The Antecedents and Marketing Outcome of Customer Trust in the On-demand Ridesharing Platform

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Abstract

In the on-demand ridesharing services (ODRS), a business revolves around situations that urge individuals to rely on parties they have never encountered. As uncertainties are inevitable, trust acts as the fuse that ignites the whole industry. Currently, few scholars have studied trust dimensions concerning the ODRS, particularly in developing countries. This study aims to grasp a complete understanding of trust in this industry by incorporating its antecedents: familiarity and reputation with the multiple dimensions of trust: trust in a peer, a platform, and a product, alongside its implication towards its continuance intention to use. The study involved 215 respondents, and utilized a PLS-SEM analysis. The result shows that reputation significantly influences trust's multiple dimensions, while familiarity does not. Furthermore, all trust dimensions significantly contributed to the continuance intention to use. Companies can use this study to construct trust and stimulate intention to participate in the ODRS.

Keywords
Continuance intention to use, familiarity, ODRS, reputation, trust

1. Introduction

The growth of the sharing economy has resulted in a significant shift in customer consumption habits (Hawlitschek et al. 2016; Mittendorf 2017). However, most previous studies tended to overlook the sharing economy in developing nations (Hira & Reilly 2017; Ma et al. 2018; Paundra et al. 2020). The value of the sharing economy may be greater in developing countries since it allows users to access productive utilities they cannot easily purchase while also providing an alternative source of revenue (United Nations 2020). On-demand ridesharing services (ODRS hereafter) are among the most popular kinds of the sharing economy. ODRS provides more convenience, lower prices, and enhanced comfort. It comes as no surprise that a large number of clients have moved from traditional forms of transportation to ODRS (Azizah & Adawia 2018).

Trust is essential in ODRS and regarded as the engine that propels the whole business. Undoubtedly, it is one of the primary drivers that facilitate transactions between strangers in an internet world fraught with uncertainty. Customers are continually put in a precarious situation where they must rely on someone they have never met before (Hawlitschek et al. 2016; ter Huurne et al. 2017). As a result, it is vitally essential for providers to establish trust to attract customers. Nonetheless, ODRS frequently faces trust challenges, ranging from data exploitation and security to passenger safety, with incidences of assault or harassment looming over the sector (Chaudhry et al., 2018; Chee, 2018; Papadopoulou et al. 2001). Trust is frequently disregarded in the existing sharing economy research (Cheng 2016; Möhlmann 2015). As a result, more studies can contribute to a more comprehensive understanding of trust's effect on continuance intention to participate in the sharing economy environment provided by ODRS companies.

Several authors have explored the topic of trust. However, only a few researchers have developed a model that integrates the antecedents of trust, the multiple targets of trust, and its further implications – continuance intention to use (Hawlitschek et al. 2016; Mittendorf, 2017; Ye et al. 2019). The model created by Hawlitschek et al. (2016) is the fundamental principle of this research. It differentiates trust into three specific dimensions: trust in a peer,

trust in a platform, and trust in a product, but it lacks trust antecedents. In contrast, Mittendorf (2017) conducted a significant study on trust and its antecedents. However, the study only looked at two dimensions: trust in a peer and trust in a platform, leaving out trust in a product. As a result, the purpose of this research is to investigate the antecedents and impact of trust components in the ODRS business in an emerging nation.

2. Literature Review and Hypothesis Development

2.1 Antecedents of Trust in the Sharing Economy

The existing studies described the sharing economy as an economic activity that originated from the concept of sharing assets or resources coordinated through an online platform as its intermediary without having the requirement to own a particular product or service (ter Huurne et al. 2017). While the sharing economy, including the ODRS industry, has experienced immense growth, studies investigating trust in this field are scarce. Mittendorf (2017) examines trust in the ODRS industry through two antecedents: familiarity with the platform and disposition to trust; he concludes that both antecedents successfully influence the trust variables. The results show that trust associated with the sharing economy platform affects the customer's intention to request a ride. Furthermore, another considerable antecedent of trust, reputation, has been validated by numerous findings, as summarized by ter Huurne et al. (2017). It was found that reputation is a determinant variable that shapes buyers' trust in sellers (Bente et al. 2012; Strader & Ramaswami 2002; Wang et al. 2015). In the online ecosystem that ODRS adopts, reputation is formed through scoring reviews or ratings given for services that have been performed to users. Subsequently, the higher the value given, the accumulated reputation will also lead to a positive direction.

2.1.1 Familiarity

Familiarity is the degree of knowledge that a person possesses towards a certain thing, leading to a distinction between the familiar and the unfamiliar (Luhmann 2000). Trust could only be achieved if a certain degree of familiarity is obtained, thus positioning familiarity as a precondition of trust (Gefen 2000). Several studies found that familiarity contributes to trust (Lu et al. 2010; Mittendorf 2017; Yang et al. 2019). Contrasting to trust, which concentrates on current and future interactions, familiarity focuses on customers' past interactions with a company (Mittendorf 2016; ter Huurne et al. 2017). In the sharing economy, customers are hesitant to use peer-to-peer platforms if they are unfamiliar with them (Möhlmann 2015). Customers will expect a pleasant experience involving a convenient mobile application, trustworthy driver-partner, and suitable vehicle for their trip – and trust is built when an ODRS provider behaves accordingly towards this expectation (Gefen 2000). As a result, the following hypotheses are developed:

H1: Familiarity positively affects trust in a peer
H2: Familiarity positively affects trust in a platform
H3: Familiarity positively affects trust in a product.

2.1.2 Reputation

Reputation is an essential component in establishing trust (ter Huurne et al. 2017). Reputation is the public's general perception towards an existing company that shapes the customer's attitude and behaviour towards the particular organization (Bromley 2001; Rose & Thomsen 2004). Reputation acts as an indicator that customers use to ensure the trustworthiness and the quality of a product or a service (Walsh & Beatty 2007) and helps shrink uncertainties. This is greatly relevant to the sharing economy since customers request orders from strangers through an online platform. Companies that show untrustworthy behaviour and provide inferior products or services will be penalised. Conversely, other companies that manage to behave trustworthily and offer superior products or services will be rewarded by further purchases and favorable word-of-mouth (Fombrun & Van Riel 1997), generating a credible reputation. Considering this, the following hypotheses are proposed:

H4: Reputation positively affects trust in a peer.
H5: Reputation positively affects trust in a platform.
H6: Reputation positively affects trust in a product.

2.2 Dimensions of Trust and Its Outcome

The persons involved in the shared resources process are frequently encountered through interactions with strangers during transactions within the sharing economy platforms (Frenken & Schor 2017). Concurrently, exchanging goods and services over a digital platform is derived from the underlying principle that strangers connect to reach an agreement. Therefore, the presence of trust is an influential precondition for a successful transaction to occur in the sharing economy (Möhlmann & Geissinger 2018). Morgan and Hunt (1994) introduced

the commitment-trust theory (CTT) that shows the importance of commitment and trust in establishing and maintaining a relationship. In ODRS, commitment can be perceived as customers' continuance intention to use – since they are committed and determined to use a particular ODRS continuously. Continuance intention to use is a customer's desire to reuse a product or a service, indicated by their efforts to continue using them (Lo et al. 2020). In a competitive market, including ODRS, generating a sufficient continuance intention to use is a driving success factor (Tussyadiah 2016).

Linking the presence of trust in the scope of the sharing economy, Hawlitschek et al. (2016) presented an extensive research basis that they incorporated in their model based on the three dimensions of trust (3P): peer, platform, and product. The results found that every single target of trust contributes positively to influencing customers' intention to continue using the service offered by the sharing economy platform.

2.2.1 Trust in a Peer

According to Möhlmann and Geissinger (2018), trust in a peer is considered interpersonal as it is placed at the centre of trust circle—hinting at its importance in the development of sharing economy businesses. Trust in a peer could be depicted by a service or product provider's ability to hold their part of the bargain during a mutual transaction with a customer (Ye et al. 2019). Specifically, interpersonal trust is further represented by the perception that is perceived towards a provider's proven ability, integrity, and benevolence. Hence, the greater these traits are, the greater the customer trust that will be directed towards the peers of ODRS (Shao & Yin 2019). Referring to said theories, this study proposes the hypothesis of:
H7: Trust in a peer positively affects continuance intention to use.

2.2.2 Trust in a Platform

A shared economy-based service places itself in the context of a business that operates in an online environment, possessing a possibility of security risk that might be superior to the risk in a general business being run in a physical environment (Featherman & Hajli 2015). To compensate for the risk, the mediating platform that provides service to customers needs to be built with reliability, honesty, and competency (Ba & Pavlou 2002), which could be manifested in a highly maintained security system that promotes trust in a platform (Asokan et al. 2013). The combination of the platform's performance and the role of business provider that mediates it with customers would further establish customer trust (Hawlitschek et al. 2016). As a result, this study comes with a proposed hypothesis of:
H8: Trust in a platform positively affects continuance intention to use.

2.2.3 Trust in a Product

Papadopoulou et al. (2001) suggest that visual illustrations of a product offering, such as a detailed description and a defined image, are considered essential in encouraging customer trust towards a particular product, which can be further developed into a promotion of the customer's usage intention of the said product if its capabilities are reliable enough. Thus, the depiction of such a qualified product endorses the customer expectation for an ideal product (Hawlitschek et al. 2016). Moreover, these theories can be implemented into an ODRS business setting that primarily relies on its service offerings, with a focus on the quality of a driver-partner's vehicle that is utilised in a ridesharing trip with a passenger, which includes: sufficient vehicle's hygiene and tidiness, matching vehicle's actual plate number with the one listed on the mobile application, and a proper condition of the vehicle itself. These qualities may all contribute to a service that customers expect, which eventually increases their trust towards a product offering (Pasharibu et al., 2018) or, in this case, towards an ODRS service. Thus, the study intends to establish a proposed hypothesis of:
H9: Trust in a product positively affects continuance intention to use.

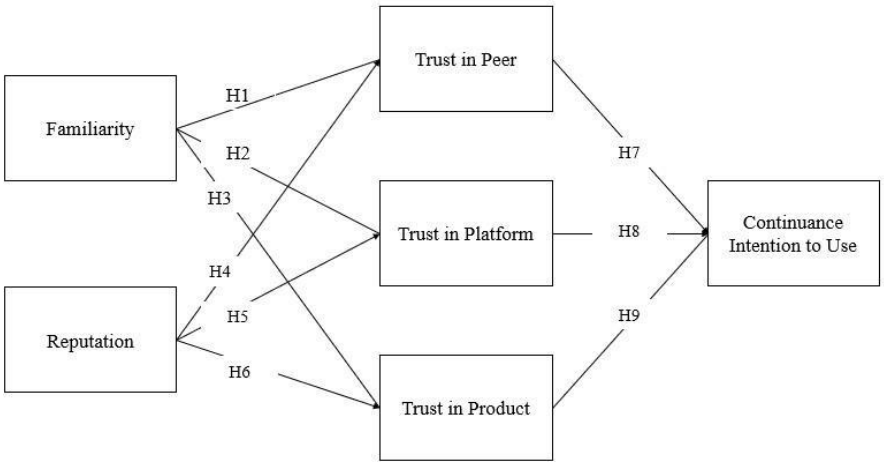


Figure 1. Research Framework

3. Methodology

3.1 Method

This quantitative research concentrated on the ODRS users of Gojek and Grab located in Greater Jakarta, Indonesia and a convenience sampling technique was utilised to extend the prospective respondents pool by taking into account the accessibility and proximity of the study. Data were collected through a survey by distributing a close-ended questionnaire consisting of (1) respondent data and (2) questionnaire items related to the research topic.

The items used to build the variables were mostly taken from prior research to confirm the content's validity. Five items from Mittendorf (2017) and nine items from Walsh et al. (2009) were used to assess familiarity and reputation as the antecedents of trust. Five Mittendorf's (2017) items were adapted to assess trust in a peer. Following that, trust in a platform was assessed using five items devised by Mittendorf (2017). Trust in a product was modified to meet the ODRS context, and it adopted five components in total from Hawlitschek et al. (2016), Lutz et al. (2017), and Pasharibu et al. (2018). Lastly, three items from Tussyadiah (2016) and two items from Wen et al. (2011) were chosen for continuance intention to use. The items were all scored on a 5-point Likert scale. This study used partial least squares structural equation modeling (PLS-SEM) to analyze the data since it expanded an existing theory and intended to forecast the essential components that comprise continuing intention to use (Hair et al., 2011).

3.2 Data Collection

The data gained in this study was acquired through distributing questionnaires using social media platforms such as Instagram, WhatsApp, LINE, and Reddit. Eventually, 215 responses were received, which all were suitable for this study. By having at least 160 valid replies, the collected data satisfied the minimum requirements for multivariate statistical analysis (Memon et al. 2020).

Table 1 shows that most respondents were female students aged 15 to 24 years old, which could be classified as Generation Z, with an income level that could be categorized as middle-income, as illustrated by monthly expenses ranging from IDR 550,000 - 3,600,000 (USD 38.24 - 250.29). The majority of them had monthly ODRS usage frequencies from 1 to 5 times. Specifically, 65.6% of the sample utilized motorcycle ODRS more frequently, whereas 34.4% used car ODRS.

Table 1. Demographic Characteristics of the Respondents (n=215)

Characteristics	Frequency	Percentage
Age:		
15 - 24	180	83.7
25 - 34	24	11.2
35 - 44	5	2.3
45 - 55	5	2.3
> 55	1	0.5
Gender:		
Female	121	56.3
Male	94	43.7
Occupation:		
Student	151	70.2
Employee	41	19.1
Entrepreneur	15	7.0
Others	8	3.7
Average monthly expenditures*:		
Less than IDR 550,000	29	13.5
IDR 550,000 – 1,200,000	66	30.7
IDR 1,200,001 – 3,600,000	63	29.3
IDR 3,600,001 – 6,000,000	39	18.1
More than IDR 6,000,000	18	8.4
Usage frequencies of ODRS within one month:		
Less than 3 times	83	38.6
3 - 5 times	52	24.2
6 - 8 times	35	16.3
9 - 11 times	15	7.0
12 times or more	30	14.0
The most frequent use of ODRS services:		
Car ridesharing	74	34.4
Motorcycle ridesharing	141	65.6
The most frequent use of ODRS providers:		
Gojek	119	55.30
Grab	96	44.70

*Note: IDR 1 million equals USD 69.53 as of 4 March 2022

4. Results

The data must first pass a validity and reliability test before being subjected to hypothesis testing. Table 2 displays 33 items that were valid and reliable for further evaluation. The factor loadings for these items ranged from 0.666

to 0.897, the AVE from 0.534 to 0.751, and the composite reliability spanned from 0.887 to 0.938. Furthermore, the instrument met the discriminant validity requirements using the Fornell-Larcker criterion (Table 3). Lastly, according to Table 4, there was no multicollinearity issue as the VIF ranges from 1.678 to 2.883. Therefore, the data presented shows that all existing criteria is eligible for further processing.

Table 2. Descriptive Statistics, Convergent Validity, and Reliability

	Factor Loading	AVE	Cronbach's Alpha	Composite Reliability
Familiarity		0.663	0.872	0.907
FAM1	0.825			
FAM2	0.849			
FAM3	0.848			
FAM4	0.715			
FAM5	0.827			
Reputation		0.534	0.890	0.911
REP1	0.707			
REP2	0.666			
REP3	0.723			
REP4	0.767			
REP5	0.792			
REP6	0.739			
REP7	0.715			
REP8	0.779			
REP9	0.678			
Trust in a peer		0.727	0.905	0.930
TPEER1	0.867			
TPEER2	0.897			
TPEER3	0.876			
TPEER4	0.842			
TPEER5	0.776			
Trust in a platform		0.751	0.917	0.938
TPLAT1	0.850			
TPLAT2	0.878			
TPLAT3	0.881			
TPLAT4	0.887			
TPLAT5	0.835			
Trust in a product		0.611	0.841	0.887
TPRO1	0.788			
TPRO2	0.837			
TPRO3	0.769			
TPRO4	0.730			
TPRO5	0.780			
Continuance intention to use		0.685	0.883	0.915
CITU1	0.833			

CITU2	0.897			
CITU3	0.897			
CITU4	0.727			
CITU5	0.771			

Table 3. Discriminant Validity Based on the Fornell-Larcker Criterion

	FAM	CITU	REP	TPEER	TPLAT	TPRO
FAM	0.814					
CITU	0.476	0.828				
REP	0.636	0.704	0.731			
TPEER	0.489	0.620	0.748	0.853		
TPLAT	0.410	0.641	0.647	0.665	0.866	
TPRO	0.475	0.657	0.720	0.763	0.707	0.782

Table 4. VIF Inner Model

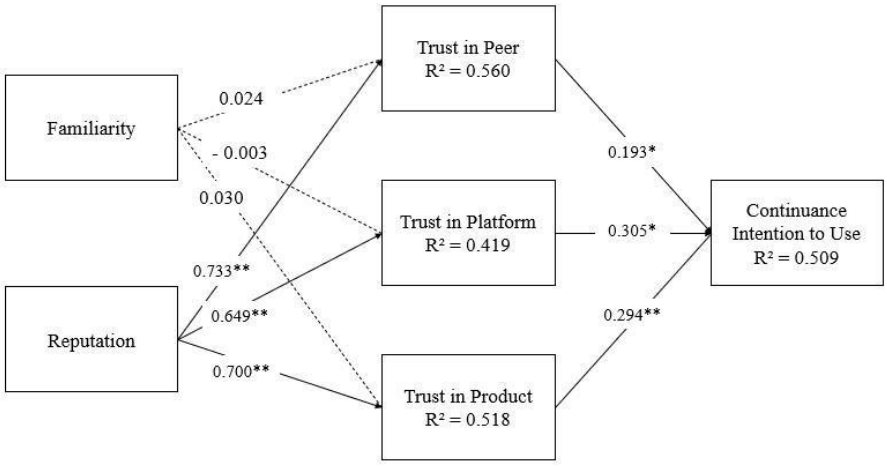
	FAM	CITU	REP	TPEER	TPLAT	TPRO
FAM				1.678	1.678	1.678
CITU						
REP				1.678	1.678	1.678
TPEER		2.588				
TPLAT		2.164				
TPRO		2.883				

The obtained saturated SRMR of 0.061 indicated that the model was good fit. Three out of the nine hypotheses were not supported, based on Table 5 and Figure 2. Familiarity and reputation may explain the variability of trust in a peer by 56%, trust in a product by 51.8%, and trust in a platform by 41.9%.

Table 5. Results of the Hypothesis Testing

Hypothesis	Path Coefficient (β)	*t*-value	*p*-value	f^2	Decision
H1: FAM→TPEER	0.024	0.326	0.372	0.001	Not Supported
H2: FAM→ TPLAT	-0.003	0.030	0.488	0.000	Not Supported
H3: FAM → TPRO	0.030	0.423	0.336	0.001	Not Supported
H4: REP→ TPEER	0.733	10.858	0.000	0.726	Supported
H5: REP →TPLAT	0.649	7.577	0.000	0.433	Supported

H6: REP→TPRO	0.700	11.405	0.000	0.607	Supported
H7: TPEER →CITU	0.193	1.768	0.039	0.029	Supported
H8: TPLAT →CITU	0.305	2.376	0.009	0.088	Supported
H9: TPRO→ CITU	0.294	3.528	0.000	0.061	Supported



*Note: * p value < 0.05, ** p value < 0.001*

Figure 2. Path Diagram

H1 evaluated the effect of familiarity on trust in a peer and found it insignificant (β = 0.024, p = 0.372). H2 also yielded similar result for the influence on trust in a platform (β = -0.003, p = 0.488). Furthermore, familiarity insignificantly affected trust in a product (β = -0.003, p = 0.488). Overall, these suggest that familiarity did not form customer trust in the ODRS business.

Unlike familiarity, reputation had a substantial positive influence on trust in a peer (β = 0.733, p = 0.000), trust in a platform (β = 0.649, p = 0.000), and trust in a product (β = 0.700, p = 0.000). As evidenced by its effect size (f^2 = 0.726), the link between reputation and trust in a peer (H4) had the most significant effect. It was followed by its impact on trust in a product (f^2 = 0.607) and trust in a platform (f^2 = 0.433).

The three dimensions of trust might explain 50.9% of the continuance intention to use. This study discovered that trust in a peer within H7 substantially affected continuance intention to use (β = 0.193, p = 0.039). The hypothesis of trust in a platform (H8) was supported by data (β = 0.305, p = 0.009). Finally, H9, which investigated the impact of trust in a product, showed a significant positive effect on continuance intention to use (β = 0.294, p = 0.000). In terms of effect size, trust in a platform was the most prominent, followed by trust in a product and a peer. In conclusion, these findings indicate that trust in a peer, a platform, and a product may be used to establish a continuance intention to participate in the ODRS environment.

5. Discussion

Familiarity is anticipated to contribute considerably towards the establishment of trust (Gefen, 2000; Mittendorf, 2017). Surprisingly, this study found that familiarity, that is known as a prominent antecedent of trust, to insignificantly construct the variable of trust. While the respondents of the study demonstrated a considerable extent of familiarity towards ODRS, particularly towards its brands, products, and services, familiarity is not sufficient to develop trust to the ODRS. Previous studies by Sanchez-Franco and Roldan (2015) and Ha and Perks (2005) aligns with this study in which they discovered that the relationship between familiarity and trust is nonexistent. Sanchez-Franco and Roldan (2015) elaborate that familiarity in its nature will only construct trust when the environment is stable and there are no drastic situation changes for the customers. Meanwhile, in ODRS,

the customers will always be assigned different driver-partners and vehicles in every transaction. This nature of ODRS will provide a diverse experience with the ODRS platforms, which could provide a variance between a pleasant or an unpleseant experience when using an ODRS.

This study uncovers new knowledge on the relationship of reputation to three specific dimensions of trust that, as far as is known, have not before been assessed in any research setting. This study used the concept of trust based on the customer's willingness to rely on the provider in the sharing economy context (Hawlitschek et al. 2016; Moorman et al., 1992; ter Huurne et al. 2017). According to the findings, reputation has a major influence on explaining the relationship between trust in a peer, a platform, and a product. These data support the notion made by Wang et al. (2015) that cumulative reputations promote trust, particularly among peers. Previous research has also shown that reputation is strongly linked to establishing trust (Doney & Cannon 1997; Walsh & Beatty 2007). Customers like to do business with organizations that have a positive reputation. As a result, organizations that are dishonest or provide subpar products or services will not be appreciated. On the other hand, other businesses that can establish a solid reputation by behaving trustworthy and delivering outstanding products or services will be recognized with followed transactions and positive word-of-mouth (Fombrun and Van Riel 1997).

It was revealed that driver-partners who deliver cordial service and care about customers contributed to developing this trend in building a favorable reputation of customer-oriented ODRS providers for trust in a peer. Trust in a platform is developed by focusing on customers' needs and offering high-quality services. Meanwhile, trust in a product is built via the constant development of new services and the provision of high-quality vehicles. Taking into account the previously mentioned criteria, the respondents of this survey demonstrated the ability to trust the ODRS provider, sense the trustworthiness and impression of providing dependable services. As a result, companies with greater reputation credibility will encourage customers to count on them even more. Ultimately, this attitude suggests that increasing customer trust is achieved (Walsh and Beatty 2007).

The three trust dimensions studied in this research are known to support the establishment of customer loyalty towards ODRS services. Tat et al.'s (2008) study highlight the importance of trustworthiness in reassuring customers to use their regular ridesharing service continuously, specifically being measured from the performance of mediating platforms used to connect drivers-passengers and the level of consistency in service quality provision. Which of course, all are complemented with assured passenger safety and data security. The research findings are in line with their study by displaying a proven hypothesis of trust in a platform that positively influences continuance intention to use an ODRS platform, on the most significant level, followed behind by trust in a product and trust in a peer. Apparently, these results confirm the theory of Mittendorf (2017) that shows the importance of trust in a platform in encouraging passengers' usage intention of an ODRS service by providing the means of protecting a customer's transactions through data encryptions and supportive safety systems implemented in the mobile application platforms (such as the ability to share the current location, the driver's identity, and the vehicle information to customers' family members and friends), which attributes to the concerns of customers in regards to their safety during ridesharing services (Sijabat, 2019). In collaboration, the positive effect of trust in a platform works together with trust in a product and a peer; finally confirming the alignment of this study with the one of Hawlitschek et al. (2016), that believes trust is an influential factor in sustaining ODRS services.

6. Conclusion and Implications

6.1 Conclusion and Theoretical Implications

This study was designed to evaluate the relationship between the antecedents of trust and the dimensions of trust proposed by Hawlitschek et al. (2016), whereas most studies only address a single dimension of trust. Among the antecedents of trust, reputation has been proven to have a substantial impact not just on trust in a platform but also on trust in a peer and a product. Additionally, the contribution of this study stems from our findings of the enormous importance that reputation provides to the three dimensions of trust, which were discovered although no past literature had ever evaluated the relationship between these variables. Contrary to the initial expectation, familiarity does not promote the development of the three dimensions of trust. Finally, these dimensions have been shown to have a favorable impact on the customer's continuance intention to engage in the ODRS sector.

6.2 Managerial Implications

To construct trust, the study shows that companies, including ODRS providers, should shift their concentration

towards establishing a reputation. A reputation is built by showing trustworthy behaviour to the customers and providing exquisite products and services. To demonstrate such a behavior, an ODRS provider should deliver precise information concerning its products and services, promotions and conditions, and other necessary items or protective measures to suppress the uncertainties that may emerge from the customers in every situation possible. In the sharing economy, where uncertainties abound, ambiguous information will only increase customer skepticism. As a result, ODRS providers must be able to elaborate accurately information. Creating a clear payment and monitoring mechanism in ODRS might also aid in promoting a positive reputation. Furthermore, to emphasize trustworthy behavior, ODRS providers should connect with customers often. ODRS suppliers might readily communicate with their customers via social media by answering queries, listening to their ideas, and even reacting to their critiques. A positive reputation will be generated by demonstrating that the organization is present and willing to listen to its customers.

Furthermore, companies should consistently provide sturdy products and services. For ODRS providers, it means that they must impose a standard respecting the driver-partners and vehicle's competencies to ensure that they meet the customers' requirements in every transaction. Customers want the finest products and services, and if ODRS providers fail to provide them, the former may convey their dissatisfaction through bad word-of-mouth. In contrast, if ODRS providers effectively deploy trustworthy driver-partners and vehicles for customers, the organization may create favorable word-of-mouth and a positive reputation. Finally, ODRS providers might detect which sections of their business are functioning well or poorly by leveraging the availability of reputation systems such as scores and ratings. If they notice that their mobile applications receive low ratings, they can determine which aspects should be updated. If ODRS drivers and vehicles are regarded as outstanding by customers, ODRS providers may focus on continually upgrading them to grow their companies. ODRS providers should continuously improve the competencies of their drivers and vehicles, boost the performance of their mobile applications, and maintain customer relationships through public relations to further stimulate the continuance intention to use ODRS.

7. Limitations and Suggestions for Further Study

In spite of attempting to conceive a model of research that is most fitting for readers, unfortunately, this study is not entirely free of flaws. For example, the majority of respondents gathered were university students from the age of 15 to 24 years old, meaning that it may not represent an entire population of ODRS platform users in Indonesia. Moreover, even though the hypotheses were already proven, there is still room for additional studies on other dimensions of trust, such as the ability, integrity, and benevolence trait (Locke et al., 2009) or even other antecedents such as personal lifestyle and perceived risks. Also, future studies could be performed from an unfamiliar perspective, perhaps of the ODRS providers. Finally, considering the timeline of this study that was conducted during the pandemic situation, it might not fully represent true responses as some oe respondents were not so often in using their regular ODRS platform as before the pandemic. Potentially, it would be better to conduct this research at a different time.

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