



Determinants of Intention to Use Digital Sharing Economy Platforms

Determinantes da Intenção de Uso em Plataformas Digitais de Economia Compartilhada

Determinantes de la Intención de Uso en Plataformas Digitales de Economía Colaborativa

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Abstract

In recent years, the Sharing Economy (SE) has gained increasing prominence as a novel consumption model that connects underutilized resources with specific demands through digital platforms. This study investigates the effects of familiarity and perceived risk on the relationship between trust in the platform and intention to use SE services. Data were collected through a survey of 898 Brazilian respondents and analyzed using partial least squares structural equation modeling (PLS-SEM). The sample consisted predominantly of respondents from the South region of Brazil with relatively high educational attainment, characteristics that should be considered when interpreting the findings. The results indicate that trust in the platform positively influences intention to use, both directly and indirectly through the mediating effects of familiarity and perceived risk. Furthermore, familiarity with the platform was found to positively influence intention to use, whereas perceived risk exhibited a negative relationship. These findings underscore the importance of fostering trust and familiarity to enhance user engagement with SE services while highlighting the adverse effect of perceived risk on intention to use. Overall, the study provides robust theoretical and empirical evidence for future research and offers practical implications that contribute to a deeper understanding of user behavior in the SE.

Keywords: sharing economy, trust in the platform, intention to use, familiarity, perceived risk.

Resumo

Nos últimos anos, a Economia Compartilhada (EC) tem ganhado crescente destaque por representar uma nova forma de consumo que conecta, por meio de plataformas tecnológicas, capacidade ociosa a demandas específicas. O objetivo deste estudo é investigar os efeitos da familiaridade e do risco percebido na relação entre confiança na plataforma e intenção de uso em serviços de Economia Compartilhada (EC). Os dados foram coletados por meio de uma survey, junto a 898 brasileiros, e analisados a partir da modelagem de equações estruturais por mínimos quadrados parciais. A amostra é composta, predominantemente, por respondentes da Região Sul do Brasil e com elevado nível de escolaridade, características que devem ser consideradas na interpretação dos resultados. Os resultados demonstram que a confiança na plataforma influencia de forma positiva a intenção de uso, tanto diretamente quanto por meio da influência mediadora da familiaridade e do risco percebido. Além disso, a familiaridade com a plataforma também foi identificada como um fator positivo para a intenção de uso, enquanto o risco percebido apresentou uma relação negativa. Destaca-se a importância de construir confiança e familiaridade para fomentar o engajamento dos usuários com os serviços de Economia Compartilhada, ao mesmo tempo em que se ressalta o impacto adverso do risco percebido sobre a intenção de uso. Os achados oferecem uma base teórica e empírica para futuras pesquisas e implicações práticas, contribuindo para um melhor entendimento sobre o tema.

Palavras-chave: economia compartilhada, confiança na plataforma, intenção de uso, familiaridade, risco percebido.

Resumen

En los últimos años, la Economía Colaborativa (EC) ha adquirido creciente relevancia por representar una nueva forma de consumo que conecta, mediante plataformas tecnológicas, la capacidad ociosa con demandas específicas. El objetivo de este estudio es investigar los efectos de la familiaridad y del riesgo percibido en la relación entre la confianza en la plataforma y la intención de uso de servicios de Economía Colaborativa (EC). Los datos fueron recopilados mediante una encuesta a 898 brasileños y analizados a partir del modelado de ecuaciones estructurales por mínimos cuadrados parciales. La muestra está compuesta predominantemente por encuestados de la Región Sur de Brasil y con un nivel educativo elevado, características que deben considerarse al interpretar los resultados. Los resultados demuestran que la confianza en la plataforma influye positivamente en la intención de uso, tanto directamente como mediante la influencia mediadora de la familiaridad y del riesgo percibido. Además, la familiaridad con la plataforma también fue identificada como un factor positivo para la intención de uso, mientras que el riesgo percibido presentó una relación negativa. Se destaca la importancia de generar confianza y familiaridad para fomentar el involucramiento de los usuarios con los servicios de Economía Colaborativa, al tiempo que se subraya el impacto adverso del riesgo percibido sobre la intención de uso. Los hallazgos ofrecen una base teórica y empírica para futuras investigaciones e implicaciones prácticas, y contribuyen a una mejor comprensión del tema.

Palabras clave: economía colaborativa, confianza en la plataforma, intención de uso, familiaridad, riesgo percibido.

Introduction

Over the past decade, the sharing economy (SE) has attracted increasing scholarly attention as a novel consumption model based on matching underutilized capacity with demand through interactions among technology platforms, individuals, and their needs (Frenken & Schor, 2017; Gleim et al., 2019). In this context, the sector has experienced substantial global growth, with platforms such as Uber and Airbnb expanding both their user bases and revenues. This expansion highlights not only its economic relevance but also its influence on social dynamics and consumption patterns. Accordingly, annual global revenues generated by the SE were estimated to reach as much as US\$335 billion by 2025 (Martin, 2016; PricewaterhouseCoopers, 2015).

Against this backdrop, the SE has become an increasingly important field of academic inquiry, offering multiple research opportunities to better understand the complexities surrounding this phenomenon, particularly in emerging markets (Rojanakit et al., 2022). Although different terms have been used to describe this phenomenon, the present study adopts the term SE because of its broader scope and predominance in the literature (Martin, 2016; Guimarães et al., 2017). The SE is understood as a business model based on technology platforms that connect service providers and users to facilitate exchanges without transferring ownership (Perren & Kozinets, 2018; Martins, 2019; Kong et al., 2020).

Given its distinctive characteristics, many scholars have identified trust as a fundamental element of this business model (Guo et al., 2020; Räisänen et al., 2021; Ter Huurne et al., 2020), serving as a key driver of engagement in transactions conducted through sharing platforms (Möhlmann, 2015; Ter Huurne et al., 2017; Liu et al., 2019). These platforms constitute the core of the business model by enabling sharing among individuals who do not know one another and have no mutual friends or social connections (Schor, 2014; Frenken & Schor, 2017; Gleim et al., 2019).

Comparative studies have shown that ride-hailing platforms, such as Uber, and accommodation platforms, such as Airbnb, rely on similar trust-building mechanisms, including structural assurances and privacy protection. Nevertheless, certain differences may emerge because of the characteristics of the services provided. For example, ride-hailing

services involve direct interaction between users and drivers during service provision, potentially strengthening the role of social factors in trust formation. In contrast, in accommodation services such as Airbnb, interactions between guests and hosts may be less frequent or occur indirectly, thereby reducing the influence of social factors on perceptions of trust (Amrollahi et al., 2024).

Although sharing platforms are primarily used among strangers, both service providers and users may be exposed to various risks, which can discourage participation in these business models (Frenken & Schor, 2017; Lee et al., 2018; Mao et al., 2020; Li & Wang, 2020; Shao et al., 2020). The parties involved (ie, service providers and users) must therefore place substantial trust in one another to minimize the likelihood of such risks and, consequently, strengthen their intention to use SE services (Yang et al., 2019).

According to previous research, consumers who are more familiar with a platform develop distinct forms of trust and are less affected by perceived risk (Godovykh et al., 2021; Möhlmann, 2021). Platform familiarity, defined as accumulated experience and a history of interactions within the platform environment, strengthens trust by providing a secure foundation that reduces uncertainty in online transactions (Komiak & Benbasat, 2006; Pavlou & Gefen, 2004; Pavlou & Dimoka, 2006). This process helps mitigate multiple dimensions of perceived risk, including physical, functional, psychological, social, financial, and time-related risks (Rehman et al., 2020).

According to Möhlmann (2021), individuals who are less familiar with a platform environment are particularly likely to perceive risk because the context is new to them. Similarly, Shao et al. (2020) argue that users who are familiar with the shared-service process are more likely to form opinions based on their own assessments. Consequently, familiarity warrants more comprehensive consideration in the context of trust in SE platforms (Möhlmann, 2021).

Although the literature has advanced the understanding of trust, perceived risk, and familiarity in the SE, these constructs have largely been examined in a fragmented manner, with an emphasis on direct relationships, thereby limiting the understanding of their interactions. Previous studies provide relevant but still insufficient evidence regarding how these factors operate jointly, particularly in emerging markets. Consequently, an important gap remains in the integrated examination of familiarity and perceived risk as variables that may influence or condition the relationship between trust and intention to use. Addressing this gap, the present study proposes an approach that incorporates these interdependencies, thereby contributing to a more comprehensive understanding of the mechanisms underlying user engagement in the SE.

Accordingly, this study examined the effects of familiarity and perceived risk on the relationship between trust in the platform and the intention to use SE services. To this end, a survey was conducted with 898 Brazilian respondents. The findings reveal both direct and indirect effects between trust in the platform and intention to use, underscoring the central role of these determinants in explaining users' intention to engage with SE platforms.

Theoretical Background and Research Hypotheses

Trust in the Platform and Intention to Use

Over the years, several classification frameworks have been developed to synthesize the SE business model. Despite differences among these approaches, there is broad consensus regarding the central role of technology platforms in mediating interactions between service providers and users (Kong et al., 2020). These platforms not only connect providers and users but also structure their interactions through rules and systems, facilitating transactions while creating a secure and trustworthy environment (Hawlitschek et al., 2016; Liu et al., 2019; Li & Wang, 2020).

Although trust is widely recognized as an important element across different exchange contexts — both offline and online (Hou et al., 2020) — it assumes an even more prominent role in the SE. In this context, users must trust not only the platform itself but also other participants with whom they have had little or no prior interaction (Shao & Yin, 2019), thereby intensifying perceptions of risk.

Within this setting, the platform functions as an institutional assurance mechanism, mediating trust between the parties and reducing the uncertainty inherent in these transactions (Liu et al., 2019). Thus, trust in the platform may encourage both service providers and consumers to share products and services in a safer and less risky manner (Li & Wang, 2020), thereby fostering initial adoption.

Higher levels of trust in the platform are therefore expected to increase individuals' willingness to use SE services by reducing perceptions of uncertainty. Accordingly, the following hypothesis is proposed:

H1: Trust in the SE platform is positively associated with intention to use.

Familiarity and Perceived Risk

Familiarity can be defined as a cumulative process in which trust is strengthened through each positive experience and remains stable when such experiences are repeated over time (Gefen, 2000). This concept involves the ability to understand a given context based on previous interactions and experiences (Mittendorf, 2018). In online exchange environments, familiarity is particularly important because it provides a secure and familiar foundation that facilitates interaction while reducing the uncertainty inherent in virtual transactions (Pavlou & Gefen, 2004; Komiak & Benbasat, 2006; Pavlou & Dimoka, 2006; Möhlmann, 2021).

Particularly on sharing platforms, familiarity may help reduce perceived risk through the previous experiences accumulated by service providers and users during their interactions (Amir & Rizvi, 2017). In this context, perceived risk, understood as the subjective belief that there is some probability of incurring a loss while pursuing a desired outcome (Pavlou & Gefen, 2004), may take various forms, including theft, robbery, property damage, and security and privacy risks (Lee et al., 2018; Mao et al., 2020; Li & Wang, 2020). These risks may affect individuals' evaluations, decisions, and behaviors (Godovykh et al., 2021).

Previous studies have shown that familiarity reduces perceptions of risk (Pavlou & Gefen, 2004; Komiak & Benbasat, 2006; Pavlou & Dimoka, 2006). Moreover, users who are more familiar with a platform develop distinct beliefs about trust relationships by recognizing digital trust cues that influence trust in different trustees (Pavlou & Gefen, 2004; Pavlou & Dimoka, 2006; Möhlmann, 2021).

To examine the relationship between familiarity and perceived risk, the following hypothesis is proposed:

H2: Familiarity with the platform is negatively associated with perceived risk.

Trust in the Platform, Familiarity, and Perceived Risk

Trust is a critical element of SE platforms because it helps mitigate the risks inherent in transactions between strangers. Furthermore, it is closely linked to familiarity, which develops through repeated platform use (Yang et al., 2019).

Regarding the relationship between trust in the platform and perceived risk, risk constitutes a major barrier to the adoption of SE platforms because one of the defining characteristics of this business model is that transactions involve both online and offline components. As a result, social interaction between service providers and users is intensified, potentially exposing them to greater risks (Möhlmann, 2015; Ter Huurne et al., 2020). Accordingly, trust helps overcome the risks associated with shared-service interactions (Mittendorf et al., 2019) and represents one of the key factors underpinning the success of this business model (Chen et al., 2009; Hawlitschek et al., 2016), as it plays a critical role in reducing complexity, overcoming uncertainty, and mitigating risk within the SE (Ter Huurne et al., 2017; Liu et al., 2019).

In this context, institutional mechanisms such as security systems and privacy policies developed by technology platforms help reduce perceived risk while strengthening trust (Kim et al., 2015; Akhmedova et al., 2021). Likewise, online reviews and rating systems reduce perceived risk by providing more information about potential exchange partners (Schor, 2014; Li & Wang, 2020). Consequently, confidence in the platform's security and reliability mitigates perceptions of risks such as property damage and fraud, thereby reinforcing trust (Yang et al., 2019).

Regarding the relationship between trust in the platform and familiarity, users who are more familiar with the platform tend to place greater trust in transactions conducted through it (Yang et al., 2019). Thus, trust increases through continued platform use, creating a positive feedback loop (Hawlitschek et al., 2016). According to Pavlou and Gefen (2004), trust may emerge from familiarity with the business model once users' expectations are consistently fulfilled.

Möhlmann (2015) explains that because familiarity is a cumulative process (Burt, 2000), trust increases with each positive experience and remains stable when such experiences occur repeatedly. Similarly, Akhmedova et al. (2021) suggest that continuous interaction and repeated platform use strengthen trust while reducing uncertainty. Based on the importance of trust in SE platforms and its relationship with familiarity and perceived risk, the following hypotheses are proposed:

H3: Trust in the SE platform is positively associated with familiarity.

H4: Trust in the SE platform is negatively associated with perceived risk.

Familiarity, Perceived Risk, and Intention to Use

Users who are more familiar with a platform tend to develop higher levels of trust, which, in turn, increases their likelihood of using the services it provides. The literature supports the relationship between familiarity and intention to use, with the latter referring to an individual's willingness to engage in SE activities and use the services provided through this business model (Kim & Lee, 2022). Previous studies have shown that continued experience with and exposure to a platform help foster positive perceptions and consistent usage behavior (Gefen, 2000; McKnight & Chervany, 2002), suggesting that familiarity may be an important determinant of intention to use.

Similarly, perceived risk negatively influences the intention to use shared services, as users who perceive high levels of risk on an SE platform are less likely to engage with and use the services offered through this business model. Perceived risk — whether physical, functional, psychological, social, financial, or time-related — influences consumers' decisions and behaviors (Rehman et al., 2020; Godovykh et al., 2021), as high levels of risk may cause individuals to hesitate before taking action (Mao & Wel, 2019). Perceived risk is therefore an important predictor of the intention to use shared services (Lee et al., 2018).

Based on these considerations, the following hypotheses were formulated:

H5: Familiarity with the SE platform is positively associated with intention to use.

H6: Perceived risk is negatively associated with intention to use.

Mediating Effects on the Relationship Between Trust in the Platform and Intention to Use

Familiarity contributes to the development of distinct beliefs concerning trust relationships (Carstens et al., 2019). When consumers are more familiar with a platform, they tend to develop higher levels of trust, which in turn strengthens their intention to use the services provided (Gefen, 2000; McKnight & Chervany, 2002; Pavlou & Gefen, 2004; Pavlou & Dimoka, 2006; Möhlmann, 2021).

Furthermore, Luhmann (1979) argues that trust can only be developed within a familiar environment, whereas Burt (2000) conceptualizes familiarity as a cumulative process. Accordingly, trust increases with each positive experience involving sharing platforms (Möhlmann, 2015). Greater familiarity may therefore strengthen the relationship between trust and intention to use SE platforms.

Conversely, perceived risk, which also serves as a mediator in the present study, may act as a barrier to both trust and intention to use (Mao et al., 2020). When consumers perceive high levels of risk associated with a platform, they become less likely to use the services available through it. Previous research indicates that reducing perceived risk may strengthen trust and, consequently, increase intention to use (Chen et al., 2009; Hawlitschek et al., 2016; Rehman et al., 2020; Godovykh et al., 2021).

Perceived risk may therefore negatively affect intention to use, leading consumers to avoid services when they perceive high levels of risk (Mao et al., 2020). Conversely, lower perceived risk may strengthen trust and promote greater intention to use. During the COVID-19 pandemic, perceived health risk negatively affected continuance intention by reducing trust in the platform and, consequently, intention to use (Nguyen et al., 2022).

To investigate the mediating roles of familiarity and perceived risk in the relationship between trust in the platform and intention to use, the following hypotheses were formulated:

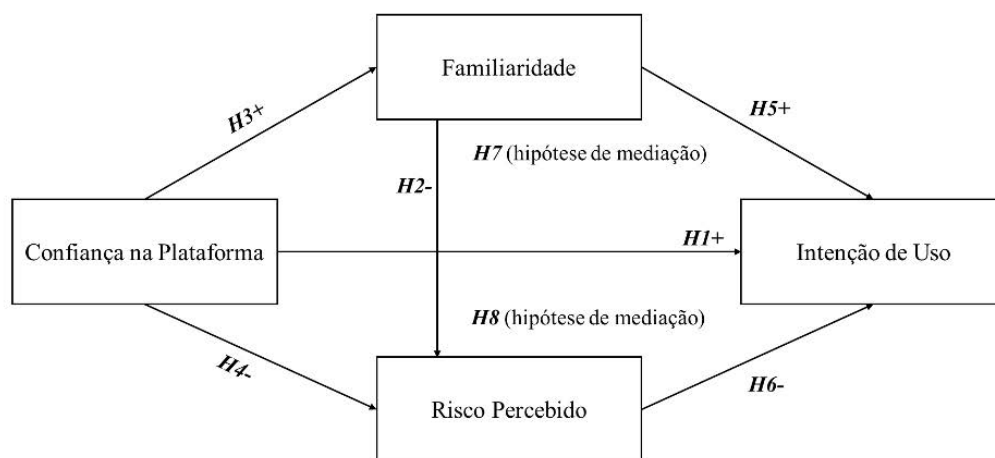
H7: Familiarity with the SE platform mediates the relationship between trust in the platform and intention to use.

H8: Perceived risk mediates the relationship between trust in the SE platform and intention to use.

The theoretical relationships proposed in this study were organized into the research model presented in Figure 1.

Figure 1

Theoretical analysis model



Source: Prepared by the authors (2024).

Research Methods and Procedures

The survey included 898 respondents. The study population comprised Brazilian consumers aged 18 years or older who were familiar with the SE. Participants were selected through nonprobability judgment sampling. Accordingly, individuals with characteristics considered typical or representative of the target population were selected (Babbie, 1999; Freitas et al., 2000); in this study, the relevant criterion was familiarity with the business model.

Data were collected over a 5-month period, from August 2022 to January 2023, using a self-administered questionnaire hosted on Google Forms®. Participants were recruited through various channels, including social media, the researchers' personal and professional networks, and mailing lists from higher education institutions. Responses were monitored daily to determine whether additional data collection strategies were required.

The research instrument comprised four constructs and is presented in full in Appendix A. The scales assessed trust in the platform (Conf), intention to use (IntUso), familiarity (FAMIL), and perceived risk (RiscoPerc) through 12, 8, 4, and 5 items, respectively. All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Demographic characteristics were also assessed, including age, sex, marital status, educational attainment, field of study, occupation, income, and place of residence.

The research instrument was developed from scales previously reported in the literature and therefore required adaptation to the Brazilian context and pretesting. The five-stage process recommended by Beaton et al. (2000) was followed. After adaptation, the instrument was submitted to the Research Ethics Committee of the authors' affiliated institution and approved on September 15, 2021, under Opinion No. 4,975,766.

After data collection, the data were tabulated and coded, followed by preliminary screening. Missing values were assessed using simple frequency distributions, outliers were examined using Z-scores, and data normality was evaluated to prevent potential effects on the subsequent analyses. No missing values or influential outliers were identified. In addition, the Kolmogorov–Smirnov (K–S) test indicated that the data were not normally distributed.

Data were analyzed using univariate statistical techniques, including descriptive measures, and multivariate techniques through structural equation modeling (SEM). SmartPLS® version 3 was used to estimate the relationships proposed in the study (Ringle et al., 2015). The SEM procedure followed the parameters recommended by Hair et al. (2017).

Data Analysis and Results

The study sample comprised 898 respondents and was predominantly female (57.8%), with most respondents aged between 20 and 39 years (62.0%). The majority were single (49.0%), resided in the South region of Brazil (81.8%), and had completed or were pursuing graduate education (59.6%). In addition, most respondents were employed (74.4%) and reported a monthly household income ranging from one to four minimum wages (34.0%). Table 1 presents the sample characteristics.

Table 1

Sample characteristics

Variable N = 898	Category	n	%
Sample size			
Gender	Female	519	57.8
	Male	373	41.5
	Prefer not to disclose	6	0.7
Age group	Up to 19 years	37	4.1
	20–29 years	301	33.6
	30–39 years	255	28.4
	40–49 years	187	20.8
	50–59 years	93	10.3
	60–70 years	25	2.8
Marital status	Single	440	49.0
	Married	283	31.5
	Separated/Divorced	45	5.0
	Widowed	2	0.2
	Cohabiting (Stable union)	128	14.3
Educational attainment	Completed primary education	2	0.2
	Completed secondary education	35	3.9
	Higher education (completed or incomplete)	326	36.3
	Graduate education (completed or incomplete)	535	59.6
Occupation	Employed	667	74.4
	Student	171	19.0
	Retired / On leave	13	1.4
	Scholarship recipient / Intern	20	2.3
	Unemployed	27	3.0
Monthly household income	Up to BRL 1,212.00	60	6.7
	BRL 1,212.01–2,424.00	124	13.8
	BRL 2,424.01–6,060.00	305	34.0
	BRL 6,060.01–12,120.00	240	26.7
	Above BRL 12,120.01	169	18.8
Brazilian region	South	735	81.8
	Southeast	104	11.6
	Central-West	18	2.0
	Northeast	31	3.5
	North	10	1.1

Source: Prepared by the authors (2024).

Measurement Model Assessment

Assessing the measurement model is a critical step in establishing the validity and reliability of the scales employed in this study, thereby ensuring the robustness and accuracy of the findings. Construct reliability was evaluated according to the criteria proposed by Hair et al. (2017), whereas discriminant validity was assessed using the Fornell–Larcker criterion (Fornell & Larcker, 1981). Table 2 summarizes the reliability and discriminant validity indicators.

Table 2

Reliability and discriminant validity indicators of the measurement model

Construct	Factor Loadings	Cronbach's α	CR	AVE
Trust in the Platform (Trust)	[0.717; 0.856]	0.939	0.947	0.621
Familiarity (Fam)	[0.930; 0.962]	0.959	0.970	0.891
Perceived Risk (PR)	[0.662; 0.848]	0.835	0.878	0.592
Intention to Use (IU)	[0.855; 0.916]	0.962	0.968	0.791
Discriminant Validity (Fornell–Larcker Criterion)				
Construct	Trust	Fam	PR	IU
Trust	0.788			
Fam	0.275	0.944		
PR	−0.247	−0.111	0.769	
IU	0.384	0.520	−0.180	0.890

Note: Item Trust 04 was excluded because of its low factor loading (0.416).

Source: SmartPLS® version 3 software (Ringle et al., 2015).

The results indicate that all constructs exhibited Cronbach's alpha, which assesses the internal consistency of the scales, and composite reliability (CR), which evaluates construct reliability, above the recommended threshold of 0.70, demonstrating satisfactory internal consistency and reliability. Furthermore, the average variance extracted (AVE) for all constructs exceeded 0.50, confirming convergent validity. Discriminant validity was likewise established, as the square root of the AVE for each construct exceeded its correlations with the remaining constructs.

Overall, the measurement model demonstrated satisfactory reliability as well as convergent and discriminant validity. These findings provide a solid foundation for the subsequent structural model assessment and the testing of the proposed hypotheses.

Structural Model Assessment

The structural model assessment examined the relationships among the constructs proposed in the theoretical model and evaluated the research hypotheses. The analysis began with the examination of the direct effects among the constructs using path coefficients, t-values, and the coefficient of determination (R^2). In addition, structural model collinearity was assessed using the variance inflation factor (VIF), while effect size (f^2) and predictive relevance (Q^2) were also evaluated.

As shown in Table 3, all VIF values were below 3.0, indicating that multicollinearity was not a concern (Hair et al., 2021). According to Cohen's (1988) criteria, the endogenous construct exhibited substantial explanatory power ($R^2 = 0.26$). Likewise, the model demonstrated a large effect size ($f^2 = 0.35$) based on the guidelines proposed by Hair et al. (2021). Finally, the positive Q^2 value indicated satisfactory predictive relevance.

Table 3

Results of the direct effects analysis

Structural path	β	SE	t	p	Hypothesis	R^2	VIF	Q^2	f^2
Trust → IU	0.245	0.038	6.490	< 0.001	Supported	0.338	1.140	0.264	0.729
Fam → PR	−0.047	0.039	1.217	0.224	Not supported	0.063	1.082	0.033	0.400
Trust → Fam	0.275	0.034	8.186	< 0.001	Supported	0.063	1.082	0.033	0.400
Trust → PR	−0.234	0.039	5.981	< 0.001	Supported	0.063	1.082	0.033	0.400
Fam → IU	0.445	0.033	13.523	< 0.001	Supported	0.338	1.084	0.264	0.729
PR → IU	−0.070	0.031	2.273	0.023	Supported	0.338	1.067	0.264	0.729

Source: SmartPLS® version 3 software (Ringle et al., 2015).

After confirming the adequacy of the structural model, the proposed hypotheses were examined. The results revealed a significant positive path coefficient ($\beta = 0.245$, $p < 0.001$), indicating that trust in the platform (Trust) is a key

determinant of intention to use (IU), thereby supporting H1. This finding is consistent with previous studies identifying trust as a fundamental driver of user engagement (Ter Huurne et al., 2017; Guo et al., 2020).

Although previous research has suggested that familiarity reduces perceived risk (Komiak & Benbasat, 2006; Pavlou & Dimoka, 2006), the present findings indicate that, within the specific context of the SE, familiarity (Fam) did not significantly reduce perceived risk (PR). Consequently, H2 was not supported ($\beta = -0.047$, $p = 0.224$). This finding may reflect the complexity and heterogeneity of risk perceptions across users and platforms, highlighting the need for further research to explore these differences.

The analysis further showed that Trust exerted a significant positive effect on Fam, thereby supporting H3. The significant path coefficient ($\beta = 0.275$, $p < 0.001$) reinforces the notion that accumulated positive experiences promote greater understanding of and comfort with the platform (Komiak & Benbasat, 2006; Pavlou & Gefen, 2004). This finding is particularly relevant because familiarity may facilitate continued platform use and the adoption of new technologies.

Similarly, a significant negative relationship was observed between Trust and PR ($\beta = -0.234$, $p < 0.001$), indicating that trust effectively reduces users' perceptions of risk and thus providing support for H4. This finding is consistent with previous research identifying trust as a mechanism for mitigating uncertainty and risk in online transactions (Pavlou & Gefen, 2004; Mittendorf et al., 2019). Consequently, reducing perceived risk may contribute to creating a safer and more attractive environment for users.

In turn, Fam exerted a significant positive effect on IU ($\beta = 0.445$, $p < 0.001$), confirming that users who are more familiar with the platform are more likely to use SE services and thus supporting H5. This result is consistent with previous studies emphasizing the importance of familiarity for continued use and technology adoption (Gefen, 2000; McKnight & Chervany, 2002).

Conversely, the significant negative relationship between PR and IU ($\beta = -0.070$, $p < 0.05$) corroborates previous findings identifying perceived risk as a barrier to consumer engagement with sharing platforms (Rehman et al., 2020), thereby supporting H6. Accordingly, reducing perceived risk represents an important strategy for increasing users' intention to use SE services.

Overall, five of the six hypotheses concerning the direct effects (H1, H3, H4, H5, and H6) were supported. Indirect effects were subsequently examined to test the mediation hypotheses proposed in the conceptual model, as presented in Table 4.

Table 4

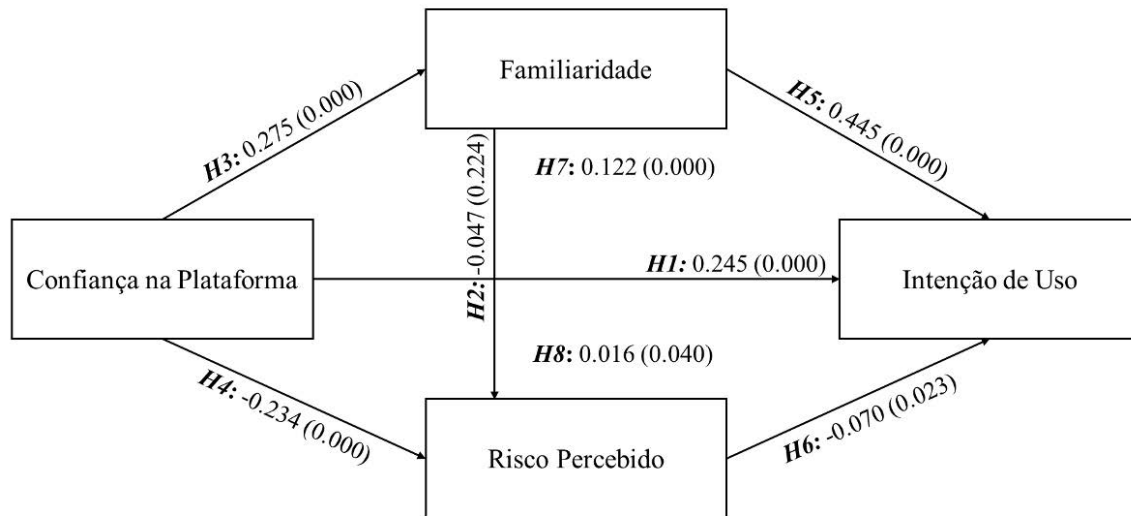
Results of the indirect effects analysis

Indirect path	β	SE	t	p	Hypothesis
Trust $\rightarrow$ Fam $\rightarrow$ IU	0.122	0.018	6.961	< 0.001	Supported
Trust $\rightarrow$ PR $\rightarrow$ IU	0.016	0.008	2.060	0.040	Supported
Trust $\rightarrow$ Fam $\rightarrow$ PR	-0.013	0.011	1.171	0.242	Not supported
Trust $\rightarrow$ Fam $\rightarrow$ PR $\rightarrow$ IU	0.001	0.001	1.031	0.303	Not supported
Fam $\rightarrow$ PR $\rightarrow$ IU	0.003	0.003	1.040	0.299	Not supported

Source: SmartPLS® version 3 software (Ringle et al., 2015).

The mediation analyses showed that both Fam and PR mediated the relationship between Trust and IU, with indirect effects of $\beta = 0.122$ and $\beta = 0.016$, respectively, thereby supporting H7 and H8. These findings suggest that trust in the platform increases users' intention to use both directly and indirectly by enhancing familiarity and reducing perceived risk (Gefen, 2000; Möhlmann, 2021).

Taken together, these results indicate that trust in the platform influences intention to use not only directly but also indirectly through familiarity and perceived risk. These findings underscore the importance of strengthening users' trust and familiarity while reducing perceived risk to promote the adoption of SE services. Figure 2 summarizes the final research model.

Figure 2*Final path model of the proposed model*

Source: Prepared by the authors based on SmartPLS® 3 (Ringle et al., 2015).

The proposed model demonstrates that trust in the platform influences intention to use both directly and indirectly through familiarity and perceived risk. Accordingly, organizations operating within the SE should prioritize strategies aimed at strengthening users' trust and familiarity in order to reduce perceived risk and increase intention to use. Overall, the findings highlight the central role of trust in the platform as a key construct in explaining users' intention to adopt SE services.

The empirical analyses confirmed that trust not only directly influenced intention to use ($\beta = 0.245$, $p < 0.001$) but also exerted indirect effects by increasing users' familiarity ($\beta = 0.275$, $p < 0.001$) and reducing perceived risk ($\beta = -0.234$, $p < 0.001$). Furthermore, Fam was identified as a significant mediator of the relationship between Trust and IU (indirect effect: $\beta = 0.122$, $p < 0.001$), supporting the proposition that accumulated positive experiences promote continued platform use. However, the hypothesis that familiarity would reduce perceived risk was not supported ($\beta = -0.047$, $p = 0.224$), suggesting that additional research is needed to better understand the complexity of users' risk perceptions.

Overall, these findings provide robust theoretical and empirical evidence for future research while offering practical implications for organizations operating within the SE. Specifically, they highlight the importance of strategies aimed at strengthening users' trust and familiarity in order to mitigate perceived risk and promote the sustainable adoption of SE services.

Discussion and Implications

Research Implications

This study contributes to the consumer behavior literature by highlighting the importance of strategies aimed at building trust and reducing perceived risk to promote the adoption of SE services. This contribution is particularly relevant in emerging markets, where familiarity with such platforms may be limited and perceived risk correspondingly higher, requiring targeted approaches to overcome these barriers and encourage active consumer participation.

The findings reinforce the proposition that trust in the platform is a critical determinant of intention to use, consistent with previous research (Ter Huurne et al., 2017; Mittendorf et al., 2019). Furthermore, they corroborate the central role of technology platforms in establishing a secure and trustworthy environment for users, which is essential for fostering engagement with and adoption of SE services (Guo et al., 2020; Räisänen et al., 2021; Liu et al., 2019).

Prior research has also suggested that trust influences intention to use not only directly but also indirectly by reducing perceived risk and increasing familiarity with the platform (Möhlmann, 2015; Ter Huurne et al., 2020). Consistent with this perspective, the present findings identify familiarity as a significant mediator of the relationship between trust and intention to use. This result supports the theoretical proposition that familiarity strengthens trust and, consequently, enhances users' intention to use platform services (Gefen, 2000; McKnight & Chervany, 2002).

The sociodemographic profile of the sample should also be considered when interpreting these findings. Respondents were highly educated and predominantly concentrated in a single region of Brazil. This profile may influence how users perceive trust in SE platforms, as individuals with higher educational attainment generally have greater access to information, higher levels of digital literacy, and different patterns of risk evaluation than the broader Brazilian population. These characteristics may facilitate trust formation and contribute to more informed evaluations of platform services.

In contrast, the findings indicate that familiarity did not significantly reduce perceived risk, contrary to previous studies reporting a negative relationship between these constructs (Komiak & Benbasat, 2006; Pavlou & Dimoka, 2006). This result underscores the complexity of risk perceptions within the SE and suggests that additional factors may influence this relationship, providing opportunities for future research. In digital environments, familiarity does not necessarily imply lower perceived risk because users frequently rely on superficial trust cues (eg, website layout, logos, or security certifications) to assess platform credibility, even though these signals can be easily replicated by malicious actors (Sasse & Kirlappos, 2011).

Consequently, environments that merely appear familiar may create a sense of security based on visual similarity rather than on the actual trustworthiness of the platform (Sasse & Kirlappos, 2011). Moreover, consumers tend to prioritize direct transactional risks, such as fraud or service failures, which may persist even when users are familiar with a platform (Ma et al., 2020).

The examination of perceived risk as a mediator between trust and intention to use also contributes to a deeper understanding of the barriers that may hinder the adoption of shared services. Specifically, the finding that perceived risk negatively mediates the relationship between trust in the platform and intention to use emphasizes the need for effective strategies aimed at mitigating negative risk perceptions and creating a safer environment for users.

From a theoretical perspective, this study advances the literature by proposing relationships that have received limited empirical attention. Specifically, trust in the platform influences intention to use indirectly through both positive familiarity and negative perceived risk. Together, these mediation mechanisms generate what may be described as a dynamic amplification effect within the SE, whereby familiarity reinforces trust, while persistent perceived risk functions as an asymmetric constraint. This integrated perspective positions trust as a central pivot that reshapes the balance between barriers and facilitators of participation in shared services, offering a more holistic explanation than previous studies that have examined these mediators independently (Gefen, 2000; Komiak & Benbasat, 2006).

This integrated model further suggests that, within the SE, trust extends beyond its conventional role as an isolated construct and instead operates as a systemic catalyst that coordinates the interactions between familiarity and perceived risk. In doing so, the findings offer a relational perspective that may be particularly relevant for understanding consumer behavior in emerging markets. Notably, prior studies have typically examined these factors primarily as moderators or control variables. Consequently, the present findings reinforce the importance of strategies designed to increase users' familiarity with platforms while simultaneously reducing perceived risk to promote greater engagement (Komiak & Benbasat, 2006; Pavlou & Gefen, 2004; Rehman et al., 2020).

Overall, familiarity emerged as an important factor that strengthens trust and promotes intention to use, whereas perceived risk remained a significant barrier to the adoption of SE services.

Practical Implications

The findings indicate that practitioners should prioritize strategies aimed at strengthening both trust and familiarity to increase user engagement with SE platforms while simultaneously addressing the adverse effects of perceived risk on intention to use. Importantly, although familiarity contributes positively to user engagement, it is not sufficient to reduce perceived risk, highlighting the need for additional initiatives to improve service quality and support the sustainable growth of the SE business model.

Accordingly, while familiarity promotes user engagement, it should not be viewed as a mechanism for mitigating uncertainty. Instead, complementary strategies specifically designed to reduce perceived risk are required. Initiatives such as structured onboarding processes, intuitive and consistent user interfaces, and incremental platform updates that preserve familiar design patterns are likely to enhance the positive effects of familiarity on intention to use. However, these initiatives should be implemented alongside additional security mechanisms.

Because of the negative effect of perceived risk on intention to use, the findings further suggest that risk mitigation strategies should complement rather than replace initiatives designed to foster familiarity. Measures such as two-factor authentication, transparent privacy and data protection policies, refund guarantees, and insurance or compensation mechanisms for service-related incidents may strengthen users' trust in the platform.

Furthermore, the relational structure identified in this study suggests that isolated managerial interventions are likely to produce only limited effects. By contrast, integrated strategies that simultaneously address familiarity and perceived risk may generate more substantial improvements in users' intention to use. Likewise, mechanisms such as user rating and feedback systems, transparent communication, and educational initiatives explaining platform functionality and security practices may further reinforce these relationships.

Ultimately, trust should be understood as a dynamic and relational process in which familiarity and reduced perceived risk operate interdependently. Managers of SE platforms may therefore achieve better outcomes by adopting integrated strategies that acknowledge these interdependencies rather than relying exclusively on isolated trust-building initiatives.

Limitations and Future Research

Despite its contributions, this study has several limitations. First, the sample consisted predominantly of Brazilian respondents residing in the South region of the country, which may limit the generalizability of the findings to other geographical contexts characterized by different cultural, socioeconomic, and behavioral conditions.

Given this regional concentration, future research should conduct comparative studies across different regions of Brazil, such as comparisons between the South and the Northeast or the North, to identify potential cultural and contextual differences that may influence the constructs examined. Future studies are also encouraged to employ multigroup analysis to determine whether the proposed model operates differently across respondent characteristics, such as gender or age group, thereby providing a more comprehensive understanding of potential heterogeneity in the findings.

A second limitation concerns the broad conceptualization of the SE adopted in this study, without restricting the analysis to a specific business model. Although this decision was intentional and based on the common characteristics shared across SE platforms, different service categories may exhibit distinct features that influence the relationships among trust, familiarity, perceived risk, and intention to use. For example, perceived risk may be greater for shared accommodation services than for ride-sharing services, potentially leading to different behavioral patterns. Future studies are therefore encouraged to replicate the proposed model across different SE contexts to assess the robustness and generalizability of the findings.

A further limitation relates to the cross-sectional design of the study, which precludes causal inferences regarding the relationships among the constructs. Longitudinal research would provide valuable insights into how trust, familiarity, and perceived risk evolve over time and jointly influence intention to use.

Finally, trust is generally conceptualized and operationalized as a multidimensional construct, and previous studies have employed different combinations of trust dimensions (Guo et al., 2020). Because the present study focused exclusively on trust in the technology platform, future research should examine whether the relationships involving familiarity and perceived risk hold across other trust dimensions relevant to the SE business model, such as trust in service providers, trust in the shared product or service, and other forms of interpersonal or institutional trust. Such investigations would contribute to a more comprehensive understanding of trust formation and user behavior in the SE.

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Appendix A

Construct	Indicators	References
Trust in the platform (Trust)	Trust 01 – I trust SE platforms (e.g., the Uber app, Airbnb app, Garupa app, etc.).	Kong et al. (2020); Mittendorf et al. (2019); Li & Wang (2020)
	Trust 02 – I believe that SE platforms (e.g., the Uber app, Airbnb app, Garupa app, etc.) are honest.	
	Trust 03 – I believe that SE platforms (e.g., the Uber app, Airbnb app, Garupa app, etc.) are trustworthy.	
	Trust 04 – Even without monitoring mechanisms (e.g., security mechanisms), I would trust SE platforms (e.g., the Uber app, Airbnb app, Garupa app, etc.) to perform their services properly.	
	Trust 05 – I trust that SE platforms (e.g., the Uber app, Airbnb app, Garupa app, etc.) will continue to meet my expectations in the future.	
	Trust 06 – I believe that SE platforms (e.g., the Uber app, Airbnb app, Garupa app, etc.) have sufficient security and privacy policies to make me feel comfortable using them.	
	Trust 07 – I am confident that legal and technological safeguards adequately protect me from problems when using SE platforms (e.g., the Uber app, Airbnb app, Garupa app, etc.).	
	Trust 08 – I am confident that encryption and other technological advances implemented by SE platforms (e.g., the Uber app, Airbnb app, Garupa app, etc.) make their use secure.	
	Trust 09 – Overall, SE platforms (e.g., the Uber app, Airbnb app, Garupa app, etc.) provide a robust and secure environment for sharing personal information.	
	Trust 10 – SE platforms (e.g., the Uber app, Airbnb app, Garupa app, etc.) strive to fulfill their promises and commitments to consumers.	
	Trust 11 – SE platforms (e.g., the Uber app, Airbnb app, Garupa app, etc.) take consumers' interests into account.	
	Trust 12 – SE platforms (e.g., the Uber app, Airbnb app, Garupa app, etc.) seek to avoid causing harm to consumers.	
Intention to use (IU)	IU 01 – I intend to use SE platform services over the next few months.	Akbari et al. (2021); Pavlou & Gefen (2004)
	IU 02 – I expect that I will use SE platform services over the next few months.	
	IU 03 – I plan to use SE platform services over the next few months.	
	IU 04 – Considering all aspects, I expect to continue using SE platform services.	
	IU 05 – Considering all aspects, I will probably continue using SE platform services.	
	IU 06 – If I have the opportunity in the future, I would consider using SE platform services.	
	IU 07 – I will probably use the services offered by individuals through SE platforms in the near future.	
	IU 08 – If I have the opportunity, I intend to use SE platform services.	
Familiarity (Fam)	Fam 01 – Regarding your familiarity with SE services, please indicate your level of agreement with the following statement using a scale ranging from (1) strongly disagree to (5) strongly agree: I am familiar with the processes involved in SE platforms (e.g., requesting a service, making a payment, etc.).	Mittendorf (2017, 2018); Möhlmann (2015, 2021)
	Fam 02 – Regarding your familiarity with SE services, please indicate your level of agreement with the following statement using a scale ranging from (1) strongly disagree to (5) strongly agree: I am familiar with requesting services through SE platforms.	
	Fam 03 – Regarding your familiarity with SE services, please indicate your level of agreement with the following statement using a scale ranging from (1) strongly disagree to (5) strongly agree: I am familiar with the rating and review process on SE platforms.	
	Fam 04 – Regarding your familiarity with SE services, please indicate your level of agreement with the following statement using a scale ranging from (1) strongly disagree to (5) strongly agree: Overall, I am familiar with the services provided through SE platforms.	

Perceived risk (PR)	PR 01 – Regarding the risks associated with SE services (e.g., product/service quality, physical, psychological, and financial risks), please indicate your level of agreement with the following statement using a scale ranging from (1) strongly disagree to (5) strongly agree: There is considerable risk involved in using SE services.	Pavlou & Gefen (2004); Shao & Yin (2019); Shao et al. (2020)
	PR 02 – Regarding the risks associated with SE services (e.g., product/service quality, physical, psychological, and financial risks), please indicate your level of agreement with the following statement using a scale ranging from (1) strongly disagree to (5) strongly agree: There is a high potential for loss associated with using SE services (e.g., financial loss, loss of time, etc.).	
	PR 03 – Regarding the risks associated with SE services (e.g., product/service quality, physical, psychological, and financial risks), please indicate your level of agreement with the following statement using a scale ranging from (1) strongly disagree to (5) strongly agree: My decision to use SE services is risky.	
	PR 04 – Regarding the risks associated with SE services (e.g., product/service quality, physical, psychological, and financial risks), please indicate your level of agreement with the following statement using a scale ranging from (1) strongly disagree to (5) strongly agree: To some extent, the services provided through SE platforms are not safe.	
	PR 05 – Regarding the risks associated with SE services (e.g., product/service quality, physical, psychological, and financial risks), please indicate your level of agreement with the following statement using a scale ranging from (1) strongly disagree to (5) strongly agree: There is some risk associated with using the services provided through SE platforms.	