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SHARING ECONOMY PLATFORMS IN GEORGIA: DIGITAL TRUST, LOYALTY AND SATISFACTION

Abstract. *The presented paper discusses the complex processes and challenges of the modern world, which are directly related to the development of sharing economy business models in digital platforms. It also explains the main features of the concept and describes the peer-to-peer effects globally and in the context of local cases in Georgia. Georgia is a developing country where the digital trust-forming process has started within the last few years. The COVID-19 pandemic has influenced digital business by increasing transactions over the Internet, which creates enormous opportunities for platforms from the sharing economy. The paper focuses on two areas: the problems of involvement in the sharing economy and the obstacles that directly or indirectly hinder the entities participating in the sharing economy. The research concentrates on consumer experiences and the prospects for developing the current model of the economy even more in future. The combination of consumer values is a dilemma that needs exploration to ensure the successful functioning of sharing economy services. Therefore, research outcomes fill the literature gap related to consumer behaviour on the local sharing economy digital platforms. In order to better understand consumer behavioural characteristics, this study examines motivational factors (technical, customer, trust-based) that individually influence satisfaction and the intention to use a platform in a peer-to-peer (P2P) accommodation again. Based on relevant literature and an online survey of 259 questionnaire respondents, who actively use sharing services locally in Georgia, this study confirms that technical prepositions, consumer values attributes and platform trust-based characteristics are positively associated with customer satisfaction and loyalty. Furthermore, the analysis revealed that satisfaction positively correlates with future intentions mediated simultaneously by the above-mentioned factors. The research findings can be developed in future academic research to study the digital trust-building process and analyse the complex nature of the sharing economy markets.*

Keywords: *digital economy; digital trust; digital platforms; sharing economy; trust distribution.*

Introduction. Sharing economy platforms are expanding globally and are gaining ground in Georgia too. In Georgia, we found several well-known international sharing economy platforms and a few local platforms working in local markets.

Digitalisation levels are already high in Georgia (86.6% of Georgian households and 94.0% of enterprises already have access to the Internet), and 21.2% of internet consumers are already using e-commerce services (National Statistics Office of Georgia, 2021). These numbers are rapidly increasing within the last six years.

Moreover, the local e-commerce market grew by 3.2 times in 2020 compared to the previous year, when the same market size for the 1st quarter of 2021 was 5.4 times more significant than in the 1st quarter of 2020 (source: Report from Galt & Taggart, July 2021 – «E-commerce in Georgia»). It is not doubtful that the pandemic played a significant role in boosting business-related activities over the Internet.

Fast digital transformation creates opportunities for the expansion of digital platforms. It enables to use of sharing economy business models successfully. We are already found sharing economy platforms in trade, transportation, delivery services, etc. However, academic or business research relating to sharing digital economy platforms is very rare in Georgia. Additionally, separate statistics on the sharing economy are not available.

Considering all the above mentioned, the importance of studying and analysing the local sharing economy is becoming significant. Therefore, this research paper aims to describe the sharing economy characteristics from the consumers' perspective in Georgia. It underlines and understands current problems to prepare recommendations for the upcoming challenges.

The paper has the following structure: a literature review – summarising the scientific background in the research on customer satisfaction and the trust-building process in sharing economy services; materials and methods – describing the methods to collect quantitative data and to test the hypothesis highlighted; results and discussions – explanation of findings; conclusions and recommendations - summarising of the research findings and providing practical recommendations for academic and business studies.

Literature review. Many modern most-cited authors review the motives for joining sharing economy platforms from the field (Belk, 2014; Hamari et al., 2016; Ert et al., 2016; Zervas et al., 2017). The rise of digital platforms and digitalisation levels have positively impacted sharing economy business models worldwide. Several researchers argue that digital platforms are the key instrument for collaborative consumption and the sharing economy to evolve in the modern world (Botsman and Rogers, 2010; Mazzella et al., 2016, Sutherland and Jarrahi, 2018; Ganapati and Reddick, 2018; Zhu and Liu, 2021). To build strong relationships with customers (users), an e-commerce business requires multi-dimensional analysis for selected markets (Lee and Turban, 2001, Gefen et al., 2003).

It should be noted that local academic publications related to sharing economy platforms are extremely rare in Georgia. One research insists that sharing economy networks have existed for a long time. However, their slow growth is determined by the cultural characteristics of local people, who mostly like to lend or serve without charges (Kikilashvili, 2021). Another publication concentrates on the rise of digital platforms for customer-to-customer (C2C) transactions and pays attention to the lack of digital solutions to complete transactions online (Zhghenti and Chkareuli, 2021). This situation is slowing down the process of building digital trust and digital reputation in the collaborative economy.

The research develops four hypotheses according to relevant literature.

H1: Technical prepositions are positively related to the level of satisfaction and customer loyalty.

Digital platforms have created opportunities for sharing business models. Modern Studies are reviewing the different advantages, including flexibility for individuals (Dugan, 2016), flexibility for investors to expand their network at low expense (Sundararajan, 2013), openness for large numbers of users (Sutherland & Jarrahi, 2018), and room for innovations (Ganapati and Reddick 2018, Richter et al., 2017). Technical issues are still a significant factor in studying customer satisfaction in recent research (Zhang et al., 2019; Akhmedova et al., 2020).

H2: Customer values will be characterised by a positive monotonic relationship related to the level of satisfaction and continuous intention.

Learning consumer behavioural characteristics is important in building successful sharing economy platforms. Participation levels and motivations in sharing economies are varied for different groups of people by age, gender, ethnicity, and income level (Andreotti et al., 2018). Regardless, competitive customer values for every demographic group include economic, social, emotional, and technical factors (Zhang et al., 2019). Another hallmark of sharing economy-driven platforms lies in economic utilities, like Airbnb, which strongly attracts customers because of its reasonable prices (Zhang et al., 2019). Similarly, in the case of Zipcar, the utilitarian motive for saving money is clearly expressed (Bardhi and Eckhardt,

2012).

H3: Platform-Trust-based factors will be in a positive relationship to the level of satisfaction and loyalty.

Modern researches underline the relationship between motives as well as concerns about customer satisfaction in accommodation services (Tussyadiah, 2016; Schröder and Theilen, 2019) or in e-commerce (ter Huurne et al., 2017). Furthermore, several authors highlight (Yang et al., 2019; Akhmedova et al., 2020; Nadeem et al., 2020) the importance of emotional factors in the digital trust-building process on sharing economy platforms. Uncertainty level is the key issue in determining trust towards the platform (Jiang and Lau, 2021).

H4: Satisfaction level will be positively associated with user loyalty, such that loyalty will be higher for users who perceived a higher level of satisfaction toward sharing economy services.

Several studies also use mixed approaches to measure connections between customer satisfaction and loyalty in sharing economy (Tussyadiah, I. P, 2016; Akhmedova et al., 2020).

Each hypothesis is tested in the context of the functionality of the listed platforms (Table 1). This approach evaluates connections between technical, consumer and trust factors to consumer satisfaction and loyalty. The relationship between loyalty and satisfaction levels should also be assessed.

Table 1. Research Hypotheses

Hypothesis	Research hypothesis	Related factors	Literature
H1	Technical prepositions are positively related to the level of satisfaction and customer loyalty.	Platform Responsiveness; Communication with suppliers; Communication with clients; Platform interface functionality	(Sundararajan, 2013; Zhang et al., 2019; Akhmedova et al., 2020)
H2	Customer values will be characterised by a positive monotonic relationship related to the level of satisfaction and continuous intention.	Economic; Social; Temporal benefits	(Bardhi and Eckhardt, 2012; Tussyadiah, I. P, 2016; ter Huurne et. al., 2017; Akhmedova et al., 2020)
H3	Platform-Trust-based factors will be in a positive relationship to the level of satisfaction and loyalty.	Customer safety; Platform safety; Information reliability.	(Zhang et al., 2019; Akhmedova et al., 2020; Jiang and Lau, 2021)
H4	Satisfaction will be positively associated with user loyalty, such that loyalty will be higher for users who perceive a higher level of satisfaction toward sharing economy services.	-	(Tussyadiah, I. P, 2016; Akhmedova et al., 2020)

Sources: developed by the authors.

Methodology and research methods. To evaluate selected hypotheses (Table 1), the research uses primary data, which was directly collected from respondents who were themselves users of sharing economy platforms. The research orientation questions were evaluated according to the users of six different sharing platforms in Georgia regarding application functionality (My market; Myauto; Myparts; Wolt; Glovo; Damemgzavre). Due to the fact that there is no accurate definition of the sharing economy in literature, the companies mentioned in this research were selected based on theoretical knowledge.

- Mymarket (P2P) – A customisable C2C procurement solution. It offers customers the opportunity to buy, sell or rent new and recurring products in different types of product categories with a wide range of services.

- Myauto (P2P) – The biggest auto portal in Georgia, which is a connecting platform for those who want to sell or buy vehicles. The company's goal is to promote the development and promotion of e-

commerce in the country.

- Myparts (P2P) – Platform functionality greatly simplifies online searching, buying and selling of auto parts.
- Damemgzavre (P2P) - Connects travel enthusiasts and significantly reduces travel costs. All suggested active travel variations by destination are available on the website.
- Wolt & Glovo - Represents food delivery companies commonly operating in the B2C segment. They build a connection between restaurants and retailers that want to make and sell food and other products.

Data were collected from 15 April to 15 June in 2021. The questionnaire contained open and closed-ended questions asking the participants about their perceived customer value from their sharing economy experienced in the last six months. A questionnaire was distributed via Google form in separate Facebook target groups where high interaction is observed in using these platforms. In total, the number of responses resulted in 285 samples. However, to avoid misinterpretation of statistically processed analysis, each latent construct was measured only on a clarified scale; therefore, several samples were excluded from the main study maintaining 259 responses that constitute the analysis sample. The study uses the following criteria to discard questionnaires: 1. Same answers to all questions; 2. Too many missing values (more than 20% of measurement variables). The purpose of this practical part was to monitor and understand how customer, technical and platform-based trust needs are correlated with loyalty and satisfaction on every level. It was also the main prerogative to identify the advantages among them. Therefore, the evaluation directly covered the set of values which various authors identified in the above-mentioned literature. In particular, participants estimated the technical, consumer and credibility rate based on their experiences in terms of sharing platforms and application functionality (see Table 2). After the above-mentioned process, respondents marked their position on the system's quality of satisfaction and loyalty. The 5-point Likert scale (1. Strongly disagree - 5. Strongly agree) was used to identify the respondents' position on this matter.

Table 2. Measurement items of the variables (Qualitative data)

Construct names	Context (Likert 5-point scale: 1 represents Strongly disagree; 5 represents Strongly agree)
Technical_1	Finding a priority deal is convenient
Technical_2	Communication with clients is easy
Technical_3	The platform responds to requests on time
Technical_4	In case of unwanted service, it offers a compensation
Technical_5	The platform responds to complaints on time
Technical_6	The platform provides any hardship fixes effectively
Technical_7	The platform is constantly improving the quality of service
Technical_8	The platform offers innovations
Technical_9	The platform helps to find the desired supplier on time
Customer_1	Using the service helps me build the social relationships
Customer_2	Using the service helps me to share common interests with others
Customer_3	The product/service can be obtained locally in favourable conditions
Customer_4	The service helps me save money
Customer_5	The service is cheaper compared to other alternatives
Customer_6	The service has an affordable and reasonable price
Customer_7	The service helios me have an extra income
Customer_8	The service helps me save time
Trust_1	The information posted on the platform is mostly reliable
Trust_2	Clients/suppliers are conscientious and trustworthy.
Trust_3	The product/service described online corresponds to the received one

Continued Table 2

Construct names	Context (Likert 5-point scale: 1 represents Strongly disagree; 5 represents Strongly agree)
Trust_4	Transactions/operations are safe
Trust_5	Personal information on the platform/application is protected
Satisfaction_1	In terms of economic well-being, how satisfied are you with the operation of the service?
Satisfaction_2	According to your expectations, how satisfied are you with the use of the service?
Satisfaction_3	Overall, how satisfied are you with the customer service received from the platform?
Loyalty_1	I will continue to actively use the platform/application in future
Loyalty_2	I will definitely recommend using the platform/application to others

Sources: developed by the authors.

Data analysis was performed using the support of the SPSS 23 software version. To test the hypotheses, the questionnaire was distributed to separate target groups of the social network, where the usage frequency is normally the highest. Also, the study of each latent was carried out only with a Likert's specified scale. The research was based entirely on proven statistical techniques to operationalise the objectives. In the quantitative phase of the process, two phases were distinguished: The initial phase - the scale of the constructs was refined through Exploratory Factor Analysis (EFA) and Cronbach's α reliability analysis - how well individual elements explain a single construct of a variable and how consistent they are (Akhmedova et al., 2020, Marimon et al., 2019, Tussyadiah 2016). The sample size is not a problem for conducting an EFA, 20:1 - in proportion to the number of respondents to one variable. In addition, all factors with a factor loading less than 0.5 were neglected to ensure the quality of the data.

The second stage of the study tests represented hypotheses – the degree of density of individual structures with the Spearman correlation coefficient. Spearman correlation was chosen because independent and dependent factors were ordinal type variables and were characterised by monotonic correlations due to the lack of a ranking scale.

Results. The demographic and behavioural characteristics of respondents are presented in Table 3 and Table 4. In summary, 259 respondents participated in the survey procedures, where men (51.7%) and women (48.3%) were represented almost equally. The use of platforms and applications is uniquely dominated by young people, with 68.3% of users ranging in age from 18 to 25, and more than half of the respondents (54.6%) have received higher education. The majority of participants are employed users, with most of them being employed full-time (43.6%) and almost a fifth (19.9%) part-time. In terms of monthly income, most of them ranged from 801 to 1500 GEL (30.3%). The distribution of the selected platforms shows that the services of Wolt (28%), Mymarket (27.8%), and Glovo (23.2%) are evaluated as the top three.

Table 3. Demographic profile of respondents

Characteristics Gender	N	%	Characteristics Employment status	N	%
Male	134	51.7	Full-time	112	43.6
Female	125	48.3	Part-time	51	19.9
			Self-employed	52	20.2
Age			Unemployed (In search of a job)	16	6.2
18 to 25 years	177	68.3	Unemployed (not looking for a job)	26	10.1
26 to 35 years	59	22.8			
36 to 45 years	23	8.9	**Income**		
			Under 400 GEL	51	20.1

Continued Table 3

Education					
			401-800 GEL	74	29.1
Secondary general education	11	4.3	801-1500 GEL	77	30.3
Currently a student	106	41.1	1501-2500 GEL	34	13.4
Higher education	141	54.6	2500 or higher GEL	18	7.1

Sources: developed by the authors.

Table 4. Behavioural Characteristics of Respondents

Selected accommodation service	Frequency	Ratio (%)
Mymarket.ge	72	27.8
Myauto.ge	33	12.7
Myparts.ge	20	7.7
Wolt.ge	73	28.2
Glovo.ge	60	23.2
Damemgzavre.ge	1	0.4
Participation purpose		
In order to receive a product/service	168	64.9
In order to provide service	15	5.8
Both of them	71	27.4
None	5	1.9

Sources: developed by the authors.

Before the stage of establishing connections, exploratory factor analysis (EFA) was conducted (a principal component analysis with direct oblimin rotation). As Table 5 shows, all individual factors fit the requirements of convergent and discriminant validity, as well as a high level of reliability. The value of the extraction (loading) of each variable is >0.5. Technical (α=0.951); consumer (α=0.905); trust-based (α=0.861) results exceed the minimum expected level (α=> 0.7). These variables represent a group of closely related units. In addition, as a result of Cronbach's analysis, the removal of any of the factors did not make a significant difference in improving the reliability further, thus maintaining all 22 factors on the scale (check Table 5, «(α) if item deleted»).

Table 5. Reliability analysis

Latent Factors	Loading	Cronbach's alpha (α)	(α) If item deleted
Technical_1	.787		.943
Technical_2	.736		.945
Technical_3	.755		.943
Technical_4	.650		.947
Technical_5	.734	**0.951**	.943
Technical_6	.778		.942
Technical_7	.764		.943
Technical_8	.767		.944
Technical_9	.638		.951
Customer_1	.680		.892
Customer_2	.715		.888
Customer_3	.668		.914
Customer_4	.775		.881
Customer_5	.742	**0.905**	.881
Customer_6	.730		.885
Customer_7	.683		.896
Customer_8	.620		.899

Continued Table 5

Trust_1	.878		.809
Trust_2	.818		.915
Trust_3	.673	**0.861**	.865
Trust_4	.706		.844
Trust_5	.790		.825

Sources: developed by the authors.

The matrix obtained by direct oblimin rotation (Table 6) is the most important part and summarises the matching of factors in the components. At the initial analysis stage, it was found that the factor Trust_3 («The product/service described online corresponds to the received one») and the factor Trust_4 («Transactions/operations are safe») were highly loaded (>0.5) on both the technical and trust-based dimensions at the same time. Accordingly, both variables were neglected to equalise the scales (to achieve theoretically consistent factors in the components).

Table 6. Structural matrix of factors obtained as a result of the rotation

Latent variables	Components (with loading)		
	1	2	3
Technical_1	.779		
Technical_2	.771		
Technical_3	.867		
Technical_4	.831		
Technical_5	.861		
Technical_6	.899		
Technical_7	.878		
Technical_8	.959		
Technical_9	.545		
Customer_1		.851	
Customer_2		.851	
Customer_3		.759	
Customer_4		.803	
Customer_5		.707	
Customer_6		.622	
Customer_7		.877	
Customer_8		.505	
Trust_1			.918
Trust_2			.898
Trust_5			.889
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.924	
Bartlett's Test of Sphericity Approx. Chi-Square		5117.863	
df		190	
Sig.		.000	

Sources: developed by the authors.

It should be noted that, Both the Kaiser Meyer Olkin (KMO) index (0.924, which is higher than the acceptable (.5) level and is close to the value of 1) and Bartlett's Test of Sphericity (where χ2 = 5117.863, with 210 df at the significance level of .000) demonstrated the rationality of conducting factor analysis.

As a result of the final rotation, three main components are obtained (as the only 3 values were above the confidence interval set by the Kaiser (at the K1> 1 value level). Thus, the three components successfully explained the major variation in the sample with 73.8%.

Table 7. Spearman's correlation matrix

Spearman's Correlation		Loyalty	Satisfaction
Loyalty	Corr.Coeff	1	-
	Sig.	-	-
	N	259	-
Satisfaction	Corr.Coeff	.615**	1
	Sig	.000	-
	N	259	259
Technical	Corr.Coeff	.557**	.556**
	Sig	.000	.000
	N	259	259
Customer	Corr.Coeff	.634**	.641**
	Sig	.000	.000
	N	259	259
Trust	Corr.Coeff	.650**	.625**
	Sig	.000	.000
	N	259	259

* Correlation is significant at the 0.000 level

Sources: developed by the authors.

According to Spearman's correlation results (see Table 7), positive correlations are confirmed for all seven dimensions and are statistically highly significant. (with p-value .000 (that is <0.05). All measured constructions confirm a positive relationship between satisfaction and loyalty, and respectively proposed hypotheses (H1, H2, H3, H4) are supported in more detail:

- In terms of the degree of satisfaction - Technical dimension (rs = .556); Customer values (rs=.641); Trust (rs=.625) constructions are confirmed by moderate positive correlations, which means that in the case of positive evaluation, the level of satisfaction also increases and, conversely.
- In terms of loyalty - Technical dimension (rs = .557), Consumer values (rs -.634), Trust (rs = .650) are in a positive correlation and has a direct proportional effect as well.
- The degree of satisfaction (with cor. meaning rs = .615) indicates the influence of a moderate positive correlation on loyalty.
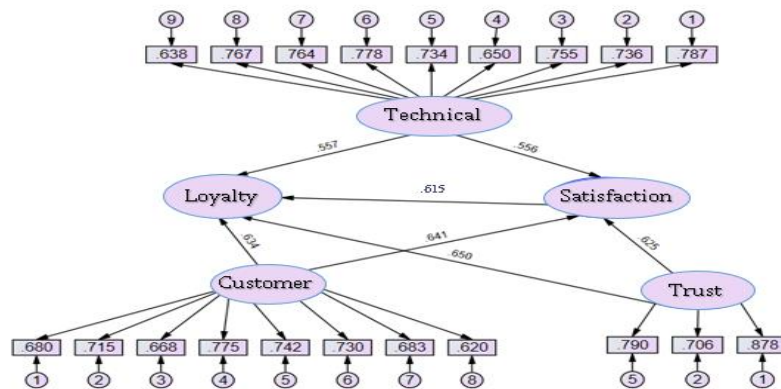

Figure 1. Summary structure of interrelationships
Sources: developed by the authors.

The structural model is shown in Fig. 1, which summarises the assessments of the overall respondents, based on which positive relationships are identified in the form of three important determinants of satisfaction and continuous intentions: technical comfort, consumer values and trustworthy elements. The overall level of analysis indicates that in the case of high standards of needs mentioned on the platforms, users are somewhat willing to continue collaborating with services. At the same time, trustworthy drivers were identified as the most tangible attributes in terms of loyalty, while consumer values were identified as more important prerequisites for determining satisfaction than technical and trustworthy ones. According to the research analysis, cooperation with consumer sharing systems has brought such preferences as economic benefits, social benefits and technical comfort to the forefront. From a technical point of view, it would be advisable for practitioners to maximise system algorithms for responsible functions that serve communication relationships with customers and suppliers, i.e. convenient interface solutions (that easily and efficiently provide convenient connections and feedback mechanisms). Results demonstrate that some customers find cash benefits that help them save costs and redistribute time management more efficiently. Consolidation of consumer values has shown the highest degree of correlation density to the construction of satisfaction, urging practitioners to be more careful in making business decisions based on local demand needs and pricing policy.

Platform-based trust has shown the highest effect on loyalty. A secure transactional environment is required, as personal protection issues can be considered as one of the prerequisites for future service continuity. These findings support multi-level perspective-based (MLP) and dominant-logic (SD-logic) theories, which means that interactions with the public can be thought of as combining technical-structural features in shared services.

Conclusions. The sharing economy business models are becoming popular in Georgia, accompanying the rapid digitalisation process. However, consumer satisfaction and loyalty levels are key factors for further expansion. Building digital trust on C2C platforms requires the comprehensive study of market players, especially the characteristics of individuals (users). This paper provides major findings in this field:

1. Technical, customer values and trust factors are all important for satisfaction levels in local sharing economy platforms;

2. All selected factors also have positive effects on the loyalty of customers in sharing economy platforms in Georgia;

3. Customer satisfaction is directly increasing customer loyalty on selected digital platforms.

The study is a part of long-term research to study the digital economy and explain the digital trust-building process. The previous studies from authors concentrated on digital trust forming on a macro level, while this study focuses on consumers of the sharing economy platforms. The findings from previous studies have shown that Georgia has completed the first steps of trust-building toward digital technologies. Therefore, the current studies focus on the trust-building process for selected digital platforms.

The article is purposefully generalised to understand the overall picture of a sharing economy in terms of consumer values, satisfaction, and loyalty trends in perspective. The sharing ecosystem unifies many business values. For example, the study does not provide the impact of such effects as environmental benefits and government policy. In addition, satisfaction and loyalty are measured in an online context. Offline prospects are still unknown, significantly reflecting the shared economy's nature. The role of sharing platforms and applications is quite challenging to perceive online. Therefore, the limitations of individual constructs must be noted. The reliability can be represented with new visions. Also, the construction of satisfaction is a multi-dimensional variable that combines many more factors. Similarly, we cannot estimate resolutely continuous intentions because of these constraints. The categories of variables cannot correspond to an exact equivalent value.

The research can be developed by analysing motivation factors of the supply side in the sharing

economy. Additionally, all findings from the paper can be source material for other future academic papers from the different fields in the digital economy of Georgia.

Additionally, the research also provides several practical recommendations for the business sector who are working or aiming to develop sharing economy business models using digital instruments:

1. Create algorithms for digital platforms to make them more user-friendly and comfortable for existing and new users. This also includes developing BI and CRM instruments for internal purposes;

2. Improving trustworthiness and providing the maximum level of transparency of the platform should be the main aim for marketing specialists of the sharing economy companies;

3. Startups should concentrate on sharing possibilities at the local level to operate for specific segments;

4. Develop sharing economy business models which enable consumers and businesses to conduct most of their transactions online. This allows people to complete their orders using digital solutions.

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Шерінгові платформи в Грузії: цифрова довіра та лояльність споживачів

У статті досліджено складні процеси та виклики сучасного світу, які безпосередньо пов'язані з розвитком бізнес-моделей шерінгової економіки та цифрових платформ. Авторами визначено основні особливості та принципи шерінгової економіки в контексті умов функціонування бізнес-середовища у Грузії. Грузія – країна, що розвивається, де процес формування цифрової довіри розпочався протягом останніх кількох років. Пандемія COVID-19 вплинула на цифровий бізнес, збільшивши кількість транзакцій через Інтернет, що створює величезні можливості для розвитку платформ шерінгової економіки. У статті систематизовано проблеми залучення до шерінгової економіки та перешкоди, які прямо чи опосередковано заважають суб'єктам, які беруть участь в шерінговій економіці. У статті досліджено досвід споживачів від використання шерінгових платформ, а також визначено напрями їх подальшого розвитку. Авторами наголошено, що поєднання споживчих цінностей є дилемою, яка потребує дослідження, щоб забезпечити успішне функціонування послуг платформ шерінгової економіки. Таким чином, результати дослідження заповнюють прогалину, пов'язану з поведінкою споживачів на локальних цифрових платформах шерінгової економіки. Для визначення поведінкових характеристик споживачів, у статті досліджено мотиваційні фактори (технічні, клієнтські, засновані на довірі), які впливають на задоволеність і намір знову використовувати платформу в одноранговому (P2P) розміщенні. Вихідною базою дослідження стали результати онлайн-опитування 259 респондентів, які активно користуються послугами цифрових платформ шерінгової економіки на місцевому рівні в Грузії. Емпіричні результати свідчать, що технічні характеристики, атрибути споживчих цінностей, рівень довіри до платформи, позитивно пов'язані з рівнем задоволеності та лояльності клієнтів. Крім того, результати дослідження дозволили зробити висновок, що рівень задоволення споживачів позитивно корелює з майбутніми їх намірами. Авторами зазначено, що отримані результати можуть бути використані науковою спільнотою для вивчення процесу створення цифрової довіри та аналізу складної природи ринків шерінгвової економіки.

Ключові слова: цифрова економіка, цифрова довіра, цифрові платформи, економіка обміну, розподіл довіри.