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PEDRO BRANDÃO DALLA VALLE

UNDERSTANDING PROVIDER BEHAVIOR IN THE SHARING ECONOMY: AN EXPERIMENTAL STUDY ON RISK AND VALUE PERCEPTION THROUGH INSTITUTIONAL AND REGULATORY FOCUS THEORIES

Porto Alegre

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À memória dos meus avôs.

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RESUMO

Esta tese de doutorado examina a relação entre as percepções de risco e de valor na intenção dos usuários em fornecer atividades para plataformas de economia compartilhada por meio do efeito moderador de sistemas de avaliação, estratégias de precificação e do foco regulatório. Diferente da maioria das publicações sobre consumo compartilhado, que concentram seus estudos no comportamento consumidor (Pang et al., 2020), esta pesquisa se propõe a investigar os motivos que estimulam as pessoas a querer compartilhar seus bens ou a realizar atividades através destas plataformas de compartilhamento. O equilíbrio entre a demanda e a oferta destes serviços é fundamental para o sucesso sustentável deste mercado a longo prazo (Acquier et al., 2017), por isso proporcionar o conhecimento teórico e gerencial sobre estes usuários, até então pouco explorado (Täuscher & Laudien, 2018), se faz altamente necessário.

Dois estudos experimentais foram conduzidos para investigar essas relações por meio de 5 hipóteses, das quais 3 foram suportadas por seus resultados. Conforme o esperado, o Estudo 1 mostra que a percepção de risco apresenta correlação negativa com a intenção de fornecer, enquanto a percepção de valor atua como uma variável mediadora nesta relação, com efeitos positivos na intenção de fornecer. Não foi encontrada significância estatística para o modelo através dos mecanismos institucionais (sistemas de avaliação e estratégias de precificação). Através do Estudo 2, foi possível além de revalidar os achados referentes a percepção de risco e de valor, adicionar a teoria do foco regulatório como fator explicativo ao modelo. O foco regulatório apresentou relevância como variável moderadora nesta relação, onde mais especificamente indivíduos sob foco preventivo demonstram menor intenção de fornecer para plataformas de compartilhamento.

Os resultados desta pesquisa têm implicações importantes para entender a intenção de fornecer em plataformas de economia de compartilhamento, bem como para gestores, formuladores de políticas reguladoras e designers de plataformas que visam promover o comportamento de compartilhamento. No geral, esta tese faz uma contribuição para a literatura sobre economia compartilhada, avançando na compreensão do papel dos provedores para o sucesso das plataformas e a viabilidade deste modelo de negócios.

Palavras-chave: Economia Compartilhada; Foco Regulatório; Intenção de Fornecer; Percepção de Risco; Percepção de Valor; Teoria Institucional.

ABSTRACT

This doctoral thesis examines the relationship between risk and value perceptions on users' intention to provide activities for sharing economy platforms through the moderating effect of review systems, pricing strategies and regulatory focus. Unlike most publications on sharing economy, which focus their studies on the consumer behavior (Pang et al., 2020), this research proposes to investigate the reasons that encourage people to want to share their goods or to carry out activities through these sharing platforms. The balance between the demand and supply of these services is fundamental for the sustainable success of this market in the long term (Acquier et al., 2017), therefore providing theoretical and managerial knowledge about these users, hitherto little explored (Täuscher & Laudien, 2018), is highly necessary.

Two experimental studies were conducted to investigate these relationships through 5 hypotheses, 3 of which were supported by the results. As expected, Study 1 shows that risk perception is negatively correlated with the intention to provide, while value perception acts as a mediating variable in this relationship, with positive effects on the intention to supply. The statistical significance was not found for the model through institutional mechanisms (evaluation systems and pricing strategies). Through Study 2, it was possible, in addition to revalidating the findings regarding the perception of risk and value, to add the regulatory focus theory as an explanatory factor to the model. The regulatory focus was relevant as a moderating variable in this relationship, where individuals under a preventive focus show less intention to provide sharing platforms.

The results of this research have important implications for understanding the intent to provide on sharing economy platforms, as well as for managers, regulatory policymakers, and designers of platforms that aim to promote sharing behavior. Overall, this thesis contributes to the sharing economy literature, advancing the understanding of the role of providers for the success of platforms and the viability of this business model.

Keywords: Sharing Economy; Risk Perception; Value Perception; Intention to Provide; Institutional Theory; Regulatory Focus.

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1 INTRODUCTION

Sharing is an important social act, as old as the history of humanity (Botsman & Rogers, 2010). Sharing Economy, in turn, is a recent phenomenon, born through the technological advance provided by social media and the rise of digital platforms (Hamari et al., 2015), and has gained a large amount of academic attention as an emerging business model (Yang & Xia, 2021). Usually involving rent, exchange, loan or resale of scarce resources, this economic model covers a wide range of activities, such as deliveries, hosting, urban mobility, financial solutions, among many others (Chung, 2022). These systems are usually managed by digital platforms, whose main objective is to connect and facilitate transactions between consumers and providers (Lamberton & Rose, 2012). Reducing idle goods and underused labor (Heinrichs, 2013), sharing economy is promoting radical changes in the way of consumption and income possibilities of a new generation (Mittendorf, 2017).

Some authors reiterate that the value creation in the sharing economy is in making underused assets accessible to a huge community (Hamari et al., 2015; Parente et al., 2018). It is a business model shaped by online platforms, which allows users to utilize and provide underutilized assets (Belk 2014a). What distinguishes this business model from traditional services, such as video-rental stores, real estate, or libraries, is the involvement of on-line platforms, capable of connecting millions of users simultaneously, through a decentralized supply chain (Sundararajan, 2016). In a broader context, it involves consumption through sharing networks and the creation of a community of users and providers (Puschmann & Alt, 2016).

Botsman and Rogers (2010) suggest that the sharing economy is transforming the way we do business, and that this mode of consumption can become a phenomenon as important as the industrial revolution in the 19th century. It is no coincidence that this topic has increasingly attracted the attention of researchers and management journals (Yang & Xia, 2021). most studies in the sharing economy explore topics such as satisfaction (Möhlmann, 2015), hospitality (Tussyadiah, 2016), loyalty (Yang et al., 2017), price fairness and ethical practice (Hamenda, 2018), consumer behavior (Pang et al., 2020), quality (Fransi et al., 2019), tolerance towards collaborative consumption (Mallargé et al., 2019), sustainability (Sutherland & Kiatkawsin, 2020), among others.

Despite the growing interest, there are still many research opportunities in the sharing economy field (Eckhardt et al., 2019). For the authors, these opportunities are related to some central themes such as the user decision making, customer and its crowdsourced supply.

Traditional models of sharing economy focus on the consumer's role as a user of products or services. However, users may also be product and service providers. Considering the side of the supplier or provider in the context of the sharing economy, studies have investigated some factors like the impediments for user activity (Hawlitschek et al., 2016), sustainability production (Sung et al., 2018), risk perception (Chen et al., 2020), trust (Li & Wang, 2020), protection insurance (Luo et al., 2021), supply chain (Yang & Xia, 2021), and intrinsic motivations (Chung et al, 2022). However, there is still a lack of understanding regarding the role of sharing platforms as important agencies in the manipulation and control of supply and demand in these markets.

Supply is a key feature in sharing economy, therefore, to understand the dynamics between the consumers, providers and platforms is still one of the main challenges in this field (Horton & Zeckhauser, 2016). Associated with high-risk activities, with potential scope for abusive behavior among users, whether physical, psychological, financial, or even sexual (Schor; 2016), share accommodations and carpools only became popular because companies like Airbnb and Uber managed to reduce transactional risk among hosts and guests, drivers, and passengers, respectively (Botsman & Rogers, 2010; Belk, 2010; Hawlitschek et al., 2016). Usually, sharing economy involves decentralized operations, where unknown consumers and providers need to interact with each other. Without the need to involve professionals or specialized companies, this arrangement tends to increase the heterogeneity in the execution of tasks, leading this market to face difficulties with the irregular quality of their services (Pang et al., 2020).

One of the main distinctive features of this research is its focus on the provider side of sharing platforms, as opposed to the traditional focus on the consumer side. While previous research has extensively explored the factors that influence the behavior of consumers in sharing economy platforms (Täuscher & Laudien, 2018; Mallargé et al., 2019; Pang et al., 2020), little attention has been given to the factors that influence the behavior of providers. This research aims to fill this gap by examining the factors that influence the intention of individuals to provide sharing economy platforms. By focusing on the provider side of sharing platforms, this research adds to our understanding of the mechanisms that underlie sharing behaviors and has the potential to inform the development of strategies that can be used to promote the growth and sustainability of sharing economy platforms.

Consulting seminal authors on sharing economy (see Table 1), none of them explore the role of the provider for the success of platforms. Regarding the state of the art on the subject, that is, in the most recent publications (see Table 2), studies focusing on the provider appear,

but still in a reduced form and limited to specific observations. A model capable of explaining what really motivates people to become providers of services and activities through sharing platforms was not found in the literature, so that companies can base themselves on these conclusions and make the best decisions to attract new users with this profile, adding institutional and regulatory focus theories as explanatory factors for the intention of users to provide sharing platforms.

The institutional theory and its mechanisms are shaping the organizational behavior in the context of the sharing economy as such is currently known (Shao & Yin, 2019). According to this theory, institutions are the enduring structures, norms, and practices that shape the behavior of individuals and organizations (Scott, 1995; Fligstein, 1997; Powell & Dimaggio, 2012). In the context of the sharing economy, institutional theory can help to explain how the legal, regulatory, and cultural frameworks within which sharing economy platforms operate influence the behavior of providers and consumers (Nyrønning; Boge, 2018). For example, the rules and regulations that govern the sharing economy, such as tax laws, zoning regulations, and liability standards, may shape the incentives and constraints faced by providers and consumers. Similarly, the cultural and social norms surrounding the sharing economy, such as attitudes towards sharing and trust, may influence the willingness of individuals to participate in the sharing economy. By understanding the role of institutions in shaping the sharing economy, researchers can gain insight into the forces that drive the adoption and diffusion of sharing economy platforms and the behavior of participants.

Regulatory focus in turn is a psychological theory that proposes that individuals have two types of motivational orientations: promotion focus and prevention focus (Higgins et al., 1994). Promotion focus is concerned with advancement and achievement, while prevention focus is concerned with security and avoiding negative outcomes (Boekaerts & Corno, 2005). In the context of the sharing economy, regulatory focus may influence the behavior of providers and consumers, for example, individuals with a promotion focus may be more likely to take risks and seek out new opportunities, while those with a prevention focus may be more cautious and focused on minimizing risks (Hamstra et al., 2010; Gino & Margolis, 2011). Understanding the role of regulatory focus in the sharing economy can help researchers to better understand the motivations and behaviors of participants. This can inform the design of sharing economy platforms and policies and help to ensure that they are aligned with the needs and goals of providers and consumers.

As will be seen in depth in the literature review, it is consensus among the authors that success in sharing economy depends on both consumers and providers activity. Without balance,

consumers can be under-supplied due to the lack of providers, or the opposite, excess supply can lower prices too much and leave providers without income to support themselves (Acquier et al., 2017). Karlsson and Dolnicar (2016) were some of the first authors to place the provider at the center of sharing economy research, they investigated why hosts make their homes available through digital platforms. As expected, the study confirmed that income generation is one of the main factors, but also brought that the opportunity for social interaction and new experiences are also key factors for the decision making. Böcker and Meelen (2017) provides an overview of motivations of people willing to participate in different forms of the sharing economy. Notable differences are observed in the motivations between sectors and type of users. While sharing an expensive good as accommodation is highly economically motivating, environmental motivations are most important in car ride, and personal interaction is highly significant for meal sharing.

The motivation for this research happens firstly due to the growing interest of companies and academia in collaborative consumption (Yang & Xia, 2021). And this is not a theme restricted to native digital startups, the 58-year-old Lojas Renner SA has been moving in this direction, recently acquiring the Repassa and Uello platforms, specialized in second-hand clothes and last-mile logistics, respectively. In addition, the academic approach of sharing economy as a focus on users who provide services or who agree to share their percentages with others is still limited (Täuscher & Laudien, 2018), and with many research opportunities (Eckhardt et al., 2019). Since the balance between supply and demand are necessary for the long-term success of platforms (Acquier et al., 2017), and to increase the provider base is a current market problem in managing (Shao & Yin, 2019), it is the role of researchers to try to fill this theoretical gap, finding ways and patterns in the behavior of providers, so that they can be stimulated.

Therefore, this research aims to fill this gap by examining the factors that influence the intention of individuals to provide sharing economy platforms thus contributing to companies in creating and managing mechanisms to encourage people to offer products and services through sharing platforms. Specifically, this study also aims to present, through the theoretical lens of institutional theory and regulatory focus, how risk and value perceptions can stimulate the intention to provide in the sharing economy. For this, this research also seeks to identify which mechanisms are effective in moderating risk and value, as predecessor variables of the intention to supply, in the same way that it seeks in the regulatory focus patterns that affect this relationship.

This study will be presented through six chapters. Starting with the introduction, the current chapter seeks to briefly explain the concepts covered throughout the work, as well as explain the objectives and motivations of the research. Subsequently, the second chapter brings the theoretical foundation and the conceptual research model. Chapters three and four provide an explanation of how they were prepared and the results of the two experiments carried out throughout this study. Finally, chapter five and six make an integrated discussion of the analyzes and present the final conclusions. Bibliographic references and appendices follow it.

2 LITERATURE REVIEW

The literature review process, which analyzes previously developed and peer-validated research, is presented in this chapter through four steps. The first step presents what Sharing Economy is, bringing with it the seminal authors on the subject and their main contributions. The second step deepens the theme in providers point of view, addressing the role of Value Perception and Risk perception with Intention to Provide. The third step is responsible for presenting what platforms and the institutional mechanisms are, such as pricing strategies and review systems. Finally, the fourth and final stage aims to build the theoretical model.

As research sources for the construction of this study, Google Scholar, Scielo, Scopus, JSTOR and Portal Capes databases were used. The searches were initially carried out with the main term in English and Portuguese “sharing economy”, followed by variations with “trust”, “risk”, and “value”. With the definition of the research focus on the provider, new surveys were carried out with variations of the main term with "provider", “supplier” and “supply chain”. To bring the theoretical lens, additional searches were carried out using the terms “institutional theory”, "institutional mechanisms", “regulatory focus”, "pricing strategies" and "review systems".

The seminal authors were considered those who had the greatest prominence in this field (number of citations). This theoretical basis was responsible for the conceptualization of the research topic and has its greatest concentration in articles published during the period of 2010 and 2018. After this definition, and with the objective of observing what is most recent and innovative in the field, priority was given to articles published from 2018 onwards, considering these as the state of the art.

2.1 Sharing Economy

Do you have a vacant space in some expensive neighborhood? So how about renting it out for a few days? This question was made by Botsman and Rogers (2010), in one of the most relevant books published about Sharing Economy. The authors describe in detail the rise of Airbnb and how this platform is transforming the way we do business. The motivation of hosts to share their spaces is usually a mix of earning extra money and meeting new people. Houses are not inspected, or hosts interviewed by the platform, and it is up to users to determine if they want to stay at someone's home based through a string of property photos, detailed host profile

and public opinions from other users. Due to a trusted intermediary system, with a secure payment and a functional review system, reports of theft, dirt, or absenteeism are rare.

In fact, this is not a passing trend, but an enduring collaborative economic movement, still rising in our society. To present the most relevant findings about sharing economy, Table 1 brings seminal authors, their respective contributions to the academy and the current numbers of mentions of each article, using the information provided by Google Scholar as a reference. The selection of seminal authors and their respective publications was made consulting for the main terms "Sharing Economy", "Collaborative Economy" and "Community-Based Economy" across five databases: Google Scholar, Scielo, Scopus, JSTOR and Portal Capes. Frequently mentioned authors with innovative and significant contributions to the sharing economy were added to this list.

Table 1: Seminal Authors on Sharing Economy

Study	Findings	Mentions[1]
Botsman & Rogers, 2010	Defines sharing economy as an economic model based on the sharing of underutilized assets, available through the growth of the internet, allowing access and redistribution of goods among users.	5,500
Belk, 2010	This theoretical review distinguishes between sharing in and sharing out and suggests that sharing in dissolves interpersonal boundaries posed by materialism and possession attachment through expanding the aggregate extended self.	2,400
Bardhi & Eckhardt, 2012	Proposes that the sharing economy promotes temporary access to goods or services, in exchange for a financial or non-financial remuneration, without the transfer of ownership.	2,600
Heinrichs, 2013	Suggest that the sharing economy has the potential to provide a new pathway to sustainability.	850
Belk, 2014 (a)	Compares sharing and collaborative consumption and finds that both are growing in popularity today.	2,400
Belk, 2014 (b)	Differentiates pseudo-sharing, a phenomenon in which the exchange of goods or services is confused with sharing communities.	900
Martin, 2016	Identifies sharing economy as an economic opportunity; a more sustainable form of consumption; a pathway to a decentralized, equitable and sustainable economy; cause of unregulated marketplaces.	1,400

Continue...

[1] Number of citations collected through the Google Scholar in March 2022.

Continuation...

Study	Findings	Mentions
Zervas et al., 2017	The authors explore the economic impact of the sharing economy on incumbent firms by studying the case of Airbnb.	2,500
Schor; 2016	Present four ways of sharing: recirculation of goods, increased use of durable goods, exchange of services and the sharing of productive assets.	1,600
Hamari et al., 2015	The development of information technology along with the growth of web 2.0 has allowed online platforms to promote user-generated content, sharing and collaboration.	3,800
Cockayne, 2016	Defines sharing economy as a term that describes digital platforms that connect users to services or products through mobile apps, websites, blogs, or social networks.	290
Murillo et al., 2017	Sharing economy is defined as a new form of capitalism, the term platform is presented as a set of online functionalities, which through algorithms help to organize and structure social activities.	290
Acquier et al., 2017	The sharing economy is conceptualization as an actor of balance between three parts: access, platform, and economic community.	650
Parente et al., 2018	It suggests that the sharing economy should involve generating value from underutilized assets; temporary access via an online platform; social engagement between users and providers.	270
Sutherland & Jarrahi, 2018	Sharing economy is defined as a socio/technological phenomenon, where the possibilities are not economic behaviors or market strategies, but productive relationships between people/groups, technologies, and digital platforms.	400

Source: Elaborated by the author.

Among some highlights, Table 1 shows that the sharing economy, also known as the collaborative economy, is a term used to describe a range of economic and social activities that involve the sharing or renting of goods and services among individuals. For the seminal authors of this field, these activities are enabled by digital platforms and technology, which connect individuals who have resources that they are willing to share or rent with those who need or want them. The sharing economy encompasses a wide variety of industries, including transportation (such as ridesharing), accommodation (such as vacation rental), and personal goods and services (such as clothing rental and tutoring). It has been argued that the sharing economy has the potential to promote more sustainable consumption, reduce waste, and build stronger communities. However, it also raises concerns about worker rights and protection, tax

compliance, and safety regulations. It is still possible to observe the importance of authors such as Botsman and Rogers (2010), Belk (2010 and 2014), Bardhi and Eckhardt (2012) as pioneers in this theme and great references in later publications. For these and other authors considered seminal for the field of sharing economy, their contributions will be analyzed more deeply in the following paragraphs.

Over two years of research, Botsman and Rogers (2010) realized that stories and examples of businesses like Airbnb were common. Collaboration has rightly become the watchword among managers and researchers. Realizing the benefits of accessing products without having to buy them, more people are using the collaborative market, saving money, space, and time, making new friends, and becoming citizens in the community again. Due to technological advances and the social media popularization, collaboration is happening in ways, and on a scale, that has never been possible. The authors also argue that this system also brings important environmental contributions, overcoming the outdated mode of hyper consumption, by reducing waste and absorbing excess production.

Russell Belk is another prominent author in sharing economy, with several relevant publications over the years. One of his first contributions is the publication simply titled by Sharing, from 2010, in which argues that it is a fundamental human behavior that we have either tended to overlook or to confuse with exchange and gift giving. For the author, sharing economy is a distinct research topic, addressing a wide range of marketing issues, ranging from sharing household resources versus atomized family possessions to file sharing versus intellectual property rights. This theoretical review distinguishes between sharing resources within a group (sharing in) and sharing resources with external groups or individuals (sharing out) and suggests that sharing in can dissolve interpersonal boundaries imposed by materialism and attachment to possession by expanding the aggregate extended self.

Four years later, two other publications by Russell Belk are highlighted. According to the author, in this period, there was an explosion of studies and writings about sharing, however, many of these are best characterized as pseudo-sharing (exchanges of goods wrapped in a sharing vocabulary). According to Belk, pseudo-sharing is characterized by the presence of profit motives, the absence of community feelings, and the expectation of reciprocity. It concludes with a discussion of the theoretical, practical, and ethical implications of pseudo-sharing and offers suggestions for future research. In the second article, in turn, Belk provokes that academic models should not also be updated. Few industries are exempt from potential disruptive changes within the sharing economy. While universities have been slow to embrace online teaching, university academics have long participated in a cornucopia of shared

knowledge. Rather than working individually and keeping our knowledge secret, we are happy to publish it and distribute it to anyone who is interested, leaving aside the old wisdom that you are what you own, and entering the post ownership economy.

Using the outdated term access-based consumption, Bardhi and Eckhardt (2012) studied the context of car sharing, via Zipcar consumers. Among the findings, attention is drawn to the negative reciprocity present among users, in which goods and services are exchanged, but only in self-interest. That is, they acted in their own self-interest and assumed that others were doing the same. There is no sense of mutual responsibility toward others, and they explain it by the fact that the access experience is mediated by Zipcar. Controversially, the authors recognize the importance of the platform managing this negative reciprocity via a surveillance-based governance model. They suggest that the method that is successful among Zipcar users is regulation, that includes instrumental controls, such as cost/benefit incentives through taxes, fees, or prices. This finding contrasts with the widely accepted negative stance on surveillance both in academia and among consumers.

Hamari et al. (2015) investigate people's motivations to participate in Sharing Economy. The authors demonstrate that participation is motivated by many factors such as its sustainability, enjoyment of the activity as well as economic gains. An interesting detail is that sustainability is not directly associated with participation unless it is at the same time also associated with positive attitudes towards collaborative consumption. This suggests that sustainability might only be a key factor for those people for whom ecological consumption is important. Furthermore, the results suggest that an attitude behavior gap might exist, when people perceive the activity positively and say good things about it, but this good attitude does not necessarily translate into action.

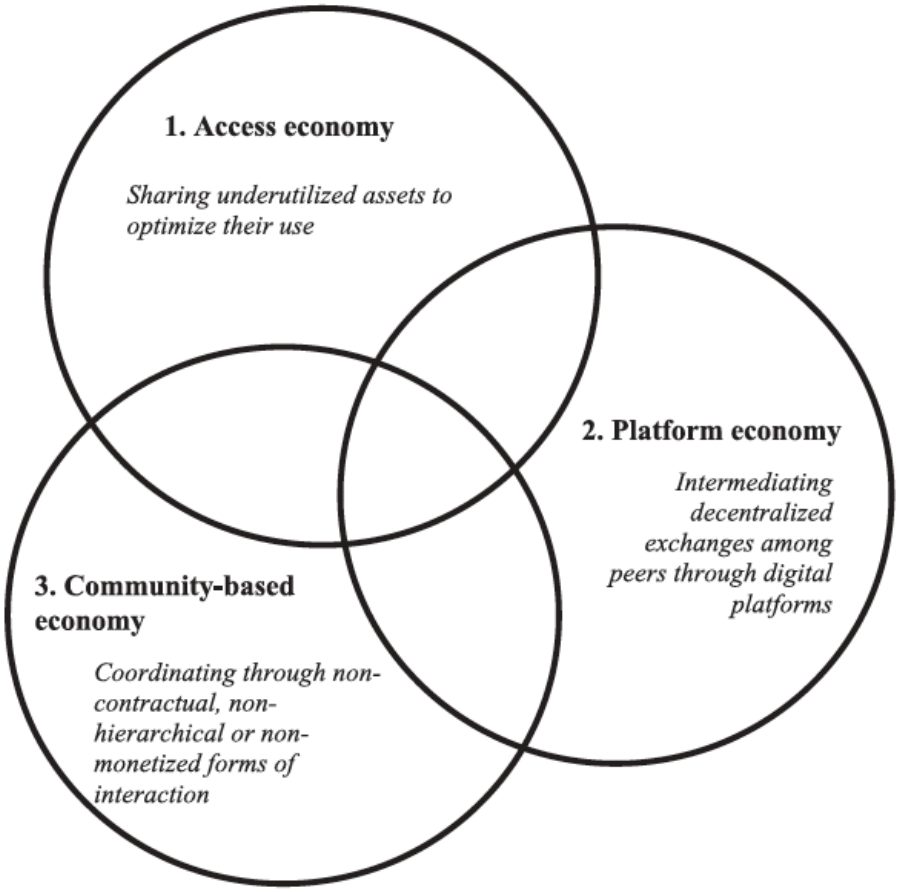
Chris J. Martin (2016) presents an analysis of online discourse and identifies that sharing economy is framed by elements like an economic opportunity, a more sustainable form of consumption and unregulated marketplaces. Despite these elements, in the authors' opinion, although sustainable awareness has been key to the emergence of the sharing economy niche, it has been successfully reframed by actors as purely an economic opportunity. Zervas et al. (2017) also explore the impact of sharing economy on incumbent firms by studying the case of Airbnb. Emerged as an alternative provider of hospitality services, where Airbnb supply is higher, it is possible to observe a reduction of approximately 10% in hotel revenue. The impact manifests through less hotel room pricing, benefiting all consumers, not just participants in the sharing economy. The price response is especially pronounced during periods of peak demand and is due to a differentiating feature of peer-to-peer platforms, known as dynamic pricing.

Platforms such as Airbnb and Uber are experiencing explosive growth, which, in turn, has led to regulatory and political battles. According to the economist Juliet Schor (2016), supporters claim that recent technologies encourage empowerment of ordinary people, efficiency, and lower carbon footprints, while critics point about an economic self-interest rather than sharing, and for being predatory and exploitative. While some companies may be acting badly, these innovative technologies are potentially powerful tools for building a social movement centered on genuine practices of sharing and cooperation, but to reach this potential is necessary rethink the ownership and governance of the platforms.

In addition to Uber and Airbnb, the list of successful digital platforms that constitute sharing economy include Lyft, Taskrabbit, Couchsurfing, Yelp, among others. Daniel Cockayne (2016) explores how these companies, through a fragile and contested discourse, use the sharing as an attempt to justify and normalize flexible and precarious work, in an ambiguous association between capitalist exchange and altruistic social values. Suggesting that sharing economy amplifies the worst excesses of the dominant economic model, Murillo et al. (2017) reveal a great terminological confusion involved and the need for a more elaborate discussion that allows practitioners, regulatory bodies, and academics to shed some light on the social impacts of sharing economy. In the same study, the authors identify the collision between the promise of social progress and platform capitalist practices operating under the banner of sharing economy.

Considering sharing economy, a contested concept, Acquier et al. (2017), across nine articles of a special issue, point three foundational cores to this market conceptualization: Access economy, Platform economy, and Community-based economy. Without one of these three elements, there will be no sharing economy. The combination of two of these elements may result in other business configurations such as access platforms, community-based access, or community-based platform. Through Figure 1, the authors demonstrate these relationships, briefly each of the concepts and highlight the paradoxical nature of the sharing economy. They further conclude that balanced initiatives are needed that combine the promises of each core while mitigating contradictions.

Figure 1: Promises of the sharing economy



Source: Acquier et al. (2017)

Introducing the element of sharing economy institution based, Parente et al. (2018) develop a framework to guide future research drawing from a business ecosystems perspective. The authors highlighted the tension between homogeneously and adaptation to local institutional practices, and as sharing economy companies have their organizational structure centered on the virtual platform, their local adaptation to new institutional environments is linked to headquarters, which increases the risk of delay in response and providers liability. Viewing these companies as drivers of global knowledge networks, they also highlight that sharing economy has demonstrated a stronger ability to stimulate local institutional change due to the large-scale adoption of their businesses. This indicates that platforms can be more than just passive actors embedded in local institutional environments.

Sharing economy has been changing the way that people conduct transactions, this research phenomenon has drawn scholars from many fields. Given the variety of perspectives represented, there is a great need to collect and connect what has been done, and to identify some common themes. Based on a review of 435 publications on the sharing economy,

Sutherland and Jarrahi (2018) have identified some trends in literature and underlying research interests. An overview of the collected works shows that research is still young and dispersed, emerging in recent years, and covering a wide number of research areas. This study aims the opposite, reducing sharing economy theoretical gaps. The following paragraphs are an attempt to bring the state of the art of sharing economy in the providers' view.

2.2 Intention to Provide on Sharing Platforms

As seen so far, it is consensus among the authors that success in sharing economy depends on both consumers and providers activity, remaining to the platform manage this relationship. Without balance, consumers can be under-supplied due to the lack of providers, or the opposite, excess supply can lower prices too much and leave providers without income to support themselves. In traditional markets, demand is adjusted by variations in the quantity produced by large corporations, in the sharing economy, providers are self-employed, with few resources, and often dependent on this income to support their families. Soon, while consumer behavior is the objective of study in several publications, the role of the provider context is still poorly understood (Sung et al., 2018). The development of marketing strategies in shared economy are derived from a restricted analysis of consumer motivations, that is, through an incomplete analysis. Provider-focused research is aimed at closing this theoretical gap.

The Intention to Provide on Sharing Platforms refers to the willingness and readiness of individuals or organizations to offer goods or services on a sharing platform for the purpose of sharing or renting them to other users (Lamberton and Rose, 2012). It is a measure of how likely an individual or organization is to participate in the sharing economy by making their resources available to others (Hamari et al., 2015; Sung et al., 2018). It is often studied in the context of the sharing economy, as understanding the factors that influence an individual's or organization's intention to provide can help to predict and explain participation in sharing platforms. Moreover, the construct of intention to provide can be related to different sharing platforms, such as accommodation sharing platforms, car sharing platforms, or even labor sharing platforms (Böcker & Meelen, 2017). Studies have been exploring how varied factors can influence the intention to provide on different platforms, highlighting the importance of understanding the specificities of the platform and the context in which it operates.

This construct is typically considered to be a key antecedent of actual behavior, as individuals or organizations with a stronger intention to provide are more likely to participate in sharing platforms and share their resources. Factors that can influence an individual's or

organization's intention to provide may include perceptions of risk (Hawlitschek et al., 2016; Chen et al., 2020), value (Sung et al., 2018; Dann et al., 2020; Chung et al., 2022) and institutional mechanisms (Li & Wang, 2020; Luo et al., 2021), among others. On summary, the construct of intention to provide on sharing platforms refers to the willingness and readiness of individuals or organizations to offer goods or services on a sharing platform for the purpose of sharing or renting them to other users. It is considered as a key construct in understanding the participation and engagement in the sharing economy, and it is often studied in relation to several factors that may influence it.

Originally, sharing economy was not born with the intention of income generating, but as a way of exchanging idle goods between people willing to establish a social relationship with strangers (Albinsson & Perera, 2012). Over the years, the expansion of this market, combined with the recurring financial crises, made sharing begin to represent a significant part of the income for many families. Nowadays, economic benefits can be considered the main incentives for the intention to provide in sharing economy (Coelho & Romero, 2019).

Like other businesses, in the sharing economy, companies seek to satisfy the needs of their customers through good products or services. In Sharing Economy, however, the goods offered are provided by other users (Mallargé et al., 2019). The heterogeneity in the supply model has some advantages, such competitive prices and a wide variety of products and services, however, it also makes platforms face difficulties with the irregular quality of their products and services, especially when compared to traditional supply models, centered on a few suppliers (Pang et al., 2020). So, establishing dynamics that encourage trust between unknown users and a consistent quality standard over time has become one of the main challenges for sharing research (Horton & Zeckhauser, 2016).

While the first table of this chapter presents the main concepts for sharing economy and seminal authors, Table 2 seeks to present the state of the art, focusing on the provider's role as a fundamental part of the success of sharing platforms. The selection of the studies follows a similar process, through the same databases and terms, now with the conditional addition of the terms "supplier", "provider" or "intention to provide". Frequently mentioned authors were added to the table below, as well as its main findings. To identify the main characteristics of each of the studies, and in what they are similar and different from this present study, the table also presents the type of study and addresses the concepts of risk perception, perception of value, intention to provide, strategies pricing and institutional control mechanisms.

Table 2: State of the Art on Sharing Economy

Study	Findings	Type of Study	Risk	Value	Intention to Provide	Institutional Mechanism
Karlsson & Dolnicar, 2016	Investigate why hosts make available accommodations.	Survey	No	Yes	No	-
Böcker & Meelen, 2017	Motivations to participate in sharing economy.	Survey	No	Yes	No	-
Hawlitschek et al., 2016	Drivers and impediments for user activity.	Survey	Yes	Yes	Yes	-
Gibbs et al., 2018	Airbnb relation with dynamic pricing strategies.	Data Analysis	No	No	No	Dynamic pricing
Sung et al., 2018	Consumption and production for sustainability.	Survey	No	Yes	Yes	-
Kwok & Xie, 2019	Dynamic pricing has a positive impact on revenue.	Data Analysis	No	Yes	No	Positioning; Dynamic pricing
Oskam et al., 2018	Number of houses per host is associated with revenue.	Data Analysis	No	Yes	No	Dynamic pricing
Farajallah et al., 2019	More-experienced drivers set lower prices and sell more.	Data Analysis	No	Yes	No	Review system
Pontes et al., 2019	Reputation alone does not generate differences in prices.	Data Analysis	No	Yes	No	Discounting; Review system
Chen et al., 2020	Information influences the perceptions of risks.	Experiment	Yes	Yes	Yes	Review system
Dann et al, 2020	Links sharing intentions to the review system.	Experiment	No	Yes	Yes	Review system
Chen et al., 2021	How to conduct dynamic pricing in a competitive market.	Data Analysis	Yes	No	No	Pricing; Review system

Continues...

Continuation...

Study	Findings	Type of Study	Risk	Value	Intention to Provide	Institutional Mechanism
Lang et al, 2020	The power of creating prosumers.	Survey	No	Yes	No	-
Hong & Yoo, 2020	The relationship between price and pricing variables.	Data analysis	No	Yes	No	Pricing; Review system
Costello & Reczek, 2020	Provider-focus can increase consumers' willingness to pay.	Experiment	No	Yes	No	-
Li & Wang, 2020	Divides trust in the sharing platform and trust in consumers.	Survey	Yes	No	Yes	Review system
Luo et al, 2021	How protection insurance affects buyers and sellers.	Experiment	Yes	Yes	Yes	Insurance
Yang & Xia, 2021	Proposes a model covering the entire supply chain.	Literature Review	No	No	No	Pricing
Chung et al, 2022	Hosts with intrinsic motivations are more likely to be retained.	Experiment	No	Yes	Yes	-

Source: Elaborated by the author

A synthesis of the results from Table 2 would indicate that among a total of 19 authors that form the state of the art in sharing economy, only 5 utilized an experimental model to test their hypotheses. At the same time, value perception was used by 15 authors, while only 5 utilized perception of risk, indicating a possible greater preposition to explore the benefits of this market than its limitations. Less than half of the authors explored the intention to provide. Additionally, institutional mechanisms were used in only 3 studies with the intention to provide, with the mechanisms studied being insurance and review systems. There were no studies found that relate pricing strategies to the intention to provide, and there were also no studies found that relate all four variables: institutional mechanisms, risk perception, value perception, and the intention to provide.

Karlsson and Dolnicar (2016) were some of the first authors to place the provider at the center of sharing economy research, they investigated why hosts make their homes available to tourists through digital platforms. As expected, the study confirmed that income generation is

one of the main factors, but also brought that the opportunity for social interaction and new experiences are also key factors for the decision making. Böcker and Meelen (2017) provides an overview of motivations of people willing to participate in different forms of the sharing economy. Notable differences are observed in the motivations for sharing between sectors. While sharing an expensive good as accommodation is highly economically motivating, environmental motivations are most important in car ride, and personal interaction is highly significant for meal sharing. In contrast, differences between users and providers, socio-demographic differences in motivations are of lower magnitude.

To reveal motivations and limitations for sharing platforms, Hawlitschek et al. (2016) conducted qualitative exploratory research with consumers and providers. As expected by the authors, themes such as resource efficiency, economy, materialism, risk aversion, social experience and prestige were identified in the speech of both types of users. In addition to these, they also observed motivations such as the variety of products and services, lack of trust, among other reasons that were not explicitly or only partially considered in the literature until then. To validate the findings, the authors conducted a second survey, this time using an online questionnaire, testing a total of 24 constructs. Pleasure in sharing, social experience, knowledge, economy and feeling of belonging are phenomena positively related to the Intention to Provide. Conversely, for effort expectancy, the lower it is, the greater the users' intention to participate. Analyzing the intensity of the relationships, it is possible to observe a distinct behavior between the two types of users.

Gibbs et al. (2018) purpose an analysis of dynamic pricing though the sales information from more than 40 thousand Airbnb and hotel data. The study explores the extent to which Airbnb hosts use dynamic pricing and how their pricing strategies compare to those of hotels. The authors identified a great need for Airbnb to encourage dynamic pricing among its hosts, but also warned of the potential perils of dynamic pricing in the sharing economy context. The findings also demonstrated challenges for hotel managers interested in actionable information related to Airbnb as a competitor.

Aiming to analyze the virtuous sustainability consumption of sharing economy, Sung et al. (2018) presented the first paper with an integrated model from the perspective of both consumers and providers. Previously, sharing economy could be defined as an alternative social and economic movement that shares unused idle resources with others to reduce waste and contributes to the increase of common interests in society (HAMARI et al., 2015), but results demonstrate that consumers use Airbnb service to pursue personal interest and satisfaction,

without considering societal contribution. It has been shown that network effects are essential for a two-way market to be activated.

To control the demand of its markets, there are two distinguishing pricing models in the sharing economy. Some platforms use the company's algorism to determine the price for each service request on behalf of the individual service providers. Others, including Airbnb, allow the providers to adjust the sales price according to the demands. Kwok and Xie (2019) examined the effects of different pricing strategies on an Airbnb listing's revenue, with a particular interest on the performance difference between multi-unit and single-unit hosts. The results suggest while price positioning and dynamic pricing have positive impacts on an Airbnb listing's revenue performance, a multi-listing host performs better than a single-listing host in driving a listing's revenue, through positioning a listing at a higher price than the average listing price in a neighborhood and adopting less dynamic pricing strategies. With equivalent results, Oskam et al. (2018) seeks to analyze the dynamic pricing behavior of Airbnb hosts in Amsterdam. It explores Airbnb's host professionalization, building on the strategic management literature. Specifically, it finds that the number of properties per host (as an indicator of Airbnb professionalization) is positively associated with revenue, occupancy, and number of positive reviews.

If price and demand are success determinants for sharing platforms, Farajallah et al. (2019) proposes that experience and reputation have the same impact. Using data from the carsharing platform, BlaBlaCar, which connects drivers with empty seats to riders, the authors point that pricing decisions evolve as drivers gain experience with the platform. Experienced drivers set lower prices and, controlling the price, sell more seats. In relation to experience and reputation, BlaBlaCar uses a popular five-level reputation system, which would be useful to verify the preview user experience. There is a lot of evidence that buyers are willing to pay more for items sold by sellers with a good reputation. Providers also care about their own reputation, inexperienced sellers use reputation-building strategies, and they tend to charge higher prices as they accumulate experience and ratings. They still suggest that it is important to investigate whether experience and reputation can have similar effects on platforms where sharing is a key element of the transaction, most sellers are non-professional, and users' feedback concerns the social experience rather than exclusively the product.

Hong and Yoo (2020) suggest that a sharing economy platform, which provides trust between strangers to profit from underutilized assets, was born and has thrived thanks to the innovations in the platform technology. Due to the unique structure, the pricing strategies are quite different from the traditional industry. Chen et al. (2021) investigates how to conduct

dynamic pricing in a competitive market and yields three main conclusions: the higher risk, more profit they will get; fixed pricing may be near-optimal for the platform when market size is small, the quality is better, and consumers' reliability is low, besides that, a flexible pricing strategy is optimal; less-perfect accommodation requires more social learning.

Dann et al. (2020) suggests that sharing economy involves social value beyond economic considerations. The study shows a variety of artifacts for provider representation, that can be categorized as personal information exogenous view which renders the information particularly credible. A self-description text is an example for the former, while star ratings are an example for the latter. Complementary, Chen et al. (2020) observes the effects of two-way review system and how reach and richness of information influence the perceptions of risks and benefits among service providers and their intention to continue sharing their property on sharing economy. The study finds that reach of information predicts the social and economic benefits among service providers, while richness of information negatively relates to perceived informational privacy risks, which, in turn, significantly influence the decision of the service providers to continue sharing.

Reputation systems in sharing economy can shed light on how individuals who operate in such markets manage both the consumer behavior setting scope and reinforcers, thus behaving similarly to small companies. Based upon the probability discounting framework, Pontes et al. (2019) investigates the influence of reputation on subjective values and willingness to pay trough renting prices properties listed on Airbnb in two cities in Brazil. Results indicated that reputation alone does not generate significant differences in average prices per guest, although it has an indirect effect that enhances the influence of other variables on prices, particularly the number of amenities.

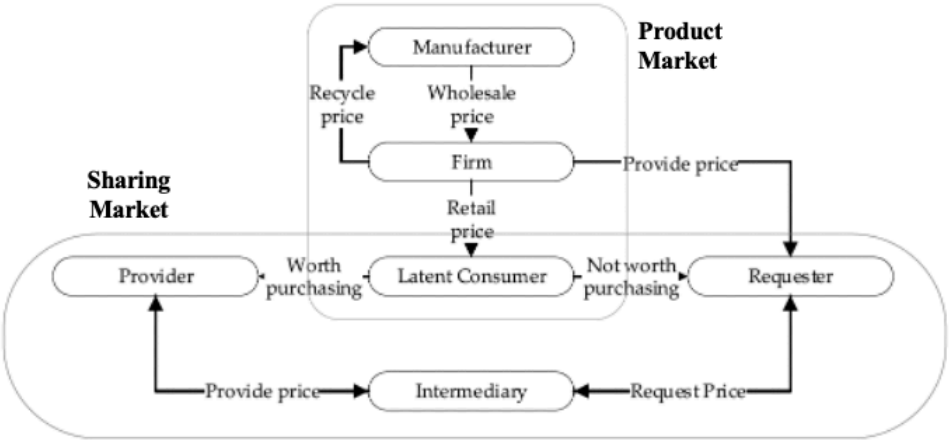
As it is possible to see, sharing economy is changing many business rules, one of those is the role of users in the platforms, who can perform two roles and become both providers and consumers, creating what Lang et al. (2020) call prosumers. According to the authors, surprisingly, no studies have investigated this important phenomenon and measured how one-sided users may become prosumers. An online survey with Airbnb users shows that trust and gratitude had a significant positive influence on service providers and consumers intentions to become prosumers, and that those with high gratitude and trust had too. It expands the understanding of trust and gratitude and highlights the potential for sharing platforms to create prosumers from both pools of one-sided users.

Costello and Reczek (2020) propose that features inherent to sharing economy lead providers to be independent from the platform on which they offer services. The authors show

that when platforms use provider-focused marketing strategies, consumers perceive a transaction as helping an individual provider to a greater extent, which increases consumers' willingness to use the service or download the brand's app. To the authors, this happens because provider-focused marketing communications in this context lead consumers to think about their purchase from the provider's perspective, thus adopting an empathy lens.

Special attention should be given to the work of Yang and Xia (2021), according to then, sharing economy has gained a large amount of academic attention as an emerging business model, and the pricing problem in the context has also been widely investigated. Aiming to capture the current state-of-the-art research on pricing strategies in the sharing economy, this study directly contributes to the objectives of this chapter. Through a systematic literature review and content analysis of 158 articles from the Scopus and Web of Science databases, they propose an extended sharing economy model structure, is illustrated in Figure 2.

Figure 2: The extended sharing economy model



Source: Yang and Xia (2021)

The product market is the traditional model, where the manufacturer produces, sells at a wholesale price, then the retail sells the products to latent consumers, who will purchase products if their perceived values are higher than the price. Meanwhile, sharing markets differ in some features, it has made up for providers, requesters, and an intermediary. Users share their products when vacant, becoming providers in the sharing market. Transactions between providers and consumers are reached through a platform, wherein requesters pay the request price to the intermediary, and the intermediary pays to providers and charges a commission fee.

Finally, and most recently, Chung et al. (2022) sheds light on consumer motivations for participating in the sharing economy and examines downstream consequences of the uncovered motivations. Using an innovative text-mining technique to extract Airbnb hosts' motivations

from their responses to the question “why did you start hosting”, they find that hosts are driven not only by the monetary motivation “to earn cash” but also by intrinsic motivations such as “to meet people.” They also find that hosts with intrinsic motivations post more property photos and write longer property descriptions, demonstrating greater engagement with the platform. Consequently, these hosts receive higher guest satisfaction ratings. Compared to hosts who want to earn cash, hosts motivated to meet people are more likely to keep hosting and to stay active on the platform, and hosts motivated to share beauty charge higher prices. As a result, these intrinsically motivated hosts have a higher customer lifetime value compared to those with monetary motivation.

In the sharing economy, consumers and the providers form a two-sided market around the platform, whose value increases with the size of the network (SUNG et al., 2018). In this same study, data was collected from Airbnb users and providers through questionnaires and analyzed the factors that affect service user intention to use and service provider intention. The precedence factor of intention in this case is composed of variables such as economic benefit, sustainability, enjoyment, social relationship, and network effect. Network effect has a positive effect on consumer and provider intention to use Airbnb service. The authors have found that the consumer and provider groups interact with each other through the platform and have a significant impact on each other. On the consumer side, network effect has the greatest effect while on the provider side it has the second greatest effect on attitude among the tested variables. For users to provide better services, it is necessary to improve the perception of the consumer network.

In addition to these findings, which validates the provider importance for the success of sharing platforms, the importance of this publication is due to the innovative use of a marketing scale, capable of measuring the intention of consumers and providers to use the sharing platform. Based on the study previously presented by Hamari et al. (2015), who researched the reasons why people participate in collaborative consumption, both studies used the scale of behavioral intentions. Although the literature indicates that behavior intention and use gap might exist, where people perceive the activity positively and say good things about it, but this good attitude does not necessary translate into action, this may still be the best know scale to measure intent to use in a collaborative environment.

In the same way as crowdsourcing provides significant inclusive and sharing values to consumers, building a sense of customer engagement, which in turn will increase purchase intentions, and the consumers collaboration in companies’ daily innovations has become a new path for business (HERTER et al., 2022), it’s expected that the same effect could be observed

between the intention to provide in sharing environments. If customer engagement is driven by satisfaction and trust, more than commitment (SANTINI et al., 2020), this study proposes that risk and value perception are the predecessor variables in the intention to provide in sharing environments. A more detailed explanation of the independent variables can be seen in the subsequent sections.

2.3 Risk Perception

The sharing economy is often associated with a high-risk activity, with the possibility of abusive conduct, such as harassment, theft, or even physical violence (Schor, 2016). So, sharing dynamics are only possible in environments where the perception of risk is reduced (Finley, 2013). Current literature indicates that a trusted intermediary helps to reduce potential risks and ensure user safety in consumer-to-consumer interactions (Weber, 2014). Companies like Airbnb and Uber only became popular because they were able to reduce the perceived risk between hosts and drivers with their respective users (Botsman & Rogers, 2010; Belk, 2010; Hawlitschek et al., 2016).

Risk perception has been studied by many researchers in various fields, including psychology, health, and safety, and more recently in the sharing economy. Some of the key contributors to the study of risk perception include: Slovic (2000), who has studied the psychological and cognitive factors that influence risk perception and decision-making; Fischhoff et al. (1993), who has conducted research on the communication and management of risk, and the role of expert and lay judgments in assessing risk; and Gigerenzer and Edwards (2003), who has studied the ways in which people intuitively understand and reason about risk and uncertainty. In general, it is possible to assume that risk perception is the process by which individuals and organizations evaluate and interpret the potential hazards and benefits associated with a particular situation or activity. It refers to the subjective judgment of the likelihood and severity of harm or damage that may result from a certain event or action. Risk perception can be influenced by a variety of factors such as personal values, previous experiences, and information provided by experts or the media.

In the context of the sharing economy, risk perception refers to the evaluation and interpretation of the potential hazards and benefits associated with participating in sharing activities by offering goods or services on sharing platforms. According to Sundararajan (2016), risk perception in the sharing economy can include concerns about legal liability, physical harm, monetary loss, and reputational damage. Gosseries (2017) highlights the importance of risk

perception in the sharing economy, as it can influence the willingness of individuals and organizations to participate in sharing activities by offering their resources. Botsman and Rogers (2010) argues that trust, which is closely related to risk perception, plays a crucial role in the sharing economy, as it can influence the willingness of individuals and organizations to participate in sharing activities by offering their resources.

Several types of risks can be identified in the context of the sharing economy. According to Sundararajan (2016), these risks can be categorized as legal, physical, financial, and reputational risks. Legal risks refer to potential legal liabilities or regulatory violations that may arise from participating in sharing activities. Physical risks refer to potential harm or damage that may occur because of participating in sharing activities. This can include issues related to safety and property damage. Financial risks refer to potential financial losses that may occur because of participating in sharing activities. Reputational risks refer to potential damage to an individual's or organization's reputation because of participating in sharing activities. Additionally, Gosseries (2017) also highlights the importance of understanding the specific risks that are associated with several types of sharing platforms, as the risks can vary depending on the type of platform, the goods or services being shared, and the context in which the platform operates.

Kim et al. (2008) contradicts common sense, claiming that willingness to trust is greatest when individuals are not yet familiar with each other, which is often the case in online environments. Even if the willingness to trust is high in this scenario, the perception of risk will also be, as previously noted by Nicolaou and McKnight (2006). Compared to e-commerce, where goods are sold outright, in the sharing economy strangers access other users' goods repeatedly for a determined period, increasing the chances of misconduct and reinforcing the role of a trusted intermediary. Despite this, Mallargé et al. (2019) points out that when a failure occurs, consumers are more tolerant in a collaborative context.

Sutherland and Kiatkawsin (2020) observed the behavior of Airbnb users towards hotel guests. For the first group, hospitality and safety are major concerns when choosing accommodation. This happens not only because the relationship between guest and host is closer than that between guests and staff, but also because there is a certain distrust among users regarding the quality of accommodations and facilities advertised on the platform. The standardization offered by hotels makes these problems less likely.

The institutional guarantee of the platform as a third actor is beneficial to eliminate social uncertainty among users (Mcknight & Chervany, 2001). E-commerce expansion over the last two decades is evidence that intermediaries can reduce the perception of risk among users.

Using simple tools such as secure payment, data authentication, privacy protection and review systems, popularized by eBay and Amazon, buyers and sellers learned to trust each other, overcoming the social distance between them (Shao & Yin, 2019). If consumers perceive that payment security features are effective and protection mechanisms in the transaction procedure as well, their trust in the sharing platform will be higher (Yang et al., 2017). Based on these considerations, it is reasonable to suggest the first research hypothesis:

H1 - Individuals in sharing economy have a greater (vs. lower) intention to provide when the perceived risk is low (vs high).

2.4 Value Perception

Sharing economy has brought a series sustainability and social benefits, reducing idleness of underutilized assets (Belk, 2014a; Hamari et al., 2015) and creating the opportunity to people to enjoy certain goods without the need to buy them (Lamberton & Rose, 2012). Through a decentralized supply chain, sharing economy has become the main paid activity of many families around the world (Sundararajan, 2016). From inexperienced people, with difficulty finding their first job, to more experienced professionals, unemployed, with difficulty returning to the job market, they see sharing as an important form of income. In some cases, with even higher earnings.

Value perception refers to the evaluation and interpretation of the potential benefits associated with participating in sharing activities by offering goods or services on sharing platforms. It is the subjective judgment of the perceived usefulness or benefit that may result from a certain event or action. In the field of sharing economy, Sundararajan (2016) has discussed how value perception can influence the willingness of individuals and organizations to participate in sharing activities by offering their resources. Gosseries (2017) has argued that value perception can be a key driver of the sharing economy, and how it can be influenced by several factors such as trust, regulation, and reputation. Botsman and Rogers (2010) has discussed how value perception can be influenced by the social and economic benefits of sharing, and how it can be used to create trust and foster cooperation among individuals and organizations in the sharing economy.

Authors like Sundararajan (2016), Gosseries (2017) and Botsman and Rogers (2010) also have discussed the role of emotional perception in the sharing economy. These emotional perceptions refer to the evaluation and interpretation of the emotions and feelings associated

with participating in sharing activities, and the subjective judgment of the perceived positive or negative emotions that may result from a certain event or action. Value perception is more related to financial and personal gains. Both constructs are important in the sharing economy, but they differ in the type of evaluation and interpretation they refer to. For example, value perception can be related to the economic or utilitarian benefits of sharing, while emotional perception can be related to the feelings of trust, belonging, or satisfaction derived from sharing.

Despite its importance to the field of sharing economy, studies related to the perception of value with a focus on the provider are still rare, found frequently in business-to-consumer environments (Täuscher & Laudien, 2018). Still, some research suggests that sharing platforms must provide users with much more than just economic-based benefits if they are to sustainably establish themselves in the marketplace. Emotional value, in its various definitions, is a frequent topic in sharing-oriented research, having its strong relationship proven with the customer's willingness to recommend a platform to others (Nguyen et al., 2018; Oyedele & Simpson, 2018; Täuscher & Laudien, 2018). The authors point out that hedonic motivations tend to keep users longer, while those with a focus only on profit end up giving up more easily.

There is no doubt among the authors that the fast growth of sharing platforms evidences a systemic shift from a society of ownership to a society of sharing (Clauss et al., 2019). However, understanding how to achieve large market bases sustainably and lastingly is still one of the biggest challenges in this field. Several platforms are launched every year on the market, for most success is short-lived, and soon they disappear (Subramanian & Rao, 2016). The reason for this short life cycle can be directly associated with the value creation model adopted by the platforms during the consolidation phase of their brands, especially in pricing strategy. With the objective of conquering new users, the repeated practice of aggressive prices and discounts, ends up leading the company to a cannibalizing and self-destructive competition, justified by the unwillingness of the suppliers to continue offering their services on the platforms or of the users to continue consuming when prices stabilize at the high point (Reimers & Xie, 2019).

Perception of risk and value are closely related constructs in the sharing economy, as they both influence the willingness of individuals to participate in sharing economy activities by offering their resources. Research has shown that the perception of risk can affect the perception of value in several ways. Sundararajan (2016) highlights that when individuals and organizations perceive a prominent level of risk, they may be less likely to participate in sharing activities, as the perceived risks may outweigh the perceived benefits. This can make participation on sharing platforms less valuable for them. Gosseries (2017) argues that the

perception of risk can moderate the relationship between the perceived value and the intention to provide. When the risks are perceived as high, the perceived value may need to be higher to compensate for the prominent level of perceived risk, otherwise the individual or organization may not be willing to participate.

Botsman and Rogers (2010) also points out that trust can play a key role in mitigating the perceived risks and increasing the perceived value of sharing, as it can reduce the uncertainty and increase the sense of security for the individuals or organizations. In summary, the perception of risk can affect the perception of value in the sharing economy by influencing the willingness of individuals and organizations to participate in sharing activities. When the perceived risks are high, the perceived value may need to be higher to compensate, and trust can play a key role in reducing the perceived risks and increasing the perceived value.

Therefore, it is suggested the second research hypothesis:

H2 - Value perception mediates the relationship between the risk perception and the intention to provide in sharing economy.

2.5 Institutional Mechanisms

The institutional approach, as a theoretical lens for this study about sharing economy, aims to explain how the logics of trust and value can predominate in certain social contexts in relation to those environments where this does not occur. In practice, institutional theory studies because some actors are better at producing desired social outcomes than others (Fligstein, 1997). The basis of this theory lies in the role played by institutions, initially defined as cognitive, normative, and regulatory structures and activities that provide stability and meaning to social behavior (Scott, 1995). Particularly important in unstable or unfamiliar environments, strong institutions, in the form of regulatory agents, norms or cognitive structures, allow for relationships of trust between people, both at the interpersonal and inter-organizational levels (Fuglsang & Jagd, 2015). Represented in a variety of shapes, institutions can be understood as processes by which structures, including mechanisms, norms, and routines, operate as guidelines for the behavior of individuals (Powell & Dimaggio, 2012). These are structures that have achieved a high degree of resilience, composed of cultural, normative, and regulatory elements that, together with the associated activities and resources, provide stability and meaning to social life (Scott, 2004). The performance of institutions, as social structures, are exercised by actors, such as individuals or organizations (Bjorck, 2004).

Through a social process of patterned behavior, when the actor behaves according to the script, the institution is enacted and continually reproduced. The performance of an institution externalizes it, causing other actors to start a new round of socialization, and after some time, the institution and the resulting standardized behavior are expected (Scott, 2004). Even though it is difficult for actors to realize that their behavior is in fact controlled by an institutional mechanism, acting in accordance with the institution is seen as rational by those who share it. Although the central theme of this theory is stability, it is necessary to be aware of changes in social structures over the years. Consequently, trust based on institutional mechanisms has become the subject of frequent academic studies, as it is especially useful in online markets, where buyers need to negotiate with hitherto unknown sellers (Pavlou & Gefen, 2004; Fang et al., 2014).

Institutional mechanisms are a central concept in institutional theory, which examines how formal and informal rules, norms, and practices shape the behavior of individuals and organizations. Key contributors to institutional theory include Meyer and Rowan (1977), who introduced the concept of institutionalized organizations in 1977, and argued that organizations adopt institutionalized forms and behaviors to gain legitimacy and reduce uncertainty in their environments. Scott (2004) developed the concept of institutional logics and argued that different organizations and fields may be governed by different institutional logics or sets of shared beliefs and practices. Powell and Dimaggio (2012) argued that organizations may adopt similar forms and behaviors in response to pressures from their external environments. These authors have highlighted the importance of understanding the role of institutional mechanisms in shaping the behavior of individuals and organizations. They argue that institutional mechanisms play a crucial role in the way organizations and fields are shaped, and that they influence the level of trust, reputation, and social norms that govern the actions of those involved.

Such market mechanisms can influence the behavior of individuals and organizations in the sharing economy context. Sundararajan (2016) defines institutional mechanisms as the rules and regulations that shape the sharing economy, including legal, regulatory, and market-based mechanisms. He argues that these mechanisms play a crucial role in shaping the behavior of individuals and organizations in the sharing economy. Gosseries (2017) also highlights the importance of institutional mechanisms in the sharing economy, arguing that they can shape the behavior of individuals and organizations by influencing the level of trust, reputation, and social norms that govern sharing activities. Botsman and Rogers (2010) define institutional mechanisms as the governance systems that shape the sharing economy, including legal,

regulatory, reputation-based, and trust-based mechanisms. She argues that these mechanisms play a crucial role in shaping the behavior of individuals and organizations in the sharing economy and that they can be used to mitigate the risks and increase the perceived value of sharing.

In summary, institutional mechanisms are the formal and informal rules, norms, and practices that shape the behavior of individuals and organizations in the sharing economy. They can include laws, regulations, policies, and market mechanisms that influence the level of trust, reputation, and norms, and can be used to mitigate the risks and increase the perceived value of sharing. In the context of sharing economy, it is understood that platforms, play the leading role of institutions, and Table 3 shows some of the most relevant institutional mechanisms found in the literature used by sharing platforms to manage the behavior of their users.

Table 3: Institutional Mechanisms on Sharing Economy

System	Mechanism	Definition	Authors
Accessibility	Newcomers	Who has access to the platform? Are there restrictions on the entry of new users? What are these criteria and how are they defined?	Hein et al., 2016
	Dropout	Observes the existence of penalties/incentives for users to leave/remain access to the platform.	
Safety	Payment Protection	Financial mechanism that protects online transactions through authentication and encryption systems for confidential data (e.g., credit card number, document, or address).	Sundararajan, 2016; Kamal & Chen, 2016; Huurne et al., 2017; Shao & Yin, 2019
	Legal Protection	Protections offered to users (based on local legislation or not), with the aim of reducing the risks associated with contracting a certain asset.	
Governance	Organizational structure	Is centralized or pervasive governance? Observe the decision-making process.	Hein et al., 2016
Pricing	Decision Maker	The user provider will have, or not, the freedom to manage their own prices.	Chen & Sheldon, 2015; Edelman & Geradin, 2015
	Dynamic Prices	A pricing approach that allows you to set them flexibly, considering market demand and the competition.	
Relationship	External Relationships	The company's ability to manage interdependent relationships with its partners, be they investors, stakeholders, or IT providers.	Hein et al., 2016; Thierer et al., 2015; Shao & Yin, 2019
	Review System	Review system where users themselves rate their experiences. The information generated from this mechanism serves as a basis for future transactions.	

Source: Adapted from Hein et al. (2016).

The functionality of this set of mechanisms is like the effect exerted by word-of-mouth, when customers trust service providers based on the information they receive from other customers (Doney & Cannon, 1997). This format has been shown to be suitable for online markets, as a beneficial way to reduce information asymmetry between clients and service providers that were previously unknown (Pavlou & Gefen, 2004). Unlike traditional models, when trust is built slowly, centered on the company, and guaranteed through the strength and reputation of brands, institutional trust is obtained in a decentralized way by sharing platforms, which use these mechanisms to bring suppliers and consumers together (Nyrønning & Boge, 2018). Pricing and relationship appear as the main mechanisms' predecessor of trust in sharing environments (Shao & Yin, 2019). This study proposes a deeper understanding of them, with a focus on price decision making, dynamic prices and review systems. As we will see soon, no previous research was found comparing these variations through a single theoretical model, increasing the innovative fact of this study.

2.5.1 Review System

The expansion of e-commerce has brought with it a series of challenges, among which a better understanding of how the dynamics of trust is established in environments where unknow users need to negotiate with each other in a virtual way (Matos et al., 2020). With this challenge of providing the necessary trust between users and reducing the perception of risk, sharing platforms emerge as important intermediaries in this relationship, implementing varied functionalities on their websites and applications, ranging from the placement of profile photos, personal descriptions of users, account verification, centralized online payment systems, among others.

Still, it is the feedback mechanism or also called the review system, the most valuable trust asset for the sharing economy, when users are encouraged to leave a review of each other after the completion of a transaction. (Nyrønning & Boge, 2018). This system, which serves as a reference for users in future transactions, includes distinct aspects like score, number of evaluations, user photos and comments. The benefits of this system also extend to service providers, who can benefit from useful consumer feedback reports for continuous improvement of their products or services (Wen & Siqin, 2020).

Unlike analogue predecessors, such as catalogs or specialized magazines, when only a few professionals evaluated a particular product or service, current feedback mechanisms allow any user to evaluate their own experience (Thierer et al., 2015). This system, popularized by

the format of a note followed by a brief comment, ended up drastically changing the way consumers shop on the internet, and consequently in sharing environments (You & Sikora, 2014). This model also proves to be effective in protecting the rights and interests of consumers and providers, since the interest in maintaining a good reputation on the platform will positively influence users to comply with the agreement between the parties (Shao & Yin, 2019).

Despite the importance of review systems for institutional trust in the sharing economy, it is important to assess their limitations. Stemler (2017) suggests that evaluation cycles tend to be flawed, undermining users' perception of risk, leading to frustrating experiences, or even inadvertently excluding good actors whose scores are incorrect. For the author, for an evaluation system to work well, it is necessary that the evaluations accurately represent the quality of the services provided, the system cannot be manipulated and that users can accurately interpret the information received. However, there is evidence that these needs are not always guaranteed by the rating systems used by sharing platforms.

Six reasons make it difficult for review systems to accurately measure user satisfaction with previous experiences: (1) Reporting bias, when users with extreme experiences, positive or negative, rate transactions more often than users with average experiences (Allard et al., 2020); (2) Empathy, as they involve greater interaction between users, generating empathy with each other and, consequently, a lower intention to report negative feedback (Andreoni; Rao, 2011); (3) Fear of retaliation, when users, fearing some kind of retaliation, give milder ratings and comments (Bolton et al., 2013); (4) Reciprocity bias, when users reciprocate cordial behavior with better ratings, even when the questions are not service-related (Davis et al., 1998); (5) Herd effect, when the user is conditioned by previous evaluations to evaluate their experience according to the others (Muchnik et al., 2013); (6) Racial and gender biases, as sharing services involve personal interactions and these may evidence discrimination (Edelman & Luca, 2014).

In addition to the problems arising from the evaluation mechanism itself, which occurs unintentionally, there are also strong indications that the data and evaluations managed by the platforms are subject to manipulation by users. To boost their ratings, some service providers end up writing fake reviews for themselves, asking friends and family for reviews, or even paying strangers to write positive reviews (Dohse, 2013). In 2010, when Amazon mistakenly revealed the identity of reviewers of books offered for sale on the site, it became evident that most of the reviews had been written by the authors themselves (Hu et al., 2012). So, fake reviews are a more frequent phenomenon than you might think, especially common in the beginning, when users have few recommendations and need to build a reputation on the

platform. Another major step to avoid errors is to ensure the correct interpretation of the information, and some people may have difficulty in doing so, this happens because they are presented in a confusing or limited way by the platforms. Even when the information is clear to users, there are a series of biases that can hamper the interpretation (Metzger et al., 2010), such as when users prefer someone with a lot of reviews, even though their overall score is slightly lower (Wolf & Muhanna, 2011).

Despite all the difficulties to faithfully and clearly representing the perception of users in relation to the sharing service, review systems are still one of the best tools available and used on a large scale by sharing platforms to reduce risk and increase value (Stemler, 2017). Thus, it is possible to propose the third research hypothesis:

H3 - Review systems moderate the relationship proposal in H2 between risk and value perception with the intention to provide in sharing economy.

2.5.2 Pricing Strategies

Pricing strategies are another significant mechanism for sharing economy. This attribute deals with the relationship between the benefit of using the platforms and the monetary cost of using them, the value will be positive when the perceived benefit of using the technology is greater than the monetary cost (Edelman & Geradin, 2015). The adoption of different pricing strategies is essential to balance the supply and demand curve. If consumers perceive the sharing service to be expensive, or that it exceeds their expectations, there will be a reduction in demand. On the other hand, if prices are too low, and providers are not compelled to share, there will not be enough supply (Shao & Yin, 2019). As seen earlier, the success of platforms depends both on the participation of consumers and providers, so it is possible to assume that pricing strategies are a key factor for business and therefore the need for more in-depth studies on the subject.

Flexible, fixed, and dynamic prices are tools of the pricing system of sharing platforms, capable of influencing the perception of value of the product or service available (Chen & Sheldon, 2015). Flexible pricing is the most common model to be observed among sharing platforms, especially among newer ones with fewer resources for the adoption of complex systems. Through this strategy, providers are the price decision makers themselves, competing through a model of free competition. Fixed pricing is a pricing strategy adopted when the platform itself is responsible for deciding the price charged, based on previously established

rules. Reducing cannibalization between providers, this model is mostly used by businesses that are easy to compare, since prices tend to be homogenous. Finally, the dynamic prices, which has a similar logic to fixed prices, with the addition of sophisticated price fluctuation mechanisms according to supply and demand. The definition of these three strategies can be analyzed through Table 4.

Table 4: Pricing Strategies

	Flexible	**Fixed**	**Dynamic**
Decision Maker	Provider	Platform	Platform
Definition	The user is responsible for managing the prices offered on the platform, which will only charge a percentage of the transaction values.	The platform is responsible for managing the prices offered on it, and charges a commission for that, users can only decide whether to participate.	The platform is responsible for managing the prices offered on it according to the demand in that certain period, and they charge a commission for that, users can only decide whether to accept or not to participate.
Advantages	Greater autonomy and freedom of users.	Greater uniformity between the prices charged between providers.	Greater uniformity between prices between providers, balances demand in the short term.
Disadvantages	Fierce price competition makes it difficult for providers to cover their costs.	Reduces autonomy and freedom of providers.	It reduces autonomy and freedom of providers and possible long-term uncertainties. Requires more robust infrastructure on the part of the platforms.
Empirical Examples	Airbnb (Hosting); Ifood (food); Get Ninjas (General services); BeWelcome (Hosting); BlaBlaCar (Transport); Easy Quarto (Room rental); Homeaway (Hosting); Enjoeei (Resale); Cornershop (market).	Bliive (services); Couchsurfing (Hosting); Home Exchange (Hosting); Goleiro de Aluguel (Sports); Melleve (mobility); Têm Açucar (Loan of objects); Bike POA (bicycles); BookMooch (books); Dog Hero (pet); Joanninha (toys).	Uber (mobility), 99 (mobility), Easy (mobility), Cabify (mobility), Repassa (clothing resale).
References	Chen et al., 2020; Yang & Xia, 2021	Chen et al., 2020; Yang & Xia, 2021	Gibbs et al., 2018; Kwok & Xie, 2019; Oskam et al., 2018; Chen et al., 2020; Yang & Xia, 2021.

Source: Elaborated by the author

The choice between different pricing strategies segments the market into three types of sharing platforms (Constantiou et al., 2017). For the authors, the first group can be called distinction platforms, adopting flexible prices managed by the users and presenting a value proposition to the market through the differentiation of their products and services, this model is common to be observed in hosting services, whose comparison between allocations is complicated task. The second group is composed of community platforms, which use the fixed price strategy, through a self-organized value proposition focused building an integrated community of services Finally, the third group is made up of franchises, whose value proposition presented refers to low costs and efficiency gains, popularized among urban mobility applications.

It is possible to observe that the choice between different pricing strategies brings different outcomes, with attractive benefits for the provider. Based on trough these arguments, this study proposes the fourth research hypothesis:

H4 - Pricing moderates the relationship proposal in H2 between risk and value perception with the intention to provide in sharing economy.

2.6 Regulatory Focus

Regulatory focus theory is a psychological theory that explains how individuals' goals and motivation are influenced by their situational or chronic focus. According to this theory, individuals have two types of motivational orientations: promotion focus and prevention focus. Promotion focus is concerned with advancement and achievement, while prevention focus is concerned with security and avoiding negative outcomes. Higgins et al. (1994) argue that regulatory focus influences the way individuals approach goals and make decisions. For example, individuals with a promotion focus may be more likely to take risks and pursue opportunities to achieve their goals, while those with a prevention focus may be more cautious and focused on minimizing risks.

The hedonic principle that peoples approach pleasure and avoid pain has been the basic motivational principle throughout the history of psychology. Biological models have distinguished between the appetitive system involving approach and the defensive or aversive system involving avoidance (Gray, 1982). But the hedonic principle isn’t enough to understand human strategic behavior, models in personality and social psychology have distinguished

between the motive to move toward desired end states and the motive to move away from undesired end states (Atkinson, 1964; Carver & Scheier, 1990; Roseman et al., 1990).

Higgins et al. (1994) indicate that ideal self-regulation is associated with a predilection for strategies involving approaching matches to desired end states (someone's hopes, wishes, or aspirations for them), whereas ought self-regulation is associated with a predilection for strategies involving avoiding mismatches to desired end states (someone's beliefs about their duties, obligations, or responsibilities). The distinct motivational nature of ideal self-regulation and ought self-regulation has been found regarding: (1) differential sensitivity for events reflecting different psychological situations; (2) different strategic inclinations and tactical preferences; and (3) different emotional vulnerabilities and emotional memories.

First, regulatory focus theory distinguishes between two types of orientation towards achievement success. On the one hand, when acting from a promotion focus, people are motivated to use eagerness in pursuing attainment goals as they seek gains and try to avoid nongrains. On the other hand, when acting from a prevention focus, people are motivated to use vigilance means in pursuing avoidance goals as they seek non-losses and try to avoid losses. Second, regulatory focus theory recognizes the situational nature of human agency by distinguishing between acts of commission versus acts of omission and their outcomes. When acting from a promotion focus, people are more inclined to act and thereby avoid errors of omission. Alternatively, when acting from a prevention focus, people are more inclined not to act and thereby avoid errors of commission. Third, regulatory focus stimulates different patterns of emotional responses. From a promotional focus, success stimulates cheerfulness-type emotions and failure stimulates dejection-type emotions, whereas from a prevention focus, success stimulates quiescence-type emotions and failure stimulates agitation-type emotions.

Crowe and Higgins (1997) show that acting from a promotion focus inclines people to ensure hits and ensure against errors of omission, producing an exploratory risk-seeking bias and the use of more decision means, whereas acting from a prevention focus inclines people to ensure correct rejections and ensure against errors of commission, producing a conservative risk avoidance bias and the use of fewer decision means. In another recent study, Kluger et al. (2004) show that under a prevention focus, feelings of probabilities closely replicate those predicted by prospect theory; while under a promotion focus, the pattern suggests a general elevation of felt probabilities, compared to those predicted by prospect theory.

Children learn to approach the pleasure of the presence of positive outcomes and avoid the pain of the absence of positive outcomes. In contrast, a combination of prudent and punitive critical modes of caretaker-child interaction involves a prevention focus on which the child

learns that to obtain security in the world one needs to ensure safety, be responsible, and meet obligations. Regulatory focus can vary across momentary situations as well as across individuals, it is a motivational condition that is independent of individuals' self-guides. Thus, it should be possible to experimentally induce a promotion focus, or a prevention focus by temporarily increasing their accessibility through situational activation.

Specifically, individuals in a promotion focus, whether chronically or situationally, have a predilection to attain desired end states by approaching matches to them and are strategically inclined to ensure hits and insure against errors of omission. In contrast, individuals in a prevention focus, whether chronically or situationally, have a predilection to attain desired end states by avoiding mismatches to them and are strategically inclined to ensure correct rejections and insure against errors. Regulatory focus as a motivational variable might also influence which dimensions of evaluation determine people's preferences and choices in life. When buying or renting an apartment, for example, 12-foot-high ceilings would be a luxury or promotional attribute, whereas reliable smoke detectors would be a security or prevention attribute.

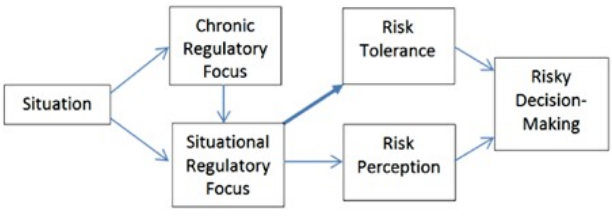
Regulatory focus occurs as both a chronic individual variable and a situational variable (Shah et al., 1998). Chronic and situational forms of regulatory focus are uncorrelated and can therefore occur in convergent or divergent combinations. Empirical studies show that such convergent and divergent combinations of chronic and situational regulatory focus may result in different effects (Keller & Bless, 2006; Pennington & Roese, 2003). People with convergent chronic and situational regulatory focus experience greater motivational strength, either in eagerly approaching gains from a promotion focus or in vigilantly avoiding losses from a prevention focus. In contrast, people with divergent regulatory focus experience weaker motivational strength and more ambiguous goals (Förster et al*.,* 1998). Divergent patterns of regulatory focus, in contrast, may result in confused and ambiguous emotional responses (Brockner & Higgins, 2001). In this study, the focus is on the situational character of the regulatory focus since this is more opportune for manipulation and influence of the companies behind the sharing platforms.

In an ideal world, people have sufficient information and cognitive capacity to arrive at fully objective measures of risk and then make decisions to maximize utility (Kahneman & Tversky, 1979). However, in more recent times, concepts of limited information, bounded rationality, and the acknowledgement of psychosocial factors have redrawn the map of risk research (Camerer & Loewenstein, 2004). Rather, people possess general propensities to accept

or avoid risks, perceive, and assess risks based on subjective criteria, making idiosyncratic trade-offs between risk and reward in decision making (Bazerman, 2001).

In this context, self-regulation is broadly defined as a systematic process of human thought and behavior that involves setting personal goals and steering oneself toward the achievement of those goals (Boekaerts & Corno, 2005). Different regulatory orientations influence risk perception and risk propensity in unusual ways and underpin complex emotional responses in risky decision making (Bryant & Dunford, 2008). When acting from situational promotion focus, people are more inclined to perceive the chance of gains as positive risk and the chance of non-gains as negative risk. Alternatively, acting from a situational prevention focus inclines people to perceive the chance of non-losses as positive risk and the chance of losses as negative risk (Williams & Voon, 1999). The way in which the main and most recent publications contributed to explain the relationship between risk and regulatory focus is shown in Table 5.

Table 5: Regulatory focus in relation to risk

Study	Findings	Framework
Hamstra et al., 2010	Risky behavior may arise naturally from the eagerness of promotion focused individuals, while safe behavior may arise naturally from the vigilance of prevention focused individuals.	No
Gino & Margolis, 2011	These higher levels of dishonesty are explained by the influence of a person's induced regulatory focus on his or her behavior toward risk. A promotion focuses leads to risk-seeking behaviors, while a prevention focuses leads to risk avoidance.	No
Veazie et al., 2014	This study tested whether regulatory focus affects risk, results imply that situational regulatory focus affects risk tolerance. Results also provide marginal evidence that chronic regulatory focus is associated with risk tolerance, but the mechanism remains unclear.	

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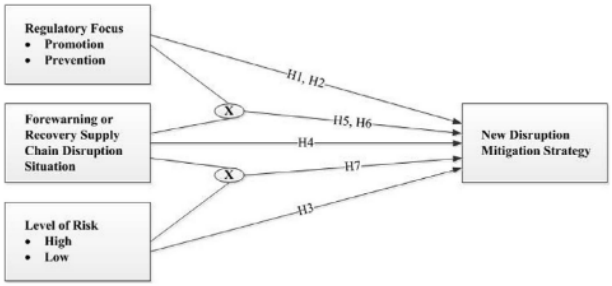
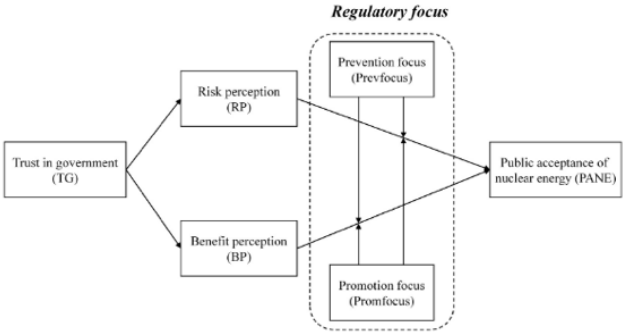
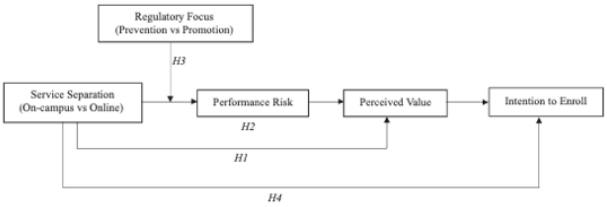
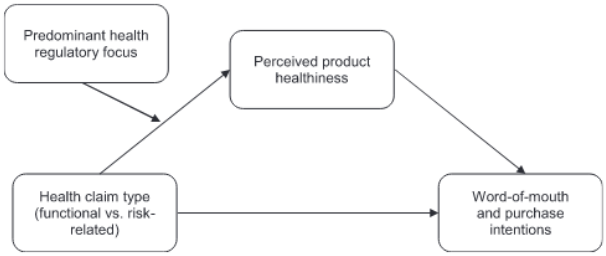
Study	Findings	Framework
Cantor et al., 2014	Drawing on regulatory focus theory, they examine how an individual's regulatory focus, level of risk, as well as the uncertainty of the supply chain disruption affect willingness to pursue a new disruption mitigation strategy.	
He et al., 2018	This paper aimed to explore the moderating effect of regulatory focus on Public Acceptance of Nuclear Energy (PANE) based on Regulatory Focus Theory to find ways to increase/decrease PANE.	
Peng et al., 2019	Study how regulatory focus and self-framing affect risky decision making. The results show that regulatory focus significantly affected risky decision making. Promotion-focused individuals tended to be more risk-seeking compared with prevention-focused individuals.	No
Keh et al., 2019	Results show that' service separation influences perceived value, this effect is mediated by performance risk and moderated by regulatory focus.	
Pichierri et al., 2020	Examines different reactions, in terms of word-of-mouth and purchase intentions, to functional claims and risk-related claims, by analyzing how health regulatory focus moderates such reactions.	

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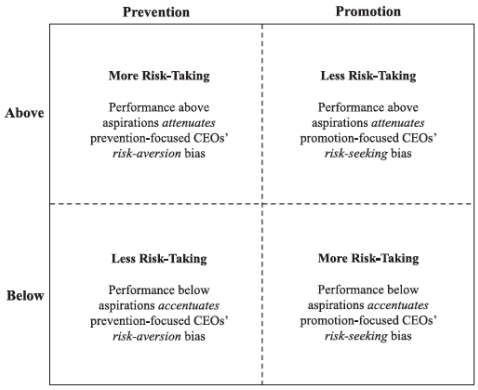
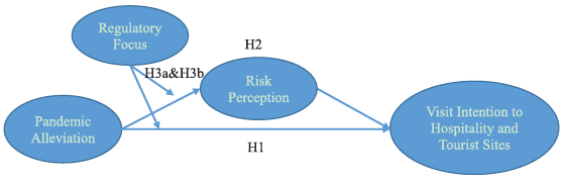
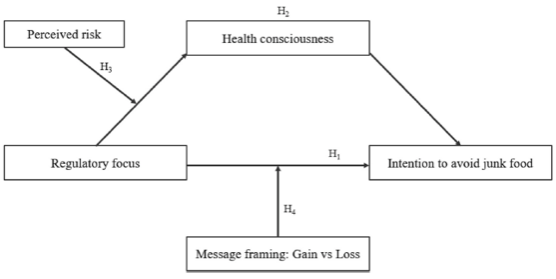
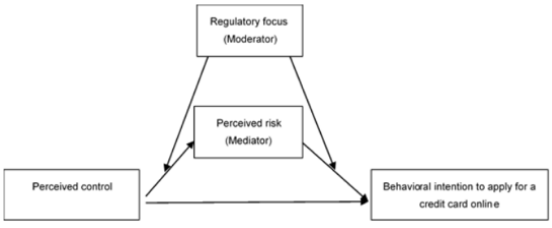
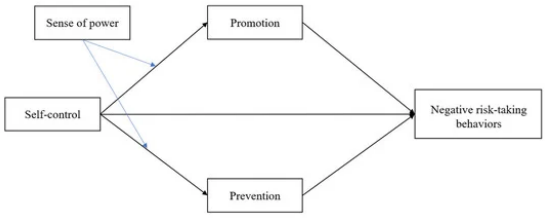
Mount & Baer, 2021	Consistent with the theory of the firm (BTOF), they argue that promotion-focused CEOs engage in increased (decreased) risk-taking under conditions of performance below (above) aspirations. In contrast to the predictions of the BTOF, however, we predict that prevention-focused CEOs engage in increased (decreased) risk-taking under conditions of performance above (below) aspirations.	
Yi et al., 2021	Perceived risk mediates the effect of pandemic alleviation on visit intention, while Promotion-focused people show higher visit intention when pandemic waves abate.	
Shimul et al., 2021	Shows that regulatory focus influences the consumers' intention to avoid junk food. Also, health consciousness mediates the relationship between regulatory focus and junk food avoidance intention. Study 2 (n = 132) finds that perceived risk amplifies the relationship between regulatory focus and health consciousness.	
Jiang et al., 2021	By looking into the role played by perceived risk and regulatory focus, this study proposes a model of the relationship between perceived control, perceived risk, regulatory focus and behavioral intention to apply for credit cards online .The results show that perceived risk plays an mediating role between perceived control and behavioral intention while regulatory focus plays an moderating role ,it moderates the mediating role of perceived risk between perceived control and behavioral Intention.	
Liang et al., 2022	Negative risk-taking behaviors refer to voluntary behaviors that lead to more harm than good. Low self-control is a crucial predictor of negative risk-taking behavior.	

Source: Elaborated by the author

Table 5 shows the main authors who have explored the theory of regulatory focus in relation to the variable of risk perception, highlighting the main contributions of each author in this field of study. Although not all the studies found were specifically related to the sharing economy, several authors have sought to clarify this relationship. Some authors propose that risk perception acts as a moderator of situational regulatory focus (Yi et al., 2021; Shimul et al., 2021), while others suggest the opposite, that regulatory focus moderates or mediates the relationship between risk perception and the dependent variable (Veazie et al., 2014; He et al., 2018, Keh et al., 2019; Pichierri et al., 2020; Jiang et al., 2021; Liang et al., 2022). Even if it is not a concession among the authors, given the predominance of the models presented with consistent results, in this study, the chosen approach was to work with situational regulatory focus as a moderator of the relationship between risk perception and the intention to provide.

Knowing that regulatory focus refers to the extent to which individuals and organizations focus on the potential hazards and benefits associated with a particular situation or activity (Crowe & Higgins, 1997), and It can either be prevention-focused or promotion-focused, it is possible to assume that regulatory focus can moderate the relationship between risk and value perception with the intention to provide on sharing platforms in several ways. Prevention-focused individuals and organizations tend to focus on avoiding potential hazards and negative outcomes, while promotion-focused individuals and organizations tend to focus on pursuing potential benefits and positive outcomes (Boekaerts & Corno, 2005). Prevention-focused individuals and organizations may perceive a higher level of risk associated with participating in sharing activities and may require a higher level of perceived value to compensate for the perceived risks, to be willing to participate (Keh et al., 2019).

Regulatory focus can moderate the relationship between risk perception, value perception, and the intention to provide on sharing platforms by influencing the way individuals and organizations evaluate and interpret the potential hazards and benefits associated with participating in sharing activities. Prevention-focused individuals and organizations may perceive a higher level of risk and require a higher level of perceived value to participate, while promotion-focused individuals and organizations may perceive a lower level of risk and be more willing to participate with lower perceived value. So, this study proposes that the regulatory focus acts as a moderating variable in the relationship between risk and value perceptions with the intention to provide on sharing platforms. So:

H5 - *Individuals under promotion (vs. prevention) focus have reduced (vs. increased) perceived risk effects and consequently a greater (vs. minor) intention to provide in sharing economy.*

3. GENERAL METHODOLOGY

The chapter of general methodology serves as a preview of the research methods employed in this research. This research aims to fill this gap by examining the factors that influence the intention of individuals to provide sharing economy platforms. To achieve this goal, a combination of two experimental laboratory studies was used. The chapter will detail the sample selection, data collection, and data analysis techniques used in these studies. The chapter will also present an overview of the research design and a detailed description of the study's procedures, including statistical considerations and measures taken to ensure the reliability and validity of the data. It is intended to provide a clear and transparent understanding of the research methods used in this study, and to demonstrate the rigor and soundness of the research approach.

According to Nique and Ladeira (2017), an experiment is a straightforward process of manipulating one or more independent variables while observing their effects on one or more dependent variables, while controlling the effect of some variables that may offer alternative explanations. This is the most appropriate method to provide knowledge about phenomena already investigated through correlational studies. Hernandez et al. (2014) suggest that when there is a correlation between two variables, there is evidence in favor of causality. Similarly, Shadish et al. (2002) point that this research method is recommended for its ability to explain the causal relationships involving a given phenomenon, it is nothing more than the process of manipulating one or more independent variables while observing their effects on one or more dependent variables.

Research can be classified into three types: Experimental, Quasi-Experimental and Pre-Experimental. Experimental studies make the use of a random assignment to the subjects involved in the experiment, that is, all individuals must have the same probability of being selected for one or another condition. Quasi-experiments are those in which there is no random distribution among the research subjects, in this case, we understand that the researcher cannot control all the existing strange variables. Finally, pre-experiments are those in which there is no control group, that is, no comparisons are made between two or more groups. In this study, the experimental research line is adopted. Making the assignment of subjects random, is expected that the individual differences are distributed in such a way that each experimental condition can be considered equivalent (Hernandez et al., 2014), reducing the probability that there are alternative explanations to the results found.

Experiments can be applied in artificial (laboratory) or real (field) environments. When the objective of the study is the application and test of theoretical hypotheses, the laboratory experiment is the most indicated, since it can provide greater control over all variables (Calder et al., 1981). This research will be conducted through two laboratory experiments, allowing greater flexibility in the analysis of behavioral measures, such as attitudes and beliefs, with greater confidentiality in relation to the data.

Experimental designs are used to help identify the effect of independent variables on dependents. When an experiment has more than one treatment, the researcher can choose between three types of design: (1) Between Subjects, (2) Within Subjects or (3) Mixed (Hernandez et al., 2014). In between subjects' experiments, participants are exposed to only one experimental treatment, and the measurements between subjects exposed to different treatments are subsequently compared. In the within subjects, all participants are exposed to all experimental treatments, comparing measures between subjects. In the mixed type, the two options can be combined, exposing participants to different treatments of one or more factors (Nique & Ladeira, 2017). Both experiments in this research will be conducted using the method of between subjects. The following sections conceptualize and contextualize each stage of experiments 1 and 2, which allowed to know the causality and moderation relationships between the independent and dependent variables of this study.

The study employs two experimental laboratory studies to understand how several factors influence an individual's or organization's intention to provide goods or services on sharing platforms in the sharing economy. The first experiment aims to explain the relationship between perceptions of risk, value, and the intention to provide, through institutional mechanisms such as pricing and review systems. The experiment is of a between-subjects design, meaning that the participants are randomly assigned to different experimental conditions. The second experiment aims to explain the relationship between perceptions of risk, value, and the intention to provide, through regulatory focus. Like the first experiment, the second study also utilizes a between-subjects design. This allows the study to control extraneous variables and to draw causal inferences with an elevated level of internal validity. Both experiments aim to understand how perceptions of risk and value and institutional mechanisms/regulatory focus influence the intention to provide on sharing platforms, and how these factors may moderate the relationship.

The research hypotheses of this thesis are presented in Table 6 and specify the expected relationships between the independent variables (risk perception, value perception, review systems, and pricing) and the dependent variable (intention to provide on sharing platforms).

Specifically, H1 proposes that individuals with low perceived risk will have a greater intention to provide compared to those with high perceived risk. H2 proposes that value perception mediates the relationship between risk perception and intention to provide. H3 and H4 propose that review systems and pricing, respectively, moderate the relationship between risk perception, value perception, and intention to provide.

Table 6: Research Hypotheses of Study 1

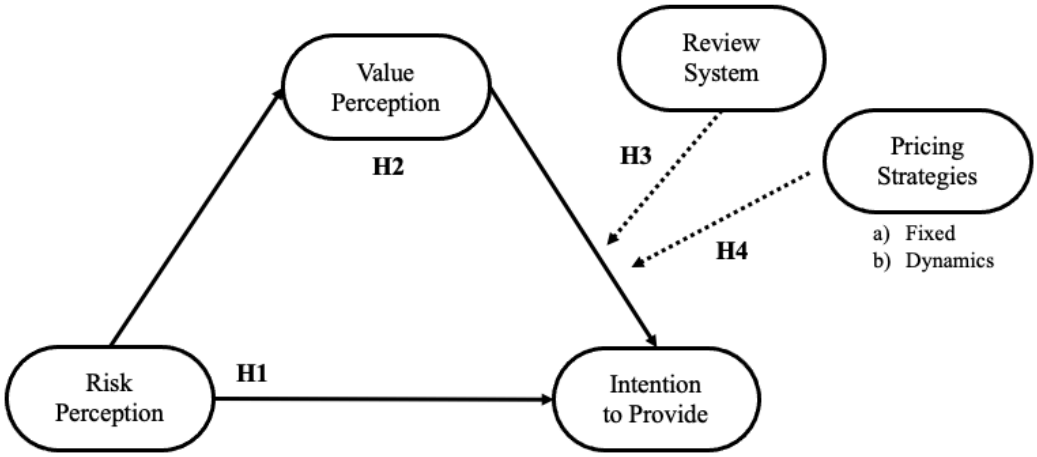
Hypotheses	Study	Source
H1 - Individuals in sharing economy have a greater (vs. lower) intention to provide when perceived risk is low (vs high).	Study 1 and 2	Hawlitschek et at., 2016; Chen et al., 2020; Chen et al., 2021; Li & Wang, 2020; Luo et al., 2021
H2 - Value perception mediates the relationship between risk perception and intention to provide in sharing economy.	Study 1 and 2	Hawlitschek et at., 2016; Chen et al., 2020; Luo et al., 2021
H3 - Review systems moderate the relationship proposal in H2 between risk and value perception with the intention to provide in sharing economy.	Study 1	Farajallah et al., 2019; Pontes et al., 2019; Chen et al., 2020; Dann et al., 2020; Hong & Yoo, 2020
H4 - Pricing moderates the relationship proposal in H2 between risk and value perception with the intention to provide in sharing economy.	Study 1	Kwok & Xie, 2019; Oskam et al., 2018; Chen et al., 2021; Yang & Xia, 2021
H5 – Individuals under promotion (vs. prevention) focus have reduced (vs. increased) perceived risk effects and consequently a greater (vs. minor) intention to provide in sharing economy.	Study 2	Keh et al., 2019; Mount & Baer, 2021; Jiang, 2021; Yi et al., 2021

Source: Elaborated by the author

To facilitate the understanding and visualization of the research hypotheses, a theoretical framework was developed that integrates the four hypotheses of this study. What can be seen in Figure 3. This framework illustrates the proposed relationships between the independent variables and the dependent variable, it also shows the proposed mediating effect of value perception and the moderating effect of review systems and pricing strategies. This theoretical framework serves as a guide for the interpretation of the results of this study and provides a visual representation of the proposed relationships. It also helps to organize and synthesize the existing literature on sharing behaviors in sharing economy platforms and provides a foundation for the development of the research hypotheses. The results of this study

will be compared to the predictions of the theoretical framework to assess the overall fit and explanatory power of the proposed model.

Figure 3: Theorical Framework of Study 1



Source: Elaborated by the author

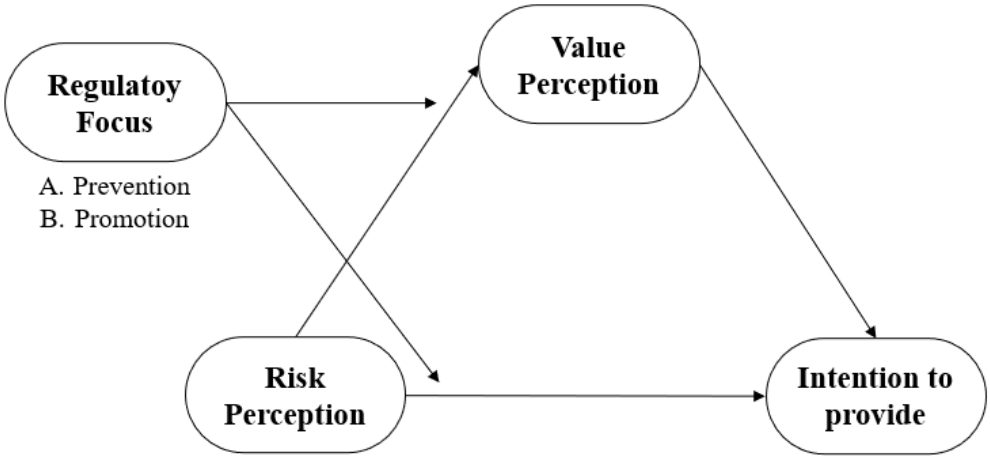
In this second study, regulatory focus theory is used to examine the behavior of sharing economy providers. Specifically, we seek to understand how promotion and prevention focus influence the decision-making of providers on sharing economy platforms. By understanding the role of regulatory focus in the sharing economy, we can better understand the motivations and behaviors of these important actors. This theory proposes that individuals have two types of motivational orientations: promotion focus, which is concerned with advancement and achievement, and prevention focus, which is concerned with security and avoiding negative outcomes.

The theorical model of this second study proposes that intention to provide services in the sharing economy is influenced by risk and value perception, like the results of the first study, however, adding the model the moderating role of the situational regulatory focus, as can be seen in Figure 3. Intention to provide continues as the dependent variable, it denotes the willingness of individuals to offer their resources or services in the sharing economy. Risk perception is the independent variable, it refers to the perceived likelihood of negative outcomes or risks associated with providing services in the sharing economy. Value perception is the mediating variable, as it denotes the perceived value or benefit of providing services in same context. It is believed that this variable influences the intention to provide by affecting how individuals weigh the potential risks and rewards of participating in the sharing economy. Finally, regulatory focus is the moderating variable, as it denotes an individual's motivational orientation toward achievement (promotion focus) or security (prevention focus). It is expected

that individuals under promotion (vs. prevention) focus have reduced (vs. increased) perceived risk effects and consequently a greater (vs. minor) intention to provide in sharing economy.

In the same way as what was done in the first study, to facilitate the understanding and visualization of the research hypotheses, a theoretical framework was developed that integrates the three hypotheses of this study. What can be seen in Figure 4. This framework illustrates the proposed relationships between the independent variables and the dependent variable, it also shows the proposed mediating effect of value perception and the moderating effect of regulatory focus. This theoretical framework serves as a guide for the interpretation of the results of this study and provides a visual representation of the proposed relationships.

Figure 4: Theorical Framework of Study 2



Source: Elaborated by the author

4. STUDY 1

This chapter presents the theoretical model, methodology and results of Study 1 of this doctoral thesis. The purpose of this study is to investigate the relationship between risk perception and intention to provide on sharing platforms and to test the hypothesis H1, H2, H3 and H4. The research design included measuring variables of risk perception, value perception and intention to provide on sharing platforms, in addition to manipulating the variables of pricing and review system. Data were analyzed using statistical techniques of regression and to conduct a combined moderation and mediation analysis, is used the Process Macro of Andrew Hayes as an extension for SPSS software. The results have important implications for understanding the role of providers and platforms in the context of sharing economy.

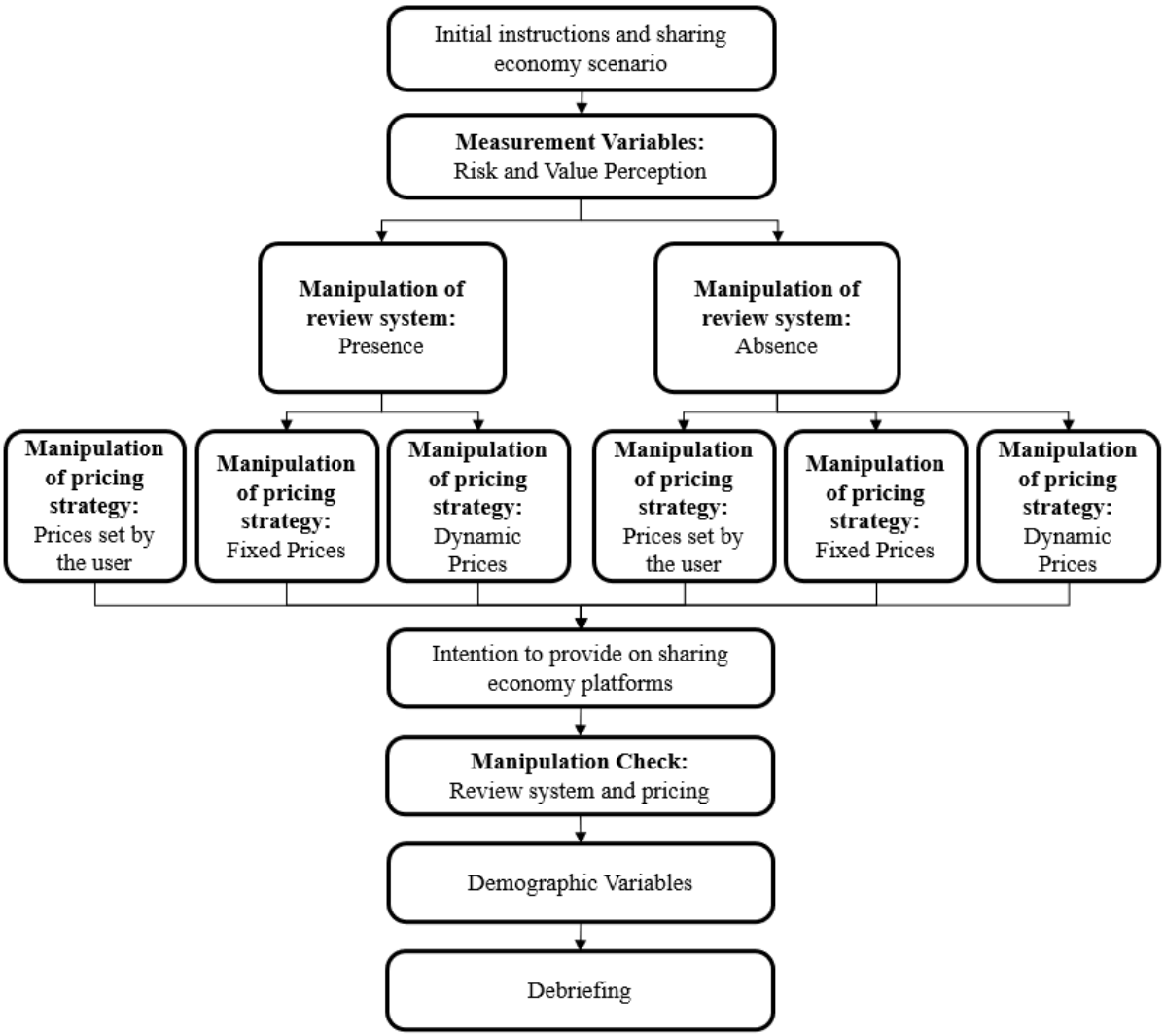
4.1 Methodology

This section presents the methodology of Study 1, which was designed to investigate the relationship between independent and dependent variables. The research design of this study was an experimental design, in which participants were randomly assigned to different conditions. The data collected in this study will be analyzed using statistical techniques, such as the Process Macro of Andrew Hayes as an extension for SPSS software. The results of this study will be reported in the results section and will be used to determine the strength and significance of the proposed relationships.

4.1.1 Research Design

For this study, it's proposed two mixed design experiments, in which users will be exposed in isolation to different manipulations. This type of research allows the dependent variable to be measured through manipulation in different scenarios (between subjects). In the same experimental design, it is possible to have independent variables manipulated or measured, when a variable is directly manipulated, the alternative explanation (strange variable) is less likely (Hernandez et al., 2014). The research design can be better analyzed through Figure 5.

Figure 5: Research Design of Study 1



Source: Elaborated by the author

4.1.2 Sample

Regarding data collection, the convenience sampling was chosen, which consists of selecting a sample of the population that is accessible, that is, the individuals employed in this research are selected because they are readily available, not because they were selected through a statistical criterion. The sample of this study consisted of 338 participants who were recruited through social media and sending links directly from the cell phone. The use of convenience sampling is a widely accepted method for selecting participants in research, it is a type of non-probability sampling where the researcher selects participants based on their accessibility or willingness to participate (Creswell, 2014). This method is often used when the researcher has limited resources, time, or budget, or when the population of interest is hard to reach.

4.1.3 Measurement Variables

Janaina Schiavini (2019), which also aims to measure users' intention to provide through sharing platforms, used cooperation as a dependent variable. This variable was measured using a 7-point Likert-type scale, in which the subject answered the probability of cooperating with the group, given the exposed situation: “Knowing that you have a drill available at home, how likely are you to lend it to this person?”. The object drill was chosen because it is one of the most used examples to explain collaborative consumption by Botsman and Rogers (2010), and because it is an object of lower monetary value, compared to research that addresses sharing cars or apartments. For the course of this study, due to the focus of this research being on the provider, it is presented a scale of Intention to Provide on Sharing Platforms, acting as the dependent variable, it is an adapted model of the behavioral intention scale (Hamari et al., 2015; Sung et al., 2018). Some adaptations were made according to the scenario and to the language (Portuguese).

Table 7: Measurement Scales of Study 1

Scale	Measurement items	References
Risk Perception	1. My things could be damaged. 2. My things could be stolen. 3. I am extremely careful with my things and would be afraid to lend them. 4. There is a high chance that I will make a mistake if I accept to host strangers in my house. 5. Some guests could cause serious problems for me. 6. I would be taking physical risks.	Stone & Kjell, 1993; Laroche et al., 2005
Value Perception	7. I would be happy to welcome guests to my home. 8. It would be a wonderful opportunity to meet new people. 9. It would be a good opportunity to make some extra money. 10. Compared to traditional companies, I think that digital platforms would provide a higher remuneration.	Kankanhalli, 2005; Bock et al., 2005; Hawlitschek et al., 2016
Intention to Provide	11. I would like to share an idle space in my home. 12. I would consider using a dorm-sharing platform next time 13. If available, I would agree to receive guests in my house through a dorm-sharing platform. 14. The income can offset the risks.	Hamari et al., 2015; Sung et al., 2018.

Source: Elaborated by the author

The first of the three measurable constructs are the Intention to Provide, that is, the willingness of users to assume the role of provider in a sharing environment, as seen earlier, an adaptation to the Behavior Intention scale (Hamari et al., 2015; Sung et al., 2018). To measure the provider Risk Perception, an adaptation to the Risk General scale, from the book Handbook

Marketing Scales (Bruner, 2009). To measure users' Value Perception in the role of provider in sharing economy, an adaptation of two scales, Enjoyment in Sharing, and Income, from Hawlitschek et al. (2016), previously suggested by Bock et al. (2005). On a 7-point Likert-type scale, composed of four sentences, participants need to indicate how much they agree with each of the statements, with 1 being totally disagree and 7 being totally agree, as shown in Table 7.

As demographic and control variables were added to the end of the experiment questions related to the participants' experience as consumer and provider in sharing economy, age, gender, how many people they live with, education level, professional status, home office, country of residence and current financial situation.

4.1.4 Tools and Scenarios

This first experiment is presented in two stages, through the problem contextualization scenario and the manipulated pricing and control scenarios. In the first one, the participant is introduced to the sharing economy context, in which a friend tells her experience of sharing a spare room in her house with strangers, which she had access to through a sharing platform, as show at Figure 6. In the original version of the research, the procedure was applied entirely in Portuguese (Brazil), it can be observed through Appendix A.

Figure 6: Contextualization Scenario of Study 1

***Read the text below carefully and imagine yourself in the following situation**:*

"Sarah is a friend of hers, you're talking when she comments: Remember that dorm room that was not used by anyone back home? I signed up for a dorm-sharing platform and since then I've been hosting a few guests on it. It's been a great experience; I've already received tourists from different countries! The amount paid for them helps me to cover household expenses. And the best thing, when I travel, I can also stay at other users' houses, it's quite an economy! Why don't you do the same?"

"Continuing your conversation, you become interested in the subject, so you ask: Sarah, I loved your story! Where I live there is also a vacant dorm and I think I could do the same. I confess that I'm a little afraid of receiving strangers in my house, besides, is the amount paid for them worth the risk I'll be taking?"

Source: Elaborated by the author

After the initial scenarios, the participants are led to a total of 12 questions with the objective of measuring perceptions of risk and value, as presented in the previous section. After the answers, the participants must be taken back to the initial context, being now divided into three pricing scenarios (Flexible, Fixed and Dynamic) and two review systems (Presence vs Absence). This combination leads to the segmentation of participants into a total of 6 groups. The manipulated scenarios can be observed through Table 8.

Table 8: Manipulation Scenarios of Study 1

	Review System Scenario (Presence)	**Review System Scenario** (Absence)
Flexible Pricing Scenario	*"Sarah replies: You don't have to be afraid, the platform has a sophisticated **rating system**, where users are assigned grades after each use. Inappropriately behaving guests or hosts are banned and never bothered again. Regarding values, **you are free to set the price you think is fair** for your dorm, but beware, if you charge above the market average, there will be few interested parties".*	*"Sarah replies: Don't be afraid, I've never had any problems with my guests, in fact they've all been really nice so far. Regarding values, **you are free to set the price you think is fair** for your dorm, but beware, if you charge above the market average, there will be few interested parties".*
Fixed Pricing Scenario	*"Sarah replies: You don't have to be afraid, the platform has a sophisticated **rating system**, where users are assigned grades after each use. Inappropriately behaving guests or hosts are banned and never bothered again. Regarding values, **the platform will set a regular price** to be charged for your dorm room rate, considering the number of beds, size, location, and other amenities. No matter the time of year, the daily rate will always be the same."*	*"Sarah replies: Don't be afraid, I've never had any problems with my guests, in fact they've all been really nice so far. Regarding values, **the platform will set a regular price** to be charged for your dorm room rate, considering the number of beds, size, location, and other amenities. No matter the time of year, the daily rate will always be the same."*
Dynamic Pricing Scenario	*"Sarah replies: You don't have to be afraid, the platform has a sophisticated **rating system**, where users are assigned grades after each use. Inappropriately behaving guests or hosts are banned and never bothered again. Regarding values, **the platform will define a dynamic price** to be charged for your dorm room, mainly considering the market demand. On days of greater demand, you can earn a little more, in the low season the values will be lower".*	*"Sarah replies: Don't be afraid, I've never had any problems with my guests, in fact they've all been really nice so far. Regarding values, **the platform will define a dynamic price** to be charged for your dorm room, mainly considering the market demand. On days of greater demand, you can earn a little more, in the low season the values will be lower".*

Source: Elaborated by the author

4.1.5 Experiment Conduction

Study 1 was conducted between February 4th and 9th, 2022, using a non-probabilistic sample of 338 people. The sample was recruited from a convenience sample of students and professionals, and it was conducted online using the Survey Monkey platform. The convenience method was used for data collection, which involves collecting data from a sample that is readily available and convenient for the researcher. To participate in the experiment, people were invited to complete an online questionnaire through a link that was provided by the researcher. The questionnaire included measures of the dependent variable and the independent variables through 6 manipulated scenarios of (3) price strategies x (2) review system.

4.1.6 Analysis

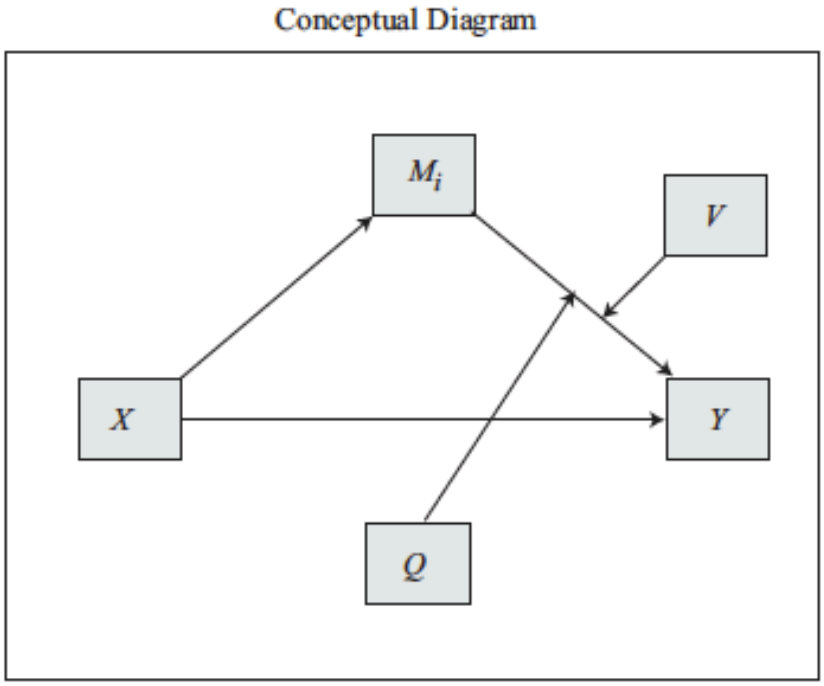
The analysis of the results is divided into two main stages, the first being responsible for the purification and statistical validation of the sample, and the second to the main analysis of the experiment results. For the purification of the database, eliminating missing values and outliers from the sample, the model presented by Nique and Ladeira (2017) was followed. For a questionnaire to be complete, it is desirable that at least 90% of the questions have been answered (Kline, 1998). In this experiment, we chose to exclude respondents with an index lower than 95%. To identify outliers, a combination of univariate and multivariate analysis was used. While the first seeks to find outliers in each of the variables, the second focuses on unusual combinations of responses (Kline, 1998). For the univariate analysis, the Z scores of each variable were calculated and values greater than | 3 | were identified, while the Mahalanobis calculation was chosen for the multivariate analysis (Hair et al., 2005).

For the main analysis of the results of the experiment, considering that this research required a moderating interaction of variables, it was recommended to utilize Hayes Process Macros for SPSS (Mustapha, 2019). The intent was to observe the slope of the regression lines and pick a precise point where moderator interaction would occur. Statistical mediation and moderation analysis are widespread throughout the behavioral sciences. Increasingly, these methods are being integrated in the form of the analysis of mediated moderation (Hayes, 2012). Mediation is an extension of simple linear regression in that it adds one or more variables to the regression equation. In mediation analysis, researchers assume that the independent variable affects the mediator, which in turn, affects the dependent variable. In other words, the relationship between the independent and dependent variable is assumed to be indirect (Abu-

Bader & Jones, 2021). According to Baron and Kenny (1986), a variable can function as a mediator in the causal sequence if regression analyses reveal statistically significant relationships.

To conduct this combined moderation and mediation analysis, the Process Macro will be used, a bootstrapping statistical computer tool written by Andrew Hayes as an extension for both SPSS and SAS software. The program is used to examine the effect of one or more mediating or moderating variables on the relationship between the independent and dependent variables. The program computes the direct, indirect, and total effects of X on Y as well as unstandardized and standardized regression coefficients, standard errors, and other statistics including *t* and *p* values and R2. Among more than 90 model options made available by this tool, Model 16 will be used because it is the most adequate to the theoretical model of this research. The conceptual diagram can be observed through Figure 7.

Figure 7: Conceptual Diagram of Hayes (Model 16)



Source: Hayes (2012)

4.2 Results

This section presents the results of Study 1. To validate the first four hypotheses, as already presented in the theoretical model, this experiment was conducted between February 4th and 9th, 2022, in a non-probabilistic sample of 338 people. The instrument used for data

collection was the SurveyMonkey platform through the convenience method. Preserving randomness in the allocation of respondents among six scenarios, a cross-subject design was chosen, where each respondent was exposed to only one experimental treatment. Data analysis was performed using the IBM SPSS Statistics software version 24 for Mac.

4.2.1 Data Preparation

Before analyzing the data, it is recommended that a purification of the database be carried out, eliminating missing values and outliers from the sample (Nique & Ladeira, 2017). Therefore, questionnaires with missing values were initially analyzed. For a questionnaire to be complete, it is desirable that at least 90% of the questions have been answered (Kline, 1998). Only five cases did not reach the desirable percentage of responses indicated in the literature and were removed from the analysis, reducing the sample to 333 valid respondents until then.

For the second step, which consists of identifying outliers, a combination of univariate and multivariate analysis was used. While the first seeks to find outliers in each of the variables, the second focuses on unusual combinations of responses (Kline, 1998). In the univariate analysis, the Z scores of each variable were calculated, identifying values greater than modulus of 3, for the multivariate analysis the Mahalanobis method was chosen (Hair et al., 2005). Altogether ten cases were identified as outliers, nine through univariate analysis and only one by the criteria of multivariate analysis. These cases were also discarded, now reducing the sample to 323 valid respondents.

4.2.2 Sample characterization

From the sample previously validated (n = 323), basis for the development of the first experiment, the main descriptive statistics are presented below. The average age of participants is 41 years (σ = 13.4), ranging from 19 to 77 years. Most participants identified themselves with the female gender, (n = 198; p = 61.3%), with the remainder as male gender (n = 125; p = 38.7). The distribution of participants among the manipulated scenarios occurred randomly in an automated way through the online data collection platform, reducing the possible bias of a manual distribution. The gender and age distribution between the scenarios can be observed through Table 9.

Table 9: Descriptive statistics of the demographic variables of Study 1

		Review System Manipulation											
		Feedback (Absence)						**Feedback (Presence)**					
		Pricing Manipulation						Pricing Manipulation					
		Flexible		Fixed		Dynamic		Flexible		Fixed		Dynamic	
Gender	Female	22	44%	35	73%	41	59%	29	64%	27	54%	44	72%
	Male	28	56%	13	27%	28	41%	16	36%	23	46%	17	28%
	Subtotal	**50**	**100%**	**48**	**100%**	**69**	**100%**	**45**	**100%**	**50**	**100%**	**61**	**100%**
Age	18 to 30 y/o	13	26%	8	17%	19	28%	11	24%	14	28%	15	25%
	31 to 45 y/o	24	48%	23	48%	28	41%	23	51%	15	30%	27	44%
	46 to 60 y/o	7	14%	11	23%	14	20%	9	20%	15	30%	11	18%
	61 y/o or older	6	12%	6	13%	8	12%	2	4%	6	12%	8	13%
	Subtotal	**50**	**100%**	**48**	**100%**	**69**	**100%**	**45**	**100%**	**50**	**100%**	**61**	**100%**
Education	High School	2	4%	5	10%	5	7%	1	2%	3	6%	3	5%
	Ongoing College	6	12%	4	8%	6	9%	1	2%	9	18%	2	3%
	College complete	14	28%	16	33%	17	25%	18	40%	11	22%	21	34%
	Postgraduate	28	56%	23	48%	41	59%	25	56%	27	54%	35	57%
	Subtotal	**50**	**100%**	**48**	**100%**	**69**	**100%**	**45**	**100%**	**50**	**100%**	**61**	**100%**
Professional Situation	Unemployed	1	2%	0	0%	1	1%	3	7%	1	2%	1	2%
	Retired	6	12%	9	19%	5	7%	0	0%	5	10%	6	10%
	Student	4	8%	1	2%	5	7%	3	7%	3	6%	1	2%
	Businessperson	6	12%	3	6%	5	7%	4	9%	7	14%	10	16%
	Employee	28	56%	30	62%	42	61%	30	66%	22	44%	33	54%
	Self-employed	5	10%	5	10%	11	16%	5	11%	12	24%	10	16%
	Subtotal	**50**	**100%**	**48**	**100%**	**69**	**100%**	**45**	**100%**	**50**	**100%**	**61**	**100%**

Source: Elaborated by the author

Along with the main variables already presented, participants were also asked for other demographic information related to location (country where they currently reside), occupation, education, family size (how many people do they live with) and marital status. Brazil appears as current housing for most respondents (n = 312; p = 96.6%), having also registered the participation of people from Canada, France, Ireland, United States and Germany (n = 11; p = 3.4%). Through the data collection process, it is understood that residents abroad received the link to participate through their social networks. No meaningful relationship has been found between this variable and the statistical model, although the context of sharing economy may be different between the countries.

Regarding the level of education, the sample is composed of people with only elementary or high school complete (n = 19; p = 5.9%), who are attending college (n = 28; p = 8.7%), those who have already finished college (n = 97; p = 30%), and the majority who already have at least one postgraduate degree (n = 179; p = 55.4%). It was possible to observe an elevated level of instruction among the participants of the sample, and there are two explanations for this, the first one is a greater willingness of this public to participate in research, and the second is the way in which the research was disseminated, through social networks, preserving a social circle of the researcher.

Another demographic variable analyzed was the professional situation of the participants. The sample is composed of unemployed (n = 7; p = 2.2%), retired (n = 31; p = 9.6%), students (n = 17; p = 5.3%), full-time workers (n = 172; p = 53.3%), part-time workers (n = 13; p = 4%) and self-employed workers (n = 48; p = 14.9%). Participants were also asked about their family size, or how many people live in their house. Most of the sample lives alone (n = 47; p = 14.6%) or as a couple (n = 131; p = 40.6%), some with 3 people (n = 91; p = 18.2%), others with 4 people (n = 43; p = 13.3%) and a few with more than 4 people (n = 10; p = 3.1%).

In addition to the demographic variables, control variables were added to the survey with the intention of identifying and isolating influences on the model. With the increase in people working remotely, respondents were asked if they were currently working in the office (n = 142; p = 44%) or working remotely (n = 181; p = 56%). Participants were also asked how they felt about their current financial situation, needing to indicate their perception using a 9-point Likert scale, with 1 being a bad financial situation and 9 being an excellent financial situation. Most of the sample was positioned to the right of center on the scale ($\bar{x} = 6{,}41$; σ = 1.42), that is, closer to a comfortable financial situation.

Finally, some questions were asked to the participants about their previous experience with the sharing economy. Using again a 9-point Likert scale, participants had to sign what their experience was as a consumer and what their experience was as a provider, with 1 being low and 9 high. It was possible to observe that the previous experience as a consumer of this type of service is high ($\bar{x} = 6{,}95$; σ = 2.09), while the experience as a provider is low ($\bar{x} = 2{,}74$; σ = 2.53). Still about experience, they were asked which shared economy segment they were most used to, with transportation (n = 262; p = 81.1%), food (n = 212; p = 65.6%) and accommodation (n = 162; p = 49.8%) being the most frequent answers. These responses are related to the success of platforms like Uber, iFood and Airbnb in the country. Only six people responded that they had no familiarity or experience with sharing economy.

4.2.3 Manipulation Check

Validity is an important concept that must be used in marketing experiments, and it can be understood as the best possible approximation to the truth or falsity of a proposition in an experiment (Nique & Ladeira, 2017). To identify whether the participants understood the scenario presented to them, two manipulation checks were added right after they answered about the intention to provide. As it is a 3x2 matrix with six scenarios, the first one was related to the presence or absence of communication about feedback mechanisms by the platform in relation to its providers, while the second evaluated the type of pricing strategy adopted by the platform (flexible, fixed, or dynamic).

Regarding the manipulation check on feedback, a small group answered that they did not know whether there was communication about the mechanism ($n = 32$; $p = 9.9\%$), regardless of the manipulated scenario. Most of the participants exposed to the scenario of absence of communication correctly responded to the manipulation check ($n = 109$; $p = 65.3\%$), the same occurred for the scenario with presence of communication ($n = 127$; $p = 81.4\%$). It is possible to observe a difference in the percentage of correct answers between the manipulated scenarios, an explanation for this is the high previous experience in the sample participants, who may end up considering past experiences in their answers, directly associating sharing economy with feedback mechanisms. Using Pearson's chi-square test ($\alpha = 0{,}000$) and *T-test* ($\alpha = 0{,}0000$) it is possible to attest to the validity of the first part of the manipulation of the experiment one.

Regarding the manipulation check on prices, a small group answered that they were unable to identify the prevailing strategy ($n = 7$; $p = 2.2\%$), regardless of the manipulated scenario. Again, most of the participants exposed to the scenario of flexible prices correctly responded to the manipulation check ($n = 76$; $p = 80\%$), the same occurred for fixed prices ($n = 70$; $p = 71.4\%$) and for dynamic prices ($n = 108$; $p = 83.1\%$). Using Pearson's chi-square test ($\alpha = 0{,}000$) and *T-test* ($\alpha = 0{,}0000$) it is possible to attest to the validity of the second part of the manipulation of the experiment one.

4.2.4 Factorial Analysis and Descriptive Statistics

This study uses a confirmatory factorial analysis to examine the underlying structure of the data of risk perception, value perception and intention to provide through 16 questions. It is a statistical technique that is used to test a predetermined model of the relationships between the variables in a dataset. In this study, the confirmatory factor analysis was conducted using a

maximum likelihood estimation method with robust standard errors. The results of the confirmatory factor analysis showed that the variables fit the proposed model, with a good overall and acceptable values, which can be analyzed in Table 10. In addition to the confirmatory factor analysis, a descriptive statistical analysis was conducted, including measures of mean ($\bar{x}$) and standard deviation (σ) for each variable.

Table 10: Confirmatory factor analysis and descriptive statistics of variables of Study 1

Variable	Description	$\bar{x}$	σ	Factorial Load	KMO	Bartlett	Alfa de Cronbach
Risk Perception	My things could be damaged.	6,04	2,03	0,750	**0.850**	**0.000**	**0.866**
	My things could be stolen.	5,86	2,03	0,827			
	I'm careful with my things and would be afraid to lend them.	5,84	2,33	0,675			
	I'm making a mistake if I accept strangers in my house.	5,75	2,36	0,802			
	Some guests could cause me serious problems.	6,66	1,99	0,806			
	I would be taking risk.	5,61	2,40	0,796			
Value Perception	I would be happy to receive guests in my house.	5,45	2,42	0,839	**0.828**	**0.000**	**0.827**
	It would be a great opportunity to meet new people.	6,98	2,13	0,786			
	I would feel good sharing an underused space in my home.	5,14	2,44	0,785			
	It would be a good opportunity to make some extra money.	7,24	1,82	0,748			
	I believe that the amount received could offset the risks.	4,64	2,25	0,722			
	Digital platforms would provide a higher remuneration.	6,11	1,99	0,501			
Intention to Provide	I would consider looking for more information on this.	6,52	2,46	0,788	**0.812**	**0.000**	**0.856**
	I would consider using dorm-sharing platforms the next time.	6,06	2,47	0,868			
	I would accept in my house through a sharing platform.	5,07	2,54	0,853			
	I would probably recommend this type of service to a friend.	6,15	2,27	0,833			

Source: Elaborated by the author

The KMO test quantifies the degree of intercorrelations between variables, with values above 0.8 being accepted (Hair et al., 2005). Bartlett's sphericity test presents the statistical probability that the matrix has significant correlations ($p<0.001$) between at least some of the variables (Hair et al., 2005). Based on the data above, it is concluded that the indexes obtained in this research are satisfactory. To carry out the exploratory factor analysis, principal

component analysis and Varimax orthogonal rotation were applied as a factor analysis method. The closer the Cronbach's alpha value is to 1, the greater the internal consistency of the measure (Hair et al., 2005). Indices lower than 0.6 indicate an unsatisfactory internal consistency (Malhotra, 2006). It is observed that all scales had adequate internal consistency, as they presented satisfactory indices above 0.6.

Age, gender, number of residents per household, level of education, professional situation, home office situation, country of residence, financial situation, previously experience as a sharing economy consumer, and previously experience as a sharing economy provider were added to the model as control variables, but they did not present statistical results that justified their inclusion in the model. These variables were included to control for possible confounding effects in the relationship between the main variables of interest (risk perception, value perception, and institutional mechanisms) with the intention to provide on sharing platforms. However, the results presented in Table 11 showed that these control variables did not have a statistically significant effect on the relationship between the main variables of interest and the intention to provide. This means that these control variables did not have a considerable influence on the relationship between the main variables of interest and the intention to provide, and thus were not necessary to include in the model. It should be noted that this does not mean that these variables are not important in understanding the intention to provide on sharing platforms, but rather that they were not found to be significant in this study.

Table 11: Control Independent Variables of Study 1

Independent Variable	***P-Value***	***Coeff.***	**Adaptation to the model**
Age	0.4714	-	Not significant to tested models.
Gender	0.5816		
Residents per household	0.7064		
Level of education	0.2278		
Professional situation	0.2585		
Work at home office	0.2007		
Country of residence	0.7074		
Financial situation	0.0679		
Previously experience as a sharing economy consumer	0.0558		
Previously experience as a sharing economy provider	0.3384		

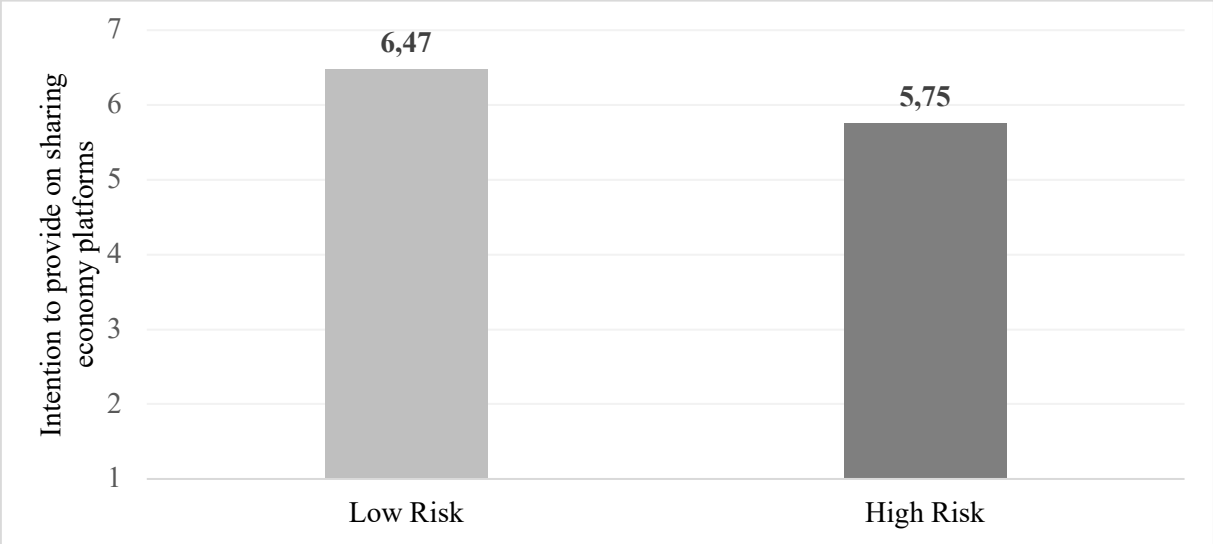
Source: Elaborated by the author

4.2.5 Results

This section presents the results of the 4 hypotheses tested throughout this experimental study. The first hypothesis refers to the relationship between risk perception and the intention to provide in sharing environments, with H1: *Individuals in sharing economy have a greater (vs. lower) intention to provide when perceived risk is low (vs high).*

For this, an analysis was performed to compare means of intention to provide on sharing economy platforms of low risk vs. high-risk groups. As risk was a measured variable, not manipulated, the segmentation between these two groups was done using the risk perception scale, with those with a value below the mean ($\bar{x} < 5.88$) being part of the low-risk group, and those above the mean as high-risk group ($\bar{x} > 5.88$). Through a Test-T of independent samples, since the model was between subjects, it was possible to statistically support the expected result. As suggested in H1, the mean intention to provide on sharing economy platforms of the high-risk group (n = 166; $\bar{x} = 5.75$; σ = 0.16) was significantly lower than the mean intention to provide of the low-risk group (n = 157; $\bar{x} = 6{,}57$; σ = 0.14), (F = 1,25; *Sig.* = 0,263; P = 0,001). The results can be better visualized through Graphic 1.

Graphic 1: The intention to provide between perceived risk groups of Study 1

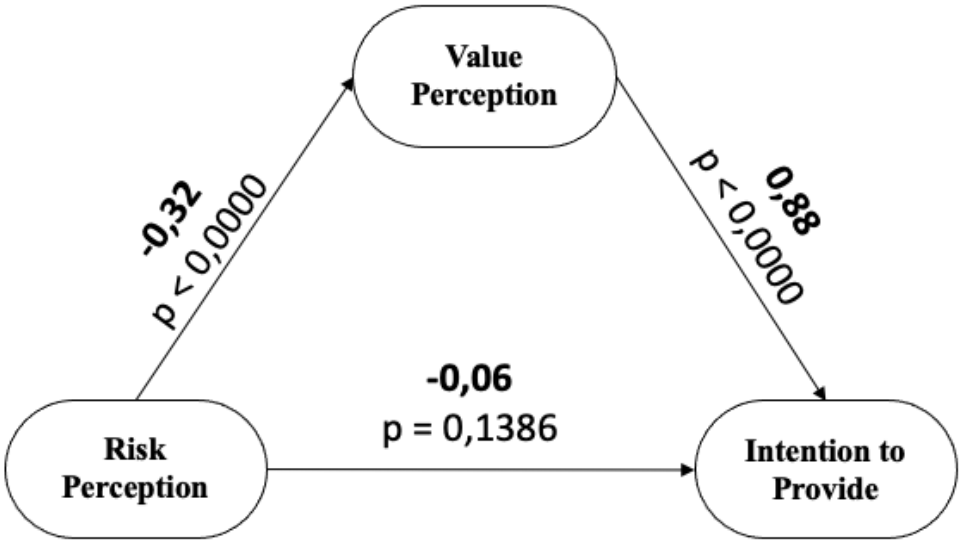


Source: Elaborated by the author

The second hypothesis tested refers to the relationship between risk perception and the intention to provide in sharing environments mediated by value perception, being H2: *Value perception mediates the relationship between risk perception and intention to provide in sharing economy.*

As previously suggested in the analysis section of the methodology of this study, for the validation of this second hypothesis the Process Macro was used as an extension for SPSS software through model 4. Like model 16 previously suggested, this presents the pure relations, without the moderating variables, tested separately below. The results and the statistical diagram can be observed through Figure 8. The model summary present significant results (*R* = 0.7213; *R-sq* = 0.5203; *P* < 0.0001) as well as the observed indirect effect of X on Y (*Indirect Effect* = -0.6070; *BootLLCI* = -0.9077; *BootULCI* = -0.3177). The direct effect of X on Y was not statistically significant, confirming the full mediating effect of perceived value on the relationship between perceived risk and intention to provide on sharing platforms, as predicted in hypothesis 2.

Figure 8: Framework Results of Study 1



Source: Elaborated by the author

Despite the successful validation of the first two hypotheses, the same cannot be confirmed for H3 and H4. Statistically insufficient, the institutional mechanisms review system (*P* = 0.4445; *LLCI* = -0.1194; *ULCI* = 0.2715) and pricing strategies (*P* = 0.7392; *LLCI* = -0.1428; *ULCI* = 0.1014) cannot be supported by the proposal model. Both variables were also tested independently and through other models, but always with equivalent results. Therefore, it is up to the results of this study, presented in detail in Table 12, to validate only H1 and H2, while H3 and H4 are rejected.

Table 12: Hypotheses Results of Study 1

Hypotheses	Results
H1 - Individuals in sharing economy have a greater (vs. lower) intention to provide when perceived risk is low (vs high).	**Supported**
H2 - Value perception mediates the relationship between risk perception and intention to provide in sharing economy.	**Supported**
H3 - Review systems moderate the relationship proposal in H2 between risk and value perception with the intention to provide in sharing economy.	**Not Supported**
H4 - Pricing moderates the relationship proposal in H2 between risk and value perception with the intention to provide in sharing economy.	**Not Supported**

Source: Elaborated by the author

Since only the first two hypotheses of this study were validated, and the theoretical model able to explain only part of the relationships between sharing platforms and providers, this study proposes a continues investigation through a different theoretical lens. Having validated the concept that risk and value perception are key variables for obtaining and maintaining providers with the platform but discarding the hypothesis that dynamic prices and feedback mechanisms are effective tools in this context, it is still not clear how the institutional mechanisms can influence these effects. With this, the next chapter will seek, through the Regulatory Focus to understand what kind of person is most likely to become a provider and witch communications may stimulate the intention to provide.

4.2.6 Discussion

Results of Study 1 made three important contributions. The first contribution is made through the validation of hypothesis H1, which consolidates the risk perception as a fundamental independent variable for understanding the intention to provide on sharing platforms. This phenomenon goes in consensus to the literature review, since sharing economy are often associated with a high-risk activity, with the possibility of abusive conduct (Schor, 2016), sharing dynamics are only possible in environments where the perception of risk is reduced (Finley, 2013). Part of the success of companies likeAirbnb and Uber is because they were able to reduce the perceived risk between hosts and drivers with their respective users (Botsman & Rogers, 2010; Belk, 2010; Hawlitschek et al., 2016). Even if consumers are more tolerant in a collaborative context (Mallargé et al., 2019), safety is one of the major concerns

when people are choosing accommodation through Airbnb (Sutherland & Kiatkawsin, 2020). In this context, consumers and providers showed similar behavior, that the lower the risk perception of both users, the better for creating a collaborative environment and the greater the chances of success of the platforms.

The second important contribution of study 1 was the validation of hypothesis H2, in which value perception is added to the relationship between risk perception and intention to provide on sharing platforms as a moderating variable. Like the first hypothesis, the behavior reported is in line with the literature review, being sharing economy directly associated with the value creation (Reimers & Xie, 2019) through a series sustainability and social benefits, reducing idleness of underutilized assets (Belk, 2014a; Hamari et al., 2015) and given the opportunity to people to enjoy certain goods without the need to buy them (Lamberton & Rose, 2012). Originally, sharing economy was not born with the intention of income generating, but as a way of exchanging idle goods between people willing to establish a social relationship with strangers (Albinsson & Perera, 2012). Over the years, the expansion of this market, combined with the recurring financial crises, made sharing begin to represent a significant part of the income for many families. Nowadays, economic benefits can be considered the main incentives for the intention to provide in sharing economy (Coelho & Romero, 2019).

At the end of study 1, the third contribution came from the non-confirmation of hypotheses H3 and H4, that institutional mechanisms would have a moderating effect on the relationship validated in the previous model. To this end, this discussion begins by reviewing the choice of institutional mechanisms to be tested. Among some institutional mechanisms observed as common tools used by sharing platforms to manage their activities and market, ranging from entry and exit barriers, payment protection and organizational structure, in particular pricing and relationship appear as the main mechanisms' predecessor of consumers trust in sharing environments (Shao & Yin, 2019). Unlike traditional models, when trust is built slowly, centered on the company, and guaranteed through the strength and reputation of brands, institutional trust is obtained in a decentralized way by sharing platforms, which use these mechanisms to bring suppliers and consumers together (Nyrønning & Boge, 2018).

Different from what was expected by the literature review, this time it was not possible to validate the hypotheses and the behavior observed for providers may not be the same as in studies carried out with consumers. Starting with the review systems, it is one of the most valuable trust assets for the sharing economy, when users are encouraged to leave a review of each other after the completion of a transaction (Nyrønning & Boge, 2018). Despite the importance of review systems, it is important to assess their limitations. Stemler (2017) suggests

that evaluation cycles tend to be flawed, undermining users' perception of risk, leading to frustrating experiences, or even inadvertently excluding good actors whose scores are incorrect. Some reasons make it difficult for review systems to accurately measure user satisfaction with previous experiences, such as reporting bias (Allard et al., 2020), fear of retaliation (Bolton et al., 2013), reciprocity bias (Davis et al., 1998), herd effect (Muchnik et al., 2013), and racial and gender biases (Edelman & Luca, 2014). In addition to the problems arising from the review system mechanism itself, which occurs unintentionally, there are also strong indications that the data and evaluations managed by the platforms are subject to manipulation by users (Dohse, 2013).

Regarding pricing strategies, flexible, fixed, and dynamic prices are tools capable of influencing user decision making (Chen & Sheldon, 2015). It is possible to observe that the choice between different pricing strategies brings different outcomes. Even when pricing strategy and review system are clear and fair to users, an explanation is that these factors are not relevant for providers as for consumers. Analyzing the intensity of the relationships, it is possible to observe a distinct behavior between consumers and providers on sharing economy platforms (Hawlitschek et al., 2016). Finding no relationship between institutional mechanisms as tools capable of moderating the relationship between providers and sharing platforms, it was seen the need to conduct a second experiment, seeking efficient ways to influence and attract more providers to this sharing environment.

5. STUDY 2

Like the previous study, this chapter presents the theoretical model, methodology and results of Study 2. The purpose of this study is to investigate the relationship between risk and value perception with the intention to provide on sharing platforms, revalidating the hypothesis H1, H2 and testing the moderating effect of regulatory focus through H5. Data is also analyzed using statistical techniques of regression, to conduct a combined moderation and mediation analysis is used the Process Macro of Andrew Hayes as an extension for SPSS software. These findings have important implications for understanding the role of providers and platforms in the context of sharing economy through the theoretical lens of regulatory focus.

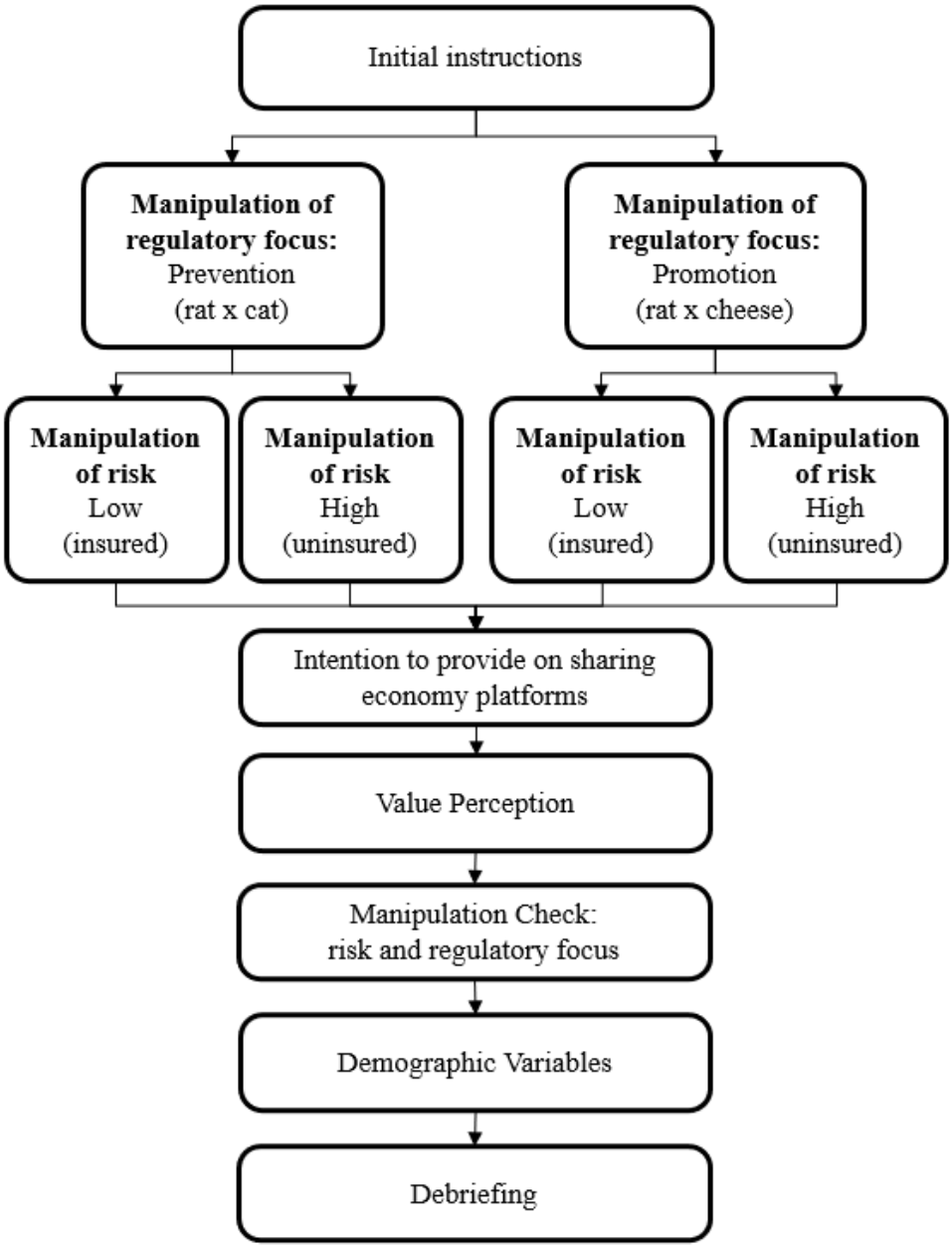
5.1 Methodology

This subchapter presents the research design, sample structure, measurement variables, tools, scenarios, data collection and analysis methods used in the Study 2. The purpose is to provide a detailed description of the research process and ensure that the findings of the study are reliable and valid. In short, the research design is an experimental study between subjects, and data was collected between 22nd and 25th of November 2022, in a non-probabilistic sample through convenience method. The data collected will be analyzed using the regression method by Hayes Process Macros for SPSS.

5.1.1 Research Design

In this study, an experimental design between subjects was chosen, in which the participants were exposed to one of four treatments. Thus, forming experimental design of 2 (regulatory focus: prevention versus promotion) x 2 (risk perception: high versus low). It was decided to manipulate two independent variables (risk and regulatory focus), and the measurement of perceived value. When a variable is directly manipulated, the alternative explanation (strange variable) is less likely (Hernandez et al., 2014). The research design can be better analyzed through Figure 9.

Figure 9: Design Research of Study 2



Source: Elaborated by the author

5.1.2 Sample

Regarding data collection, the non-probabilistic technique of convenience sampling was chosen, which consists of selecting a sample of the population that is accessible, that is, the individuals employed in this research are selected because they are readily available, not because they were selected through a statistical criterion. For this study, 357 participants were recruited through social networks and by direct sending by cell phone. Creswell (2014) notes that convenience sampling can be a suitable method for collecting data quickly, easily, and cost-

effectively, when the research question is exploratory, and the sample size is small or the population is hard to reach.

5.1.3 Measurement Variables

The dependent variable of Study 2 is the intention to provide on sharing economy platforms, that is, the willingness of the participants to assume the role of host and share their house with strangers. As seen in previous study, an adaptation to the Behavior Intention scale (Hamari et al., 2015; Sung et al., 2018). To measure users' Value Perception in the role of provider in sharing economy, it is proposed an adaptation of twos scales, Enjoyment in Sharing, and Income, from Hawlitschek et al. (2016), previously suggested by Kankanhalli et al. (2005) and Bock et al. (2005). To measure the provider Risk Perception, an adaptation to the Risk General scale, from the book Handbook Marketing Scales (Bruner; 2009). Items of each scale can be seen in Table 13. All measurement variables were collected through a 7-point Likert-type scale, where the respondents need to indicate how much they agree with each of the statements, with 1 being totally disagree and 7 being totally agree.

Table 13: Measurement Scales of Study 2

Scale	Measurement items	References
Intention to provide on sharing economy platform	I would consider using sharing platforms the next time I need to rent out my home. I would probably rent my residence through a sharing platform. I would probably recommend this type of platform to a friend.	Hamari et al., 2015; Sung et al., 2018.
Value Perception	I would be happy to share my residence with others. I would feel good sharing an unused space with other people. It would be a good opportunity to make some extra money. I believe that the amount received can compensate for the risks. It would be a good way to monetize my property.	Kankanhalli et al., 2005; Bock et al., 2005; Hawlitschek et al., 2016.
Risk perception (manipulation check)	I think my things could be damaged or stolen. Some users could cause problems. I would be taking some risk.	Stone & Kjell, 1993; Laroche et al., 2005.

Source: Elaborated by the author

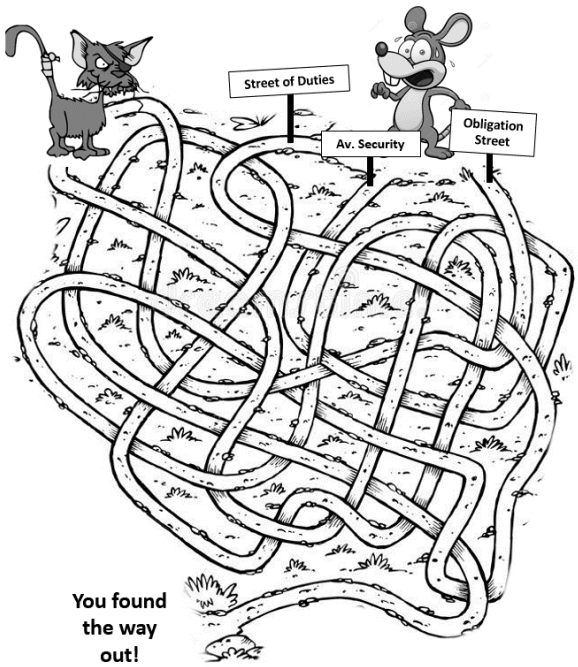
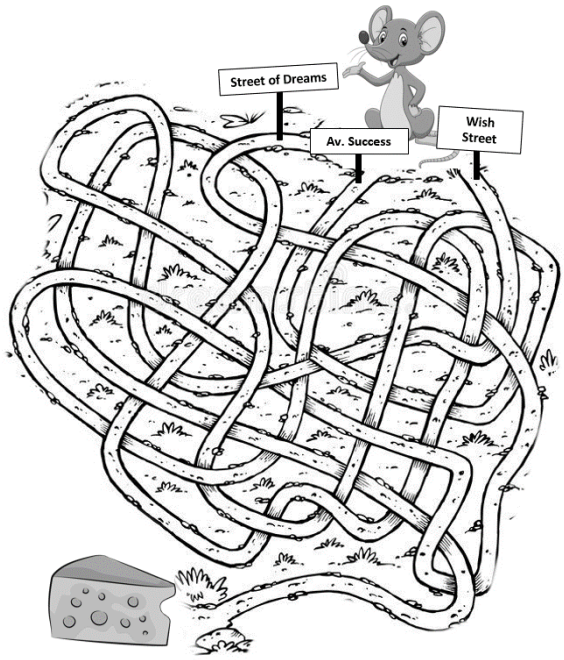
Demographic and control variables were added to the end of the experiment questions related to the participants' experience as consumer and provider in sharing economy, age, gender, education level, professional status, country of residence and current financial situation.

5.1.4 Tools and Scenarios

As shown in the research design, this study was conducted through two distinct types of manipulations. The first sought to manipulate the regulatory focus, in which participants were invited to participate in a maze task, while the second sought to manipulate users' risk perception in relation to the sharing economy scenario presented. The choice for different manipulation modes aimed to avoid an overload of information related to the sharing economy scenario, in addition to that, the puzzle helped to attract the attention and curiosity of the participants in relation to the experiment.

The regulatory focus manipulation is based in the pioneer study of the effects of promotion and prevention cues on creativity of Friedman and Föster (2001), later replicated in several articles in different fields. It consists of a simple task of helping the mouse to find a way in a virtual maze game (originally this task was done with pen and paper), where different subjects are exposed to two different scenarios: prevention (mouse vs. cat) and promotion (mouse vs. cheese). In the prevention-focus condition (mouse vs. cat), the layout of the maze requires the mouse to be more cautious to reach a way, while they had to navigate avoiding the predator. In the promotion-focus condition (mouse vs. cheese), the other group of participants were presented with a similar maze, but this time there was no predator present, and instead of finding a way out, they needed to find a way to the delicious piece of cheese. This manipulation can be better observed through Table 14.

Table 14: Regulatory Focus Manipulation of Study 2

Regulatory Focus: Prevention (Cat x Rat)	**Regulatory Focus: Promotion** (Cat x Cheese)
Test: *Can you help our friend escape from his predator and find his way out?*	***Test:*** *Can you help our friend find his way to the delicious piece of cheese?*
	

Source: Elaborated by the author based in the maze task of Friedman and Föster (2001)

The second manipulation of Study 2 sought, in turn, to differentiate providers' perception of risk in relation to a fictitious sharing economy scenario, in which a friend suggests to the participant that he rent his house through a dorm sharing platform while he is going to live in another city. For this, the participants were divided into two groups: low risk (insurance) vs. high risk (uninsured). While the low-risk group (insurance) would receive information about free insurance that would cover any damage to the host's property, the high-risk group (uninsured) would not receive any information. This type of manipulation is based in the study of Frisch and Baron (1988), that defines uncertainty as the lack of information concerning the source and probability of a potential functional risk, analogous to the urn problem of Ellsberg (1961). This manipulation can be better observed through Table 15.

Table 15: Risk Manipulation of Study 2

Low Risk (Insurance)	**High Risk** (Uninsured)
Imagine yourself in the following situation... ***You are going to live in another city.*** *Upon commenting on this to a friend, he recommends that you **rent your residence through an online sharing platform** where people can advertise and book accommodation through it.* *He argues that despite the **risk** of having **some objects damaged or even stolen**, this is a good way to make some extra money while you're away. You decide to seek more information and discover that the platform offers free **insurance**, available to all users, which includes **coverage of up to 1 million dollars** in cases of damage, theft, or any damage to your property.*	*Imagine yourself in the following situation...* ***You are going to live in another city.*** *Upon commenting on this to a friend, he recommends that you **rent your residence through an online sharing platform** where people can advertise and book accommodation through it.* *(No information about insurance)*

Source: Elaborated by the author based in the study of Frisch and Baron (1988)

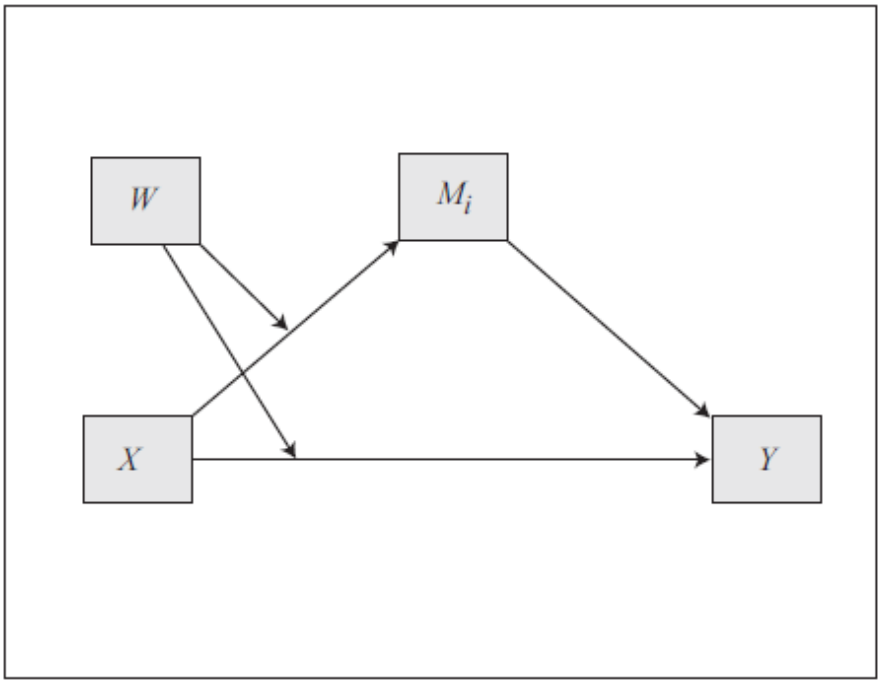
5.1.5 Experiment Conduction

To validate the hypotheses presented in the theoretical model (H1, H2 and H5), the second experiment of this study was conducted between the 22nd and 25th of November 2022, in a non-probabilistic sample. The tool used for data collection was the SurveyMonkey platform, through the convenience method. Preserving randomness in the allocation of respondents among four scenarios, a cross-subject design was chosen, where each respondent was exposed to only one experimental treatment.

5.1.6 Analysis

The analysis of the results is like those presented in Study 1, with some changes mentioned below. To conduct this combined moderation and mediation analysis, the same Process Macro, a bootstrapping statistical computer tool written by Andrew Hayes as an extension for both SPSS. However, this time the model 8 will be used because it is the most adequate to the theoretical model of regulatory focus and risk perception. The conceptual diagram can be observed through Figure 10. Data analysis was performed using the IBM SPSS Statistics software version 24.

Figure 10: Conceptual Diagram of Hayes (Model 8)



Source: Hayes (2012)

5.2 Results

This section presents the results of Study 2. The first part of this study focused on data preparation, including the characterization of the sample and the manipulation check of the experimental variables. The second part of the study involved an exploratory factorial analysis to examine the underlying structure of the data. The final part of the study presents the results of the statistical tests that were conducted to test the research hypotheses, followed by a brief discussion of the implications of these findings. Overall, this study provides new insights into the relationship between risk perception and intention to provide on sharing platforms through regulatory focus theory.

5.2.1 Data preparation

Before applying descriptive and inferential statistical techniques for data analysis, this step was carried out to the purification of the database, eliminating missing values and outliers from the sample. Of the total of 357 participants, 76 cases did not reach the desirable percentage of responses indicated in the literature (Kline, 1998) and were removed from the analysis, reducing the sample to 281 valid respondents until then. An attention test was applied right after

the regulatory focus manipulation, with the aim of identifying whether the participants responded attentively to the presented task, 31 cases do not answer correctly to the test and were also removed from the analyses. Another 9 cases were also removed from the analysis because they presented a pattern of responses that was repeated throughout the entire experiment. Therefore, the final sample for the analyzes was reduced to 239 valid respondents.

5.2.2 Sample Characterization

The descriptive statistics of the sample previously validated (n = 239), basis for the development of the second study, are presented below. Randomly distributed among four manipulated scenarios, reducing the possible bias of a manual distribution, all groups have the required minimum of 50 participants, even after the base purification. The average age of participants is 42.7 years old (σ = 13.9), ranging from 21 to 77 years old. The female gender prevailed in the sample (n = 172; p = 72%) in relation to the male gender (n = 66; p = 28%). Given the convenience sample, participants with a prominent level of education prevailed, people with postgraduate degrees represent most of the sample (n = 129; p = 54%). Employed people were also the majority (n = 129; p = 54%). The distribution between the scenarios can be observed through Table 16.

Table 16: Descriptive statistics of the sample of Study 2

		Regulatory Focus Manipulation									
		Prevention				**Promotion**					
		Risk Manipulation				Risk Manipulation					
		Low Risk (insurance)		High Risk (uninsured)		Low Risk (insurance)		High Risk (uninsured)		**TOTAL**	
Gender	Female	49	75%	44	70%	37	74%	42	70%	172	72%
	Male	16	25%	19	30%	13	26%	18	30%	66	28%
	Subtotal	**65**	**100%**	**63**	**100%**	**50**	**100%**	**60**	**100%**	**238**	**100%**
Age	18 to 30 y/o	11	17%	12	19%	8	16%	14	23%	45	19%
	31 to 45 y/o	32	49%	22	35%	24	48%	34	56%	112	47%
	46 to 60 y/o	14	22%	16	25%	7	14%	9	15%	46	19%
	61 y/o or older	8	12%	13	21%	11	22%	4	7%	36	15%
	Subtotal	**65**	**100%**	**63**	**100%**	**50**	**100%**	**61**	**100%**	**239**	**100%**
Education	High School	6	9%	9	14%	6	12%	3	5%	24	10%
	Ongoing College	6	9%	4	6%	4	8%	5	8%	19	8%
	College complete	16	25%	16	25%	15	30%	20	33%	67	28%
	Postgraduate	37	57%	34	54%	25	50%	33	54%	129	54%
	Subtotal	**65**	**100%**	**63**	**100%**	**50**	**100%**	**61**	**100%**	**239**	**100%**

Professional Situation	Unemployed	0	-	1	2%	0	-	0	-	1	0%
	Retired	8	12%	13	21%	8	16%	3	5%	32	13%
	Student	3	5%	2	3%	2	4%	3	5%	10	4%
	Businessperson	7	11%	8	13%	7	14%	13	21%	35	15%
	Employee	40	62%	36	57%	26	52%	35	57%	137	57%
	Self-employed	7	11%	3	5%	7	14%	7	11%	24	10%
	Subtotal	**65**	**100%**	**63**	**100%**	**50**	**100%**	**61**	**100%**	**239**	**100%**

Source: Elaborated by the author

In addition to the demographic variables previously mentioned, participants must answer about country of residence, experience with sharing platforms and current financial situation. Brazil appeared as the main residence (n = 224; p = 94%), followed by Portugal (n = 8; p = 3%), having also registered the participation of people from France, Spain, and United States (n = 7; p = 3%). No meaningful relationship has been found between this variable and the statistical model, for this reason, it was decided to continue with participants residing abroad. About the current financial situation, they had to mark their self-perception using a 7-point Likert scale, with 1 being a bad financial situation and 7 an excellent financial situation. Most of the sample was closer to a comfortable financial situation. ($\bar{x} = 4{,}79$; σ = 1.25). Finally, using a 7-point Likert scale, they had to sign their previous experience was as a consumer and as a provider of sharing platforms, with 1 being low and 7 very experienced. It was possible to observe that the previous experience as a consumer of this type of service is medium ($\bar{x} = 3{,}50$; σ = 2.07), while the experience as a provider is lower ($\bar{x} = 2{,}07$; σ = 1.72).

5.2.3 Manipulation Check

As seen in the first study, validation is a major step in marketing experiments, to identify whether the participants' reactions were under the effect of the proposed manipulation, again two manipulation checks were added at the end of the study. This time the study represented a 2x2 experimental design, with a total of four scenarios, crossing risk perception (high x low) with regulatory focus (prevention x promotion).

To measure the participants' perception of risk after manipulation, where one group received information about insurance that covered damage to their property and the other group did not receive this information, an adaptation of the general risk scale was used (Stone & Kjell, 1993; Laroche et al., 2005). As expected, a difference was identified in risk perception between

the low-risk group (n = 114; $\bar{x} = 5.52$; σ = 0.90) for the high-risk group (n = 124; $\bar{x} = 5.80$; σ = 0.82), statistically confirmed by an independent sample t-test (*sig. bilateral*: 0.01).

In an equivalent way, to measure regulatory focus after manipulation, where one group received the mouse/cheese (promotion) task and the other the mouse/cat (prevention) task, a 7-point Likert semantic question was added, adapted from the scale of Situational Regulatory Focus (Gödöllei & Beck, 2020). Through it, the participants needed to answer how they felt focused at that moment between their duties (1) or their dreams (7). As expected, a difference was identified in regulatory focus between the prevention group (n = 128; $\bar{x} = 3.60$; σ = 1.62) for the high-risk group (n = 111; $\bar{x} = 4.07$; σ = 1.61), statistically confirmed by an independent sample t-test (*sig. bilateral*: 0,03).

5.2.4 Factorial Analysis and Descriptive Statistics

This step aims to validate the scales used during Study 2 through an exploratory factor analysis. For this, factor loading content, Kaiser-Meyer-Olkin (KMO), Bartlett's sphericity and Cronbach's alpha coefficient tests were applied. The KMO test quantifies the degree of intercorrelations between variables, with values above 0.8 being accepted (Hair et al., 2005). Bartlett's sphericity test presents the statistical probability that the matrix has significant correlations (p<0.001) between at least some of the variables. According to the data presented in Table 17, value perception obtained satisfactory results in both tests, while intention to provide on sharing economy platforms and risk perception were below expectations for the KMO test.

The reliability of the constructs indicates the internal consistency of the measures used in Study 2. This analysis was performed by estimating Cronbach's Alpha coefficient, which corresponds to the average of all coefficients that result from the diverse ways of dividing the scale items (Malhotra, 2012). The closer the Cronbach's alpha value is to 1, the greater the internal consistency of the measure. Indices lower than 0.6 indicate an unsatisfactory internal consistency. Through Table 17, it is observed that all scales had adequate internal consistency, as they presented satisfactory indices above 0.6. The analyzes carried out corroborate the validity of the applied instrument and bring consistency to the examination of the results.

Table 17: Descriptive statistics of the measured variables of study 2

Variable	Description	$\bar{x}$	σ	Factorial Load	KMO	Bartlett	Alfa de Cronbach
Intention to provide on sharing economy platform	I would consider using sharing platforms the next time I need to rent out my home.	4,09	1,69	0,964	**0,775**	**0,000**	**0,957**
	I would probably rent my residence through a sharing platform.	4,40	1,75	0,953			
	I would probably recommend this type of platform to a friend.	4,20	1,66	0,964			
Value perception	I would be happy to share my residence with others.	3,51	1,75	0,755	**0,817**	**0,000**	**0,868**
	I would feel good sharing an unused space with other people.	4,19	1,77	0,784			
	It would be a good opportunity to make some extra money.	5,35	1,45	0,836			
	I believe that the amount received can compensate for the risks.	4,32	1,59	0,853			
	It would be a good way to monetize my property.	5,03	1,45	0,839			
Risk perception (manipulation check)	I think my things could be damaged or stolen.	5,58	1,09	0,806	**0,659**	**0,000**	**0,737**
	Some users could cause problems.	5,89	0,86	0,874			
	I would be taking some risks.	5,55	1,24	0,781			

Source: Elaborated by the author

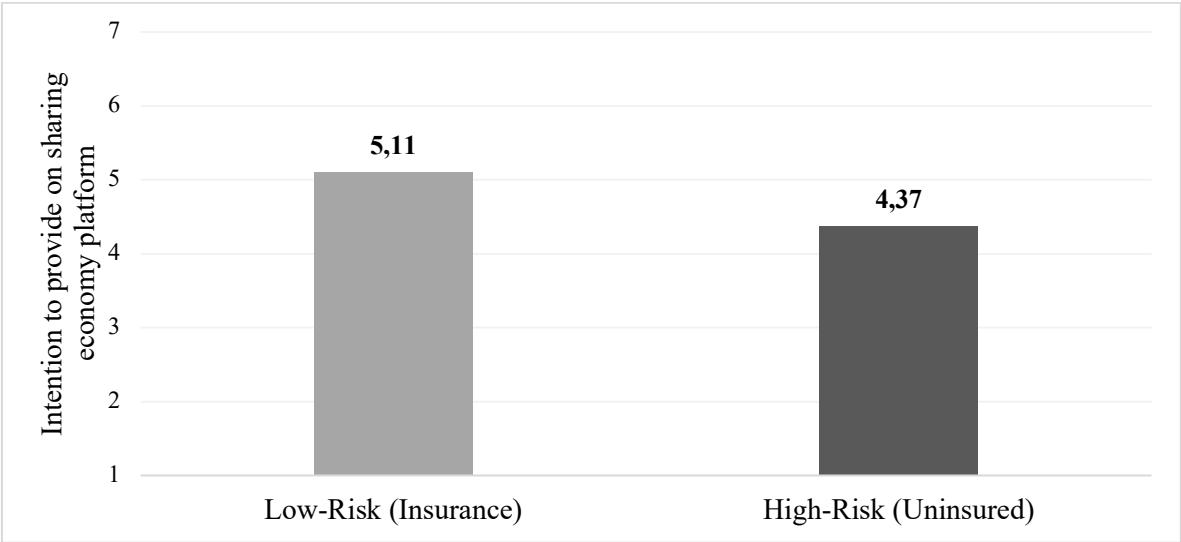
5.2.5 Results

This section presents the results of the three hypotheses, being H1 and H2 revalidations of the results presented in Study 1, and H5 a hypothesis developed solely for Study 2. Revalidating is a key step because it helps to increase the reliability and validity of the research findings, when a hypothesis is tested and found to be supported by the data, it is important to replicate the study to ensure that the results are consistent and not due to chance or other extraneous factors. Additionally, replicating a study can be a crucial step in the scientific process of building and testing theories and to establish a durable foundation for future research on the topic.

The first hypothesis tested refers to the relationship between risk perception and the intention to provide in sharing environments, with H1: *Individuals in sharing economy have a greater (vs. lower) intention to provide when perceived risk is low (vs high).*

For this, an analysis was performed to compare means of intention to provide of low-risk (insurance) vs. high-risk (uninsured) groups through a Test-T of independent samples, since the model was between subjects. As suggested in H1, the mean intention to provide on sharing economy platforms of the high-risk group (n = 124; $\bar{x} = 4.37$; σ = 1.33) was significantly lower than the mean intention to provide of the low-risk group (n = 115; $\bar{x} = 5.11$; σ = 0.98), (F = 10,17; *Sig.* = 0,002; P > 0,0001). The results can be better visualized through Graphic 2.

Graphic 2: The intention to provide after risk manipulation of Study 2



Source: Elaborated by the author

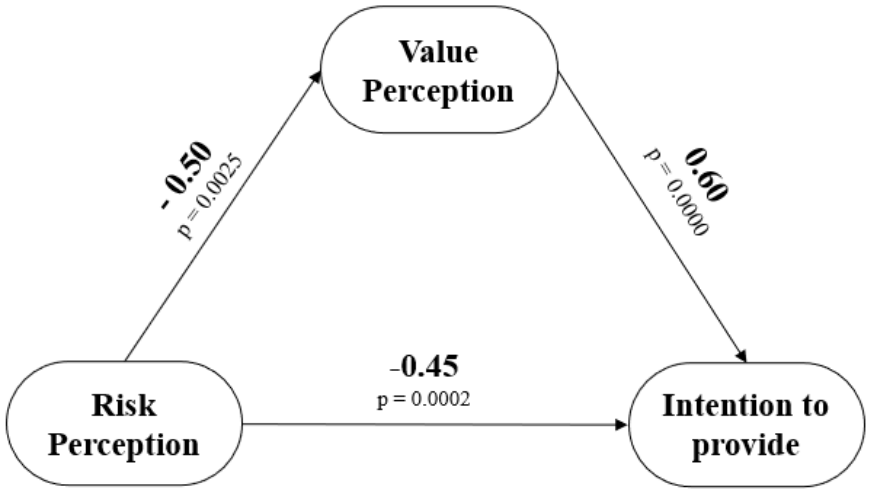
The results corroborate with Study 1 that intention to provide services in sharing economy is inversely related to risk perception. One explanation for this finding is that individuals with a high perception of risk may be more risk-averse and therefore less likely to engage in activities that involve taking on additional risk. In the context of the sharing economy, this may mean that individuals with a low perception of risk are less likely to offer their resources or services for sharing with unknown users. Alternatively, it is possible that the low-risk group may perceive lower levels of value or reward associated with providing services in the sharing economy. This could lead to lower levels of intention to provide, as individuals may weigh the potential risks and rewards of participating in the sharing economy and decide that the potential rewards are not sufficient to justify the risk. Thus, H2 seeks to explain this factor through the inclusion of value perception.

The second hypothesis tested refers to the relationship between risk perception and the intention to provide in sharing environments mediated by value perception, being H2: *Value*

perception mediates the relationship between risk perception and intention to provide in sharing economy.

Similar with Study 1, the validation of H2 was done through the Process Macro as an extension for SPSS software in model 4. The results and the statistical diagram can be observed through Figure 11. Once again, the model summary present significant results (R = 0.7003; *R-sq* = 0.4943; $P < 0.0001$) as well as the observed indirect effect of X on Y (*Indirect Effect* = -0.5133; *BootLLCI* = -0.8199; *BootULCI* = -0.2218). This time the direct effect also showed statistical validity (*Direct Effect* = -0.5988; *BootLLCI* = -0.9167; *BootULCI* = -0.2810), confirming the mediating effect of perceived value on the relationship between perceived risk and intention to provide on sharing platforms, as predicted in hypothesis 2.

Figure 11: Framework of preliminary results of Study 2



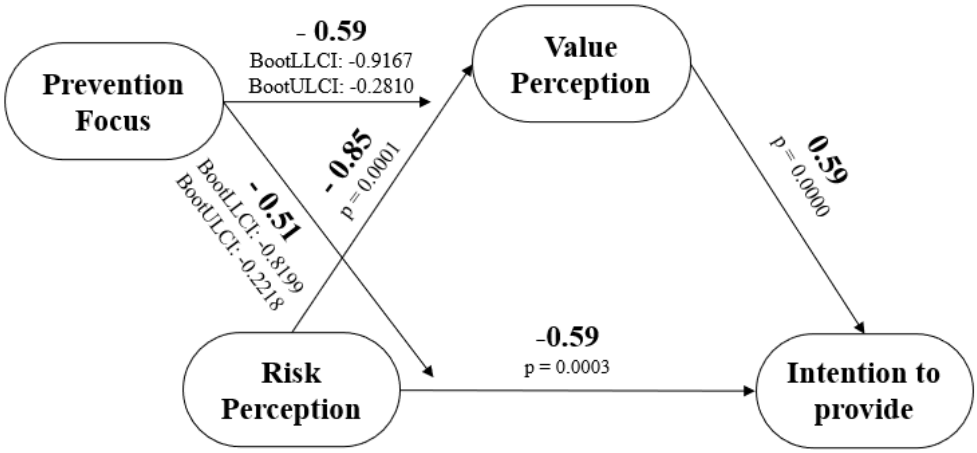
Source: Elaborated by the author

The third hypothesis tested on Study 2 refers to the moderation effect of regulatory focus in the relationship previous presented between risk and value perception with the intention to provide in sharing economy platforms, being H5: *Individuals under promotion (vs. prevention) focus have reduced (vs. increased) perceived risk effects and consequently a greater (vs. minor) intention to provide in sharing economy.*

As foreseen in the methodology, for the evaluation of the complete model of this study, model 8 of Hayes was used. The model summary present significant results (R = 0.7031; *R-sq* = 0.4943; $P < 0.0001$) and can be seen in Figure 12. The moderation effect of regulatory focus was observed in the presence of the preventive focus in both indirect (*Indirect Effect* = -0.5133; *BootLLCI* = -0.8199; *BootULCI* = -0.2218) and direct effects (*Direct Effect* = -0.5988;

BootLLCI = -0.9167; *BootULCI* = -0.2810). In turn, no significant relationship was found for the presence of promotional focus in either indirect (*Indirect Effect* = -0.0952; *BootLLCI* = -0.3604; *BootULCI* = 0.1663) or direct effects (*Direct Effect* = -0.6192; *BootLLCI* = -0.9167; *BootULCI* = 0.0461).

Figure 12: Framework Results of Study 2



Source: Elaborated by the author

In this study, several variables were controlled for in the statistical analysis to ensure that the effects of risk perception, value perception, and regulatory focus on intention to provide were not confounded by other factors. These variables included age, gender, level of education, professional situation, country of residence, financial situation, previous experience as a sharing economy consumer, and previous experience as a sharing economy provider. The results of the statistical analysis showed that these control variables didn't have a significant effect on the model, as can be seen in Table 18. Specifically, none of the control variables was found to be a significant predictor of intention to provide in the regression analysis. This suggests that the effects of risk perception, value perception, review systems, and pricing on intention to provide were not confounded by these variables.

Table 18: Control Independent Variables of Study 2

Independent Variable	P-Value	Coeff.	Adaptation to the model
Age	0.2591	-	Not significant to tested models.
Gender	0.4444	-	Not significant to tested models.
Level of education	0.0732	-	Not significant to tested models.
Professional situation	0.1372	-	Not significant to tested models.
Country of residence	0.5714	-	Not significant to tested models.
Financial situation	0.9813	-	Not significant to tested models.
Previously experience as a sharing economy consumer	0.3190	-	Not significant to tested models.
Previously experience as a sharing economy provider	0.3384	-	Not significant to tested models.

Source: Elaborated by the author

The results of this second study demonstrate that risk and value perceptions are variables strongly related with the intention to provide sharing economy platforms, revalidating hypotheses H1 and 2, as in the first study. In addition, it demonstrates that the situational regulatory focus is related to the user's intention to participate in these platforms as providers, validating H5. These findings are significant because they show a way to attract more participants to sharing communities, maximizing resources, and bringing benefits to our entire society. Overall, the results provide valuable insights into sharing economy theory and contribute to our understanding of the relationship between platforms and providers, as can be seen in Table 19.

Table 19: Hypotheses Results of Study 2

Hypotheses	Study 2
H1 - Individuals in sharing economy have a greater (vs. lower) intention to provide when perceived risk is low (vs high).	**Supported**
H2 - Value perception mediates the relationship between risk perception and intention to provide in sharing economy.	**Supported**
H5 – Individuals under promotion (vs. prevention) focus have reduced (vs. increased) perceived risk effects and consequently a greater (vs. minor) intention to provide in sharing economy.	**Supported**

Source: Elaborated by the author

5.2.6 Discussion

The results of Study 2 also supported the main research hypotheses H1 and H2, according to the literature previously presented in this section. The great contribution of this study occurs through the validation of hypothesis H4, introducing the regulatory focus theory to the model. The moderation effect of regulatory focus was observed in the presence of the preventive focus in both indirect and direct effects, in turn, no significant relationship was found for the presence of promotional focus in both indirect. This moderation occurs when the preventive focus is observed at that situational moment, reducing the intention to provide, according to the literature review in which it points out that a prevention focus inclines people to ensure correct rejections and ensure against errors of commission, producing a conservative risk avoidance bias and the use of fewer decision means (Crowe & Higgins, 1997).

These validations reinforce that different regulatory orientations influence risk perception and risk propensity in diverse ways and underpin complex emotional responses in risky decision making (Bryant & Dunford, 2008). When acting from situational promotion focus, people are more inclined to perceive the chance of gains as positive risk and the chance of non-gains as negative risk. Alternatively, acting from a situational prevention focus inclines people to perceive the chance of non-losses as positive risk and the chance of losses as negative risk (Williams & Voon, 1999).

In this study, the results showed that risk perception and value perception had a significant effect on intention to provide on sharing economy platforms, and that regulatory focus moderated the relationship between these variables. However, the moderating effect of review systems and pricing strategies was not statistically significant. This result is unexpected in that institutional mechanisms can have a considerable influence on consumer sharing intentions. However, it is possible to presume that consumers and providers have distinguishing behaviors, reinforcing the relevance of studies with a focus on the service provider as a fundamental part of the platform's success.

6. GENERAL DISCUSSION

This chapter presents a general discussion of the results of the two studies conducted as part of this research. The purpose of this chapter is to provide a synthesis of the main findings of the studies, to evaluate the theoretical and managerial contributions of the research, to identify the limitations of the study, and to suggest directions for future research. The main findings of the studies are presented in the context of the research questions and hypotheses that guided the research. The theoretical and managerial contributions of the research are discussed in relation to the existing literature on sharing economy platforms and to the practical implications of the findings for platform designers, policymakers, and practitioners. The limitations of the study are identified and discussed in relation to the generalizability of the findings and to the potential sources of bias and error in the research. Finally, the chapter suggests directions for future research, based on the identified gaps in the literature and on the potential implications of the findings for theory and practice.

6.1 Research Findings

The results of Studies 1 and 2 provide important insights into the factors that influence the intention of users to provide services or assets on sharing economy platforms, which can be analyzed through Table 20. In general, the results of these studies support the two main research questions, which risk perception, mediated by value perception, would have a direct and indirect effect on intention to provide, and that regulatory focus moderate the relationship between these variables. This moderation occurs when the preventive focus is observed at that situational moment, reducing the intention to provide. In turn, the hypotheses that institutional mechanisms (price strategies and review systems) have the same effect on the model were not supported.

Overall, these findings suggest that risk and value perception are key factors that influence the intention of individuals to provide on sharing platforms in the context of sharing economy. Additionally, the moderating effect of regulatory focus highlights the importance of considering the influence of individual differences on sharing behaviors. In fact, consumers and providers play distinct roles. Consumers are individuals who use sharing platforms to access goods or services provided by others, while providers are individuals who offer their own goods or services for use by others. These roles are often characterized by different motivations, behaviors, and outcomes. For example, consumers may be motivated by convenience, cost savings, or access to unique or specialized products and services, while providers may be

motivated by the opportunity to earn income, to reduce the costs of ownership, or to share their resources with others.

Table 20: General Hypotheses Results

Hypotheses	Study 1	Study 2
H1 - Individuals in sharing economy have a greater (vs. lower) intention to provide when perceived risk is low (vs high).	**Supported**	**Supported**
H2 - Value perception mediates the relationship between risk perception and intention to provide in sharing economy.	**Supported**	**Supported**
H3 - Review systems moderate the relationship proposal in H2 between risk and value perception with the intention to provide in sharing economy.	**Not Supported**	**-**
H4 - Pricing moderates the relationship proposal in H2 between risk and value perception with the intention to provide in sharing economy.	**Not Supported**	**-**
H5 – Individuals under promotion (vs. prevention) focus have reduced (vs. increased) perceived risk effects and consequently a greater (vs. minor) intention to provide in sharing economy.	**-**	**Supported**

Source: Elaborated by the author

Similarly, consumers may be more concerned with the quality, reliability, and trustworthiness of the goods or services they access, while providers may be more concerned with the terms and conditions of the sharing arrangement, the fees they receive, and the feedback they receive from users. As such, understanding the factors that influence the behavior of consumers and providers in sharing economy platforms is an important research area that has important implications for theory and practice.

6.2 Theorical and Managerial Contributions

The main contributions of this research are both theoretical and managerial in nature. From a theoretical perspective, the results of this research contribute to the understanding of the factors that influence provider behaviors in sharing economy platforms. By examining the effects of risk and value perceptions on intention to provide, this research advances the knowledge on the psychological and contextual factors that shape sharing behaviors. The findings of this research also provide insights into the regulatory focus that moderates these effects, which can inform future research and theory development in this area.

As previously presented, establishing dynamics that encourage trust between unknown users and a consistent quality standard over time has become one of the main challenges for sharing research (Horton & Zeckhauser, 2016). Risk aversion and lack of trust were identified in the speech of consumers as the main reasons for not participating in the sharing economy (Hawlitschek et al., 2016), however research with a focus on the provider are still rare, found frequently in business-to-consumer environments (Täuscher & Laudien, 2018). In this sense, this thesis fulfills its main objective of bringing the provider as a fundamental part of the success of sharing platforms and explaining their relationships.

One of the main theoretical contributions of this research is the identification of the distinct behaviors of providers and consumers in the context of sharing economy when exposed to institutional mechanisms, according to studies by Hawlitschek et al. (2016). The adoption of different pricing strategies is essential to balance the demand curve (Shao & Yin, 2019), but as we saw through the results of study 1, it may not be enough to balance the supply curve. Flexible, fixed, and dynamic prices are tools of the pricing system of sharing platforms, capable of influencing the perception of value of the product or service available (Chen & Sheldon, 2015), however for new users, who intend to join the platform as providers, the results showed that this may not be significant.

Previous research has suggested that review systems can influence trust, reputation, and the perceived risks of sharing, and that these factors can, in turn, influence sharing behaviors (Wen & Siqin, 2020). However, the results of Study 1 showed that review systems did not have a significant effect on intention to provide in sharing economy platforms, even when controlling for other factors such as risk and value perception. This difference between the proposed results and what was actually found, again highlights the need to conduct studies on the sharing economy not only in relation to consumers, but also to service providers, since the same mechanisms that affect the desire to share consumption of one group, do not correspond in the same way with the desire to supply of the other group.

This research adds to our understanding of the factors that influence the behavior of providers, who are a key stakeholder in the success and sustainability of sharing economy platforms. For this, a new experiment was conducted to explore how firms can influence, or what they should observe to attract new providers, in the context of sharing economy platforms. The results of Study 2 showed that certain factors, such as regulatory can have a significant effect on the intention of individuals to provide on sharing platforms. Specifically, the results demonstrated that individuals under prevention focus are less likely to have an intention to provide on sharing platforms. Although regulatory focus has been previously used as a

moderating variable in the study of risk perception (Keh et al., 2019; Pichierri et al., 2020), this research represents a theoretical innovation by applying regulatory focus as a key variable in understanding what should be encouraged in users to increase their chances of also becoming providers.

From a managerial perspective, the results of this research have important implications for platform managers, designers, and policymakers. The findings suggest that risk perception and value perception are important drivers of sharing intentions, and that regulatory focus can influence these intentions. Platform designers can use these findings to design platforms and policies that are more attractive to potential providers and consumers, and policymakers can use these findings to develop regulatory frameworks that support the growth and sustainability of sharing economy platforms.

Firms such as Uber and Airbnb, which rely on the interest of new drivers and hosts to join their platforms, often use their social media channels to stimulate the perception of value and attract these users. They do so by communicating messages that emphasize the potential financial gains of becoming a provider on their platforms. These messages may highlight the flexibility and convenience of providing on their platforms, the earning potential of providing, and the positive experiences of other providers. Driving for Uber for a week can earn you up to BRL 1,600 per week (excluding vehicle costs), while renting your house can net you BRL 165 per night depending on where you live. Unlike other business models where remuneration is much more confidential information, in the context of the sharing economy, this transparency is essential for the success of the platform and the acquisition of new users.

Likewise in relation to the providers' perception of risk, both platforms cited have specific communications on their social networks to demonstrate their protective measures. At Airbnb, for example, there is a campaign called Aircover, in which all hosts registered on the platform have free access to insurance with a policy of up to US$ 1 million against damages or losses to their assets. Uber is not far behind in this regard, many advertisements launched by the brand focus on the existence of the program called U-Help, where various features such as route monitoring, security button and recorded trips help in the driver's safety.
and increase the attractiveness of their platforms to potential providers and consumers.

One of the key findings of this research is that individuals who are under a preventive focus (i.e., those who are more concerned with avoiding risks and losses) are less likely to have an intention to provide on sharing platforms. This finding has important implications for marketing and communication strategies in the sharing economy. By understanding the role of focus on preventive outcomes, firms can design marketing campaigns that are more effective

at attracting providers and consumers to their platforms. For example, firms can highlight the benefits and rewards of sharing (e.g., financial, social, environmental), and can provide information and tools that help to reduce the perceived risks of sharing (e.g., insurance, ratings systems, security measures). In addition, firms can use marketing messages and incentives that are tailored to the needs and preferences of different segments of the market. For example, firms can target marketing campaigns to individuals who are more likely to be influenced by positive outcomes (i.e., those who are more focused on gain), and can use marketing messages and incentives that emphasize the potential rewards and benefits of sharing.

6.3 Limitations and Future Research

This research has some limitations that should be considered when interpreting the results and implications of the study. Some of these limitations are related to research methods. One limitation is the use of a convenience sample, which may not be representative of the wider population of sharing economy providers and consumers. The results of this study may not generalize to other populations or contexts, and further research is needed to confirm the findings in other samples and settings. Another limitation of this research is the use of self-report measures, which may be subject to biases and errors, such as social desirability bias and memory bias. The results of this study may be influenced by the response biases of the participants, and may not accurately reflect their true attitudes, beliefs, and behaviors. Finally, there is still the use of a laboratory experimental design, which may not fully capture the complexity and richness of the sharing economy. The results of this study may be influenced by the assumptions and constraints of the experimental setting and may not fully reflect the real-world dynamics of sharing platforms.

Regarding the study variables, one limitation of this research is that it was conducted only in the context of home sharing. While this context is relevant and important, it may not fully capture the complexity and diversity of the sharing economy. Other sharing platforms, such as those for ride sharing, coworking, and peer-to-peer lending, may have different dynamics and may be influenced by distinct factors. Therefore, it is important to recognize that the results of this research may not generalize to other types of sharing platforms and contexts. Böcker and Meelen (2017) provides an overview of motivations of people willing to participate in different forms of the sharing economy, while sharing an expensive good as accommodation is highly economically motivated, environmental motivations are most important in car ride, and personal interaction is high significant for meal sharing. Further research is needed to

examine the factors that influence sharing behaviors in other sharing platforms and to understand the generalizability of the findings of this study.

Another limitation of this research is that it only explored the effects of situational regulatory focus, while chronic regulatory focus and the convergence of these two focuses were not examined. Regulatory focus refers to the degree to which individuals focus on gains versus losses and has been shown to influence decision-making and behavior in a variety of contexts. Situational regulatory focus refers to the focus that individuals adopt in response to a specific situation, while chronic regulatory focus refers to the focus that individuals tend to adopt across different situations. It is possible that regulatory focus may interact with other variables, such as risk perception, value perception, and pricing, in complex ways that were not captured by this study. Veazie et al. (2014) whether regulatory focus affects risk, results imply that situational regulatory focus affects risk tolerance. Results also provide marginal evidence that chronic regulatory focus is associated with risk tolerance. Further research is needed to examine the effects of chronic regulatory focus and the convergence of situational and chronic regulatory focus on sharing behaviors in sharing economy platforms.

This research aims to focus on the perception of risk associated with physical and financial issues within the context of the sharing economy. It examines how individuals evaluate the potential hazards and benefits associated with participating in sharing activities by offering goods or services on sharing platforms, specifically focusing on physical risks such as safety and property damage, and financial risks such as fraud or non-payment. However, it should be noted that this research does not consider other types of risks, such as legal and reputational risks (Sundararajan, 2016). This may be seen as a limitation of the research, as a more comprehensive understanding of risk perception would ideally include all types of risks that can arise from participating in sharing activities. Future research may aim to expand on this study by including an examination of legal and reputational risks to have a more complete picture of risk perception in the sharing economy.

Overall, these limitations should be considered when interpreting the results and implications of this research. Despite these limitations, this study provides valuable insights into the factors that influence sharing behaviors in sharing economy platforms and has important implications for theory and practice in this area. There are also some avenues for future research that could build on the findings of this study and address some of its limitations. One direction for future research is to replicate the study in different countries or regions, using a sampling method that is more likely to capture the diversity of the sharing economy. This

could help to confirm the findings of this study and to examine whether they generalize to other populations and contexts.

Another possibility is to use a different research design, such as a longitudinal design, which could provide a more robust test of the proposed relationships between risk perception, value perception, and intention to provide. This could help to establish the temporal and causal relationships between these variables, and to identify the underlying mechanisms that mediate and moderate these effects. A third possibility is to examine the effects of distinct types of communication and marketing strategies on sharing intentions and behaviors. This could involve conducting experiments that manipulate the type and content of marketing messages, or that examine the real-world communication strategies used by sharing platforms and provide insights into the most effective ways to influence sharing intentions and behaviors and could inform the design of marketing campaigns for sharing platforms. Overall, there are many opportunities for future research to build on the findings of this study and to deepen our understanding of the factors that influence sharing behaviors in sharing economy platforms.

7. CONCLUSION

This chapter presents the final considerations of this research, which examined the factors that influence provider behavior in sharing economy platforms. The main objective of this study was to investigate the relationship between risk and value perceptions in the intention to provide on sharing platforms, in addition, test the moderation effect of pricing, review system and regulatory focus (being only the last effect validated). To this end, two experimental studies were conducted using different research designs and samples. The results of these studies provided support for 3 out of 5 hypotheses and have important implications for understanding the role of providers and platforms in the context of sharing economy.

To control for risk perception, platform designers and policymakers can use a variety of strategies, such as providing information and tools that help to reduce the perceived risks of sharing (e.g., insurance, ratings systems, security measures), highlighting the benefits and rewards of sharing (e.g., financial, social, environmental), and using marketing messages and incentives that are tailored to the needs and preferences of different segments of the market. By understanding the role of risk perception in shaping sharing behaviors, platform designers and policymakers can develop strategies that are more effective at attracting providers and consumers to their platforms and can capitalize on the growth opportunities offered by the sharing economy.

One of the main strengths of this research is that it focuses on the perspective of the provider, rather than the consumer, of sharing economy platforms. While most research on the sharing economy has concentrated on the motivations and behaviors of consumers, this study seeks to understand the factors that influence the decision of individuals to provide resources on sharing platforms. This is an important contribution, as the success and sustainability of sharing economy platforms depend on the willingness and ability of individuals to provide resources for sharing. By examining the factors that influence the intention to provide, this research provides valuable insights into the dynamics of sharing economy platforms and has important implications for theory and practice in this area.

This research also has some limitations that should be considered when interpreting the results and implications of the study. These limitations include the use of a convenience sample, the use of self-report measures, and the use of an experimental design. These limitations suggest that further research is needed to confirm the findings of this study and to examine their generalizability to other populations and contexts. Despite these limitations, this research provides valuable insights into the factors that influence sharing behaviors in sharing economy

platforms and points to directions for future research. By deepening our understanding of the psychological and contextual factors that shape sharing intentions and behaviors, we can inform the design of sharing platforms and policies that support the growth and sustainability of the sharing economy.

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APPENDIX

A – ORIGINAL STUDY 1 DESIGN (PORTUGUESE)

Olá! Tudo bem?

Se você tem 18 anos ou mais, gostaria de convidá-lo a participar desta pesquisa. A sua participação é voluntária e não há necessidade de se identificar, todos os dados deste questionário serão mantidos em sigilo.

Leia atentamente o texto abaixo e imagine-se na seguinte situação:

Sarah é sua amiga, vocês estão conversando quando ela comenta: "Lembra daquele dormitório que não era usado por ninguém lá em casa? Me cadastrei em uma plataforma de compartilhamento de dormitórios e desde então estou recebendo alguns hóspedes nele. Está sendo uma ótima experiência, já recebi turistas de diversos países! O valor pago por eles me ajuda a cobrir as despesas da casa. E o melhor, quando viajo, também posso me hospedar na casa de outros usuários, é uma economia e tanto! Por que não faz o mesmo?"

A respeito dos **riscos de receber hóspedes em sua casa** através de uma plataforma de compartilhamento de dormitórios, responda, de 1 a 9, qual a sua opinião em relação às afirmações abaixo (sendo 1 discordo totalmente e 9 concordo totalmente):

1. As minhas coisas poderiam ser danificadas.

Discordo Totalmente — Concordo Totalmente

2. As minhas coisas poderiam ser roubadas.

3. Sou extremamente cuidadoso(a) com as minhas coisas e teria receio de emprestá-las.

4. Existe uma grande chance de eu estar cometendo um erro caso aceite hospedar desconhecidos em minha casa.

5. Alguns hóspedes poderiam me causar sérios problemas.

6. Eu estaria correndo algum tipo de risco físico.

A respeito dos **benefícios de receber hóspedes em sua casa** através de uma plataforma de compartilhamento de dormitórios, responda, de 1 a 9, qual a sua opinião em relação às afirmações abaixo (sendo 1 discordo totalmente e 9 concordo totalmente):

7. Eu teria prazer em receber hóspedes na minha casa.

8. Seria uma ótima oportunidade para conhecer novas pessoas.

9. Eu me sentiria bem compartilhando um espaço subutilizado em minha casa com outras pessoas.

10. Seria uma boa oportunidade para fazer um dinheiro extra.

11. Acredito que o valor recebido poderia compensar os riscos.

12. Comparando com empresas de aluguel tradicional, penso que as plataformas digitais proporcionariam uma remuneração maior.

Dando continuidade a sua conversa, você se interessa pelo assunto, então pergunta: "Sarah, adorei sua história! Onde moro também há um dormitório vago e penso que eu poderia fazer o mesmo. Confesso que tenho um pouco de medo de receber desconhecidos em minha casa, além disso, será que o valor pago por eles compensa o risco que eu vou estar correndo?"

Sarah responde: "Você não precisa ter medo, a plataforma possui um sofisticado **sistema de avaliações**, onde notas são atribuídas aos usuários após cada utilização. Hóspedes ou anfitriões com comportamento inadequado são banidos e não voltam a incomodar.

Em relação a valores, você é **livre para definir o preço que achar justo** por seu dormitório, mas cuidado, se cobrar acima da média do mercado, haverá poucos interessados".

A respeito da sua **intenção de receber hóspedes em sua casa** através de uma plataforma de compartilhamento de dormitórios, responda, de 1 a 9, qual a sua opinião em relação às afirmações abaixo (sendo 1 discordo totalmente e 9 concordo totalmente):

13. Eu consideraria buscar mais informações a respeito.

14. Eu consideraria utilizar plataformas de compartilhamento de dormitórios na próxima vez que precisasse ofertar este tipo de serviço.

15. Se eu tivesse disponibilidade, aceitaria receber hóspedes em minha casa através de uma plataforma de compartilhamento de dormitórios

16. Eu provavelmente indicaria este tipo de serviço a um amigo.

17. De acordo com Sarah, qual o motivo principal para você não ter medo de receber hóspedes em sua casa?

- ◯ A plataforma possui um sofisticado sistema de avaliações dos usuários.
- ◯ Sarah nunca teve problema com seus hóspedes, por isso você também não deve se preocupar.
- ◯ Nenhuma das anteriores.

18. De acordo com Sarah, qual das alternativas abaixo melhor define a estratégia de preço utilizada por esta plataforma digital de aluguéis por temporada?

- ◯ Você é livre para definir o preço que achar justo.
- ◯ A plataforma irá definir um preço fixo de acordo com as comodidades oferecidas.
- ◯ A plataforma irá definir um preço dinâmico de acordo com a demanda do mercado.
- ◯ Nenhuma das anteriores.

Para finalizarmos este questionário, por favor, responda agora algumas perguntas sobre você:

19. Como você avaliaria o seu nível de **experiência** como **consumidor** de serviços compartilhados através de plataformas digitais? (Ex.: Uber, Airbnb, iFood, BlaBlaCar...)

Inexperiente — Experiente

20. Como você avaliaria o seu nível de **experiência** como **prestador de serviços** compartilhados através de plataformas digitais? (Ex.: Uber, Airbnb, iFood, BlaBlaCar...)

Inexperiente — Experiente

21. Com quais destas categorias de serviços compartilhados você está mais familiarizado:

- [ ] Transporte
- [ ] Serviços gerais
- [ ] Hospedagem
- [ ] Alimentação
- [ ] Outros (especifique)

[ ]

- [ ] Nenhuma das anteriores

22. Qual a sua idade?

0 100 [ ]

23. Com qual gênero você se identifica?

- ◯ Feminino
- ◯ Masculino
- ◯ Não binário
- ◯ Prefiro não responder

Outro (especifique):

[ ]

24. Quantas pessoas atualmente vivem em seu domicílio (incluíndo você)?

- ◯ 1
- ◯ 2
- ◯ 3
- ◯ 4
- ◯ Mais de 4

25. Qual é o seu nível de escolaridade?

- ◯ Ensino fundamental
- ◯ Ensino médio incompleto
- ◯ Ensino médio completo ou supletivo
- ◯ Curso técnico
- ◯ Ensino superior incompleto
- ◯ Ensino superior completo
- ◯ Pós-graduação completa
- ◯ Nenhuma das anteriores

26. Qual a sua atual situação profissional?

- ◯ Desempregado
- ◯ Aposentado
- ◯ Estudante
- ◯ Empresário
- ◯ Trabalhador - Regime integral
- ◯ Trabalhador - Regime parcial
- ◯ Trabalhador autônomo
- ◯ Outro (especifique)

27. Você está trabalhando de casa atualmente?

- ◯ Sim
- ◯ Não

28. Qual o seu país de residência?

◯ Brasil.

◯ Outro (especifique).

29. Como você avaliaria a sua atual situação financeira?

Péssima Ótima

Muito obrigado por participar!
Dúvidas ou comentários você pode me contatar diretamente pelo e-mail: pedrovalle@edu.unisinos.br

Concluído

B - ORIGINAL STUDY 2 DESIGN (PORTUGUESE)

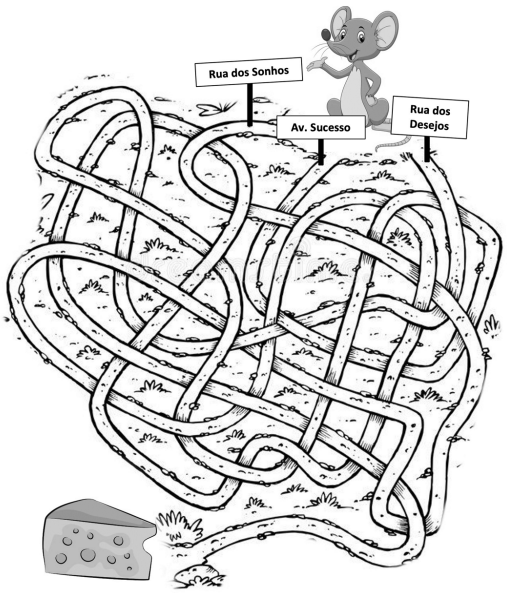
Olá! Tudo bem?

Sou Pedro Brandão Dalla Valle, estudante de doutorado em administração pela UNISINOS e gostaria de convida-lo para participar desta pesquisa.

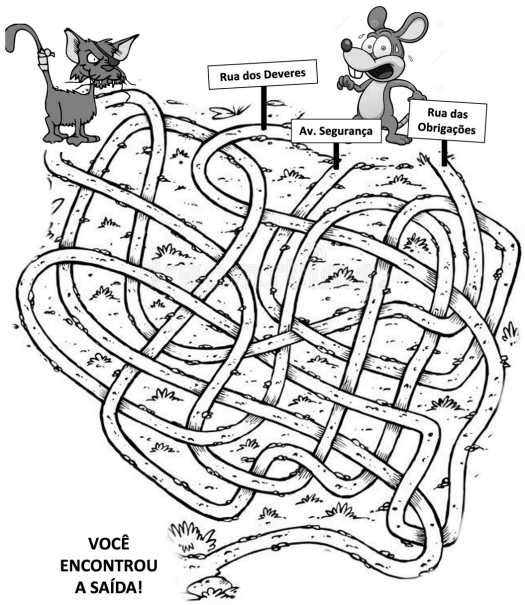
Por favor, leia atentamente aos enunciados e responda:

Teste de atenção: Você consegue ajudar nosso amigo a encontrar o caminho do delicioso pedaço de queijo?

foco promocional



foco regulatório



1. Qual caminho você escolheu?

- ◯ Rua dos Sonhos
- ◯ Rua dos Deveres
- ◯ Av. Sucesso
- ◯ Av. Segurança
- ◯ Rua dos Desejos
- ◯ Rua das Obrigações
- ◯ Não sei responder.

Agora, imagine-se na seguinte situação...

Você está indo morar em outra cidade.

Ao comentar isto com um amigo, ele lhe recomenda **alugar sua residência através uma plataforma de compartilhamento on-line**, onde as pessoas podem anunciar e reservar acomodações através dela.

Ele argumenta que apesar do **risco** de ter alguns **objetos danificados ou até mesmo roubados**, esta é uma boa maneira de fazer um dinheiro extra enquanto estiver fora.

Você decide buscar mais informações e descobre que a plataforma oferece um **seguro** gratuito, disponível a todos os usuários, que inclui uma **cobertura de até 1 milhão de dólares** em casos de danos, furtos ou eventuais prejuízos ao seu patrimônio.

2. **A respeito do cenário apresentado responda, você concorda com as afirmações abaixo?**

	1. Discordo Totalmente	2. Discordo	3. Discordo Parcialmente	4. Não discordo nem concordo	5. Concordo Parcialmente	6. Concordo	7. Concordo Totalmente
A) Eu consideraria buscar mais informações	○	○	○	○	○	○	○
B) Eu consideraria utilizar plataformas de compartilhamento na próxima vez que precisasse alugar minha residência	○	○	○	○	○	○	○
C) Eu provavelmente alugaria minha residência através de uma plataforma de compartilhamento	○	○	○	○	○	○	○
D) Eu provavelmente recomendaria este tipo de plataforma a um amigo	○	○	○	○	○	○	○

Através das escalas abaixo responda de 1 a 7, qual dos sentimentos melhor definiria a sua intenção de alugar a sua residência através de uma plataforma de compartilhamento?

3. Entre improvável e provável...

1. Improvável	2.	3.	4.	5.	6.	7. Provável
○	○	○	○	○	○	○

4. Entre definitivamente não alugaria e definitivamente alugaria...

1. Definitivamente não alugaria	2.	3.	4.	5.	6.	7. Definitivamente alugaria
○	○	○	○	○	○	○

5. Entre impossível e possível...

1. Impossível	2.	3.	4.	5.	6.	7. Possível
○	○	○	○	○	○	○

6. Entre nunca alugaria e alugaria sempre que possível...

1. Nunca alugaria	2.	3.	4.	5.	6.	7. Alugaria sempre que possível
○	○	○	○	○	○	○

7. **Ainda a respeito do cenário apresentado responda, você concorda com as afirmações abaixo?**

	1. Discordo Totalmente	2. Discordo	3. Discordo Parcialmente	4. Não discordo nem concordo	5. Concordo Parcialmente	6. Concordo	7. Concordo Totalmente
A) Eu teria prazer em compartilhar minha residência com outras pessoas.	○	○	○	○	○	○	○
B) Eu me sentiria bem compartilhando um espaço que não está sendo utilizado com outras pessoas.	○	○	○	○	○	○	○
C) Seria uma boa oportunidade para fazer um dinheiro extra.	○	○	○	○	○	○	○
D) Acredito que o valor recebido poderia compensar os riscos.	○	○	○	○	○	○	○
E) Seria uma boa forma de rentabilizar o meu imóvel.	○	○	○	○	○	○	○

8. **Em relação aos riscos associados a alugar sua residência através de uma plataforma de compartilhamento responda, você concorda com as afirmações abaixo?**

	1. Discordo Totalmente	2. Discordo	3. Discordo Parcialmente	4. Não discordo nem concordo	5. Concordo Parcialmente	6. Concordo	7. Concordo Totalmente
A) Penso que minhas coisas poderiam ser danificadas ou roubadas.	◯	◯	◯	◯	◯	◯	◯
B) Alguns usuários poderiam causar problemas.	◯	◯	◯	◯	◯	◯	◯
C) Eu estaria correndo algum risco.	◯	◯	◯	◯	◯	◯	◯

Para finalizarmos este questionário, agora algumas perguntas sobre você.

13. Como você avaliaria sua experiência prévia como **usuário/consumidor** deste tipo de plataforma?

1. Nenhuma Experiência	2.	3.	4.	5.	6.	7. Muito Experiente
◯	◯	◯	◯	◯	◯	◯

14. Como você avaliaria sua experiência prévia como **parceiro/anfitrião** deste tipo de plataforma?

1. Nenhuma Experiência	2.	3.	4.	5.	6.	7. Muito Experiente
◯	◯	◯	◯	◯	◯	◯

15. Qual a sua idade?

0 ——— 100 ☐

16. Com qual gênero você se identifica?

- ◯ Feminino
- ◯ Masculino

Outro (especifique):

☐

17. Qual é o seu nível de escolaridade?

- ◯ Ensino fundamental
- ◯ Ensino médio incompleto
- ◯ Ensino médio completo
- ◯ Ensino superior incompleto / Em Andamento
- ◯ Ensino superior completo
- ◯ Pós-graduação completa
- ◯ Outro (especifique)

18. Qual a sua atual situação profissional?

- ◯ Desempregado
- ◯ Aposentado
- ◯ Estudante
- ◯ Empresário
- ◯ Trabalhador - Regime integral ou parcial
- ◯ Trabalhador autônomo
- ◯ Outro (especifique)

19. Como você avaliaria a sua atual situação financeira?

1. Péssima	2.	3.	4.	5.	6.	7. Ótima
◯	◯	◯	◯	◯	◯	◯

20. Qual o seu país de residência?

- ◯ Brasil.
- ◯ Portugal.
- ◯ Outro (especifique).

Obrigado por participar!
Por favor, compartilhe com seus amigos, familiares e conhecidos, além de ajudar na minha pesquisa, a cada 100 respondentes doarei uma cesta básica para ajudarmos uma instituição de caridade neste natal!

Dúvidas ou comentários você pode me contatar diretamente pelo e-mail pedrovalle@edu.unisinos.br.