared service provider. They believed that platforms do their best to keep users safe. This is a significant difference from Moroccans, who mostly said that platforms could not check providers sufficiently and each service provider should be treated separately. However, both groups strongly indicated that they would not be willing to use this type of service without the mediation of sharing economy platforms.

12.4. Discussion

The results have confirmed that the sharing economy platforms are primarily used by people aged 18–49. Both groups of participants have stated that older family members do not commonly use such platforms, which aligns with the results of Andreotti et al. (2017) and Torrent-Sellens (2020).

All participants of the primary studies agreed that the development of the sharing economy in recent years is due to technological and legal aspects, time economy, a wide choice of offers, competitiveness and environmental protection. This aligns with the finding of Frenken (2017), who indicated that sharing economy can contribute to a sustainability transition. The main differences between

traditional businesses and the sharing economy platforms are accessibility to the provider's reputation, prices, variety of offers, time economy, and flexibility. However, some participants also stated that the sharing economy platforms are negatively affecting traditional businesses. It supports the finding of Hira and Reilly (2017), as it causes losses of profits for them, while the other four participants said that the sharing economy positively affects traditional businesses as it can incentivise them to provide better services. This supports the results of Hall et al. (2022) showing that the sharing economy pushes traditional companies to be more competitive. However, both focus groups agreed that the sharing economy should be encouraged because it creates more job opportunities and positively affects consumers as it offers a more comprehensive choice of offers, confirming the finding of Ahsan (2020).

Regarding factors affecting users' trust in the sharing economy platform and their choice of offers, the interviewees acknowledge that distrust is a big obstacle since sharing involves personal interactions with strangers. For Arteaga-Sánchez et al. (2020), Hawlitschek et al. (2018), and Räisänen et al. (2021), the proper functioning of the sharing economy depends on trust. Polish participants unlike the Moroccans unanimously confirmed that, in contrast to Liang et al. (2018), trust in the platform determines the trust level in the service provider (Aityoussef & Belhcen, 2022). Although participants have indicated some negative and positive impacts of the sharing economy on the traditional economy sector and the environment, they have identified it as a positive phenomenon, which aligns with the finding of Cherry and Pidgeon (2018).

Price and trust were the most crucial factors influencing the choice of an offer. Although the interviewees perceive the sharing economy positively; several participants refused to participate in some forms of co-consumption, such as Couchsurfing, given the high level of trust needed to use such a platform.

For Zhang et al. (2018), reputation is not crucial in the sharing economy compared to its importance for traditional businesses. However, our study cited reputation as a vital determinant, especially for Moroccan participants. All participants stated that having a reputation system makes it easier to build trust among strangers. This finding supports the results of Hou (2018), Li and Tsai (2022), in which reputation systems were proven to affect users' trust. In addition, factors indicated as necessary when choosing an offer were the provider's photo, number of stars, comments, information, and provider experience. Thus, as has been shown by Li and Tsai (2022), Teubner and Flath (2019), and Wang et al. (2020), the platform reputation, identification and verification of service providers, security of participants' data, 24/7 customer service, internationalisation level of the sharing economy platform, the introduction of standards for evaluating the reputation of service providers were crucial for the participants. However, in contrast to Kong

et al. (2020), both focus group participants did not mention transaction safety as a factor determining trust.

For Moroccan participants, trust comes before price, as it was crucial for them when choosing an offer. In addition, they preferred local platforms over international ones because it is more difficult for the latter to control all their service providers. They think the sharing economy platforms do not sufficiently exercise the needed control. Consequently, background checks are essential to increase trust, especially for high-context cultures. The results support Etzioni's (2019) and Xie et al. (2019) findings. The participants said that they generally trust sharing economy platforms. However, to gain customers' trust, platforms need to check providers regularly, consider customers' reviews and suggestions, and have a high morality and ethics business. However, they stressed the importance of trust and safety as the most crucial factors that affect their decision to use a particular platform. Therefore, the results support the previous findings of Chasin et al. (2018) that culture affects users' perception of trust in the sharing economy platforms.

The explanation of differences and similarities in the behaviour of the sharing economy users may be based on cultural differences, which in the literature are indicated as a critical factor influencing consumer behaviour (Bartosik-Purgat, 2019; Chu et al., 2020; Torrico et al., 2019). According to the theory presented by Gesteland (2003), Arab cultures are more relationship-oriented, making it more difficult for them to engage in transactions with strangers. They need more time to build relationships and tend to be more distrustful. This may explain their greater tendency to prefer local companies, a more emotional approach to building trust in the platform, and the significance of trust over price. They also do not easily translate the trust from the platform to the service provider in opposition to the results of Aityoussef and Belhcem (2022).

Due to their more deal-oriented nature, Poles approach the issue of trust more functionally, and build trust with the help of factors related mainly to the technical aspect of platforms. Poles showed high trust in both the platform and the shared service provider, contradicting the results presented by Wagner et al. (2019). According to them, Poles feel confident about the platform, but do not trust the human factor of the sharing economy.

Conclusions

The global repercussions of the COVID-19 pandemic have accentuated the already pivotal role of trust in the sharing economy. The uncertainties and safety apprehensions stemming from the pandemic have not only intensified the crisis of trust but have also emphasised the enduring significance of trust dynamics in influencing

consumer behaviour within the sharing economy worldwide. Despite the ongoing challenges and prevailing uncertainties, trust remains a central element, undiminished in importance, continuing to shape the dynamics of consumer interactions in the global sharing economy landscape.

The general aim to define the significance of trust and the identification of factors building consumer trust in such platforms in two different cultures was achieved. Trust has been indicated as an indispensable part of the sharing economy, largely determining consumer behaviour and willingness to use sharing economy services in both cultures. It largely determines the choice of the appropriate platform or individual shared services. However, for Polish consumers level of prices can be more important than the trust level in the platforms, contrary of Moroccans who value trust the most. Therefore it can be noticed that there are differences in the importance of trust between individual nations, nevertheless, trust is still considered as an important factor determining the participation of consumers in shared services (RQ1).

This study also found that two culturally different groups build trust in the platform based on various factors. We identified eight main trust-building factors crucial for both Moroccan and Polish consumers (RQ2): previous experience; platform reputation; ease of use; provider reputation; 24/7 customer service; provider verification system; standards for evaluating the reputation of service providers (comments, number of stars; provider's photo); data protection. Moroccans indicated emotional factors such as the platform's reputation; previous experience as key factors in building trust, while Poles appreciated functional aspects such as 24/7 customer service.

We also observed similarities and differences between the two groups (RQ3, RQ4). Firstly, trust is significant for all sharing economy users. However, Moroccans are guided more by it when deciding to participate in the sharing economy. Secondly, differences also occurred regarding the trust transfer from the platform to the shared service provider. Moroccans treat platforms and service providers separately, and trusting a platform is not equal to depending on all its providers. Thirdly, the local or global dimension differentiates groups' trust in the sharing economy platform. Differences can also be observed in the importance of individual trust-building factors; when Polish users attached more importance to the functional aspects of the platform, i.e. customer service, Moroccans approached it more emotionally, by recommendations or their own experience (RQ4). Both groups indicated trust determining their participation in the sharing economy. In addition, participants agreed that they would only participate in sharing economy services with their intermediation (RQ3).

Our findings align with the ongoing discussion about trust, providing better insight into the cross-cultural trust-building process and offering clear implications

for sharing economy stakeholders. First, understanding the cultural factors impacting trust can help the sharing economy platforms design better user experiences tailored to the needs of users from different cultures. This can lead to increased satisfaction and engagement with the platform, especially after crisis introduced by COVID-19 pandemic. Second, platforms can design strategies to improve users' participation from other cultural groups by understanding the factors that impact trust. This study extends the existing literature about the sharing economy users' behaviour and trust in sharing economy platforms in post-pandemic reality. Identifying differences among countries in trust antecedents leading to engagement in sharing economy services provides theoretical contributions to the literature on sharing economy from a cross-cultural perspective.

Our study has also some limitations. First, the small number of participants and the use of non-probability sampling may limit the generalisability of the results to other contexts or populations. Second, the study's reliance on self-reported data may also be subject to response bias, where participants may be inclined to present themselves more favourably or provide socially desirable answers. Thus, future research could be conducted on a larger sample, including other cultures, which have a different approach to building trust. Future research should consider examining the cultural dimensions at the individual level instead of being guided by available research and assumptions that can give a more reliable result for the studied group. Moreover, the study's exploratory nature allows for further empirical verification of the results using statistical analysis. A structural model could be built that would show interactions between the variables.

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