Persuasive Nature of User-Generated Content in Sharing Economy: Evidence for Entrepreneurship Post-COVID

Elham Aznab[1][0000-0003-3401-282X] and Mohammad Akbarnia[2]

[1] University of Tehran, Tehran, Iran,elhamaznab1400@gmail.com
[2] University of Tehran, Tehran, Iran, mohammad.akbarnia@yahoo.com

Abstract. The user-generated content (UGC) effects on brand image and brand trust in ride-hailing have attracted the attention of academic researchers. Specifically, with the emergence of COVID-19 pandemic issue, studying the impact of brand associations on perceptions of ride-hailing platforms became much urgent. These researchers come from a variety of disciplines; business, psychology and cultural studies. To realize how UGC can affect customers' intentions to use ride-hailing platforms after the extirpation of COVID-19 crisis, it is vital to define how UGC affects associations in customers' minds. Therefore, this study investigates the issue via examining the impact of reviewing the online content of online platforms on brand image and brand trust of P2P service providers. This critical review examined 50 peer-reviewed articles regarding ride-hailing and UGC effects on brands published during 2010-2020. The topics explored have been: user-generated content effects on marketing and branding, sharing economy, ride-hailing, brand image and brand trust, P2P platforms, customer motivations, sustainable consumption, and hyper consumption. Gaps in the literature and future research topics are explored.

Key words: Sharing Economy, Ride-hailing, User-generated content, Intention to use

1   Introduction

In recent years' collaborative consumption or sharing economy (SE) has been appealing to consumers due to their growing concern on climate change, hyper-consumption, and a growing demand for ownership (Gullstrand Edbring *et al.*, 2016). One major segment in this market is sharing economy which refers to a wide array of entrepreneurial and innovative activities in which consumers share privately owned goods with one another outside the boundaries of the traditional business model (Winterhalter et al., 2015). These services allow consumers to have access to products or services without ownership and allow owners a return on their investment, all through online forums (Barnes and Mattsson, 2016).

The rise of the sharing economy has been facilitated by the digital marketplace and its ability to facilitate searching available service providers, reservation processes, monetary transactions and experience sharing by users. The P2P ride-hailing has several aspects, which make it unique, even in the realm of the sharing economy. Ride-hailing activities involve a longer interaction between the consumer and the service provider than other services (Philip et al., 2015). This has led to an exploration of topics such as trust and discrimination (Edelman et al., 2017), legal issues, (Jefferson-Jones, 2015), and pricing in the P2P segment (Wang and Nicolau, 2017).

One of the important issues in the context of sharing economy are the risks involved in using P2P platforms. One of the risks that has become more conspicuous these days is COVID-19 disease perceived risk which has made the customers less eager to use P2P ride-hailing platforms available on the internet. Therefore, values of SE firms have dropped, and many service providers had to stop working (Hossain, 2021). In spite of the fact that the COVID-19 has adversely affected the enterprises specifically sharing economy service providers and their customers, its full impacts are yet to be totally understood. Indeed, the pandemic caused the SE sector to experience an upheaval. Corona Virus pandemic manifested the possibility of reducing overconsumption by collaborative consumption. It became obvious that Airbnb and Uber are the most efficient sharing economy platforms at casting off the adverse effects of overconsumption behavior. Understanding the effect of the COVID-19 pandemic on the SE sector is therefore essential (Buheji, 2020).

After the elimination of COVID-19 disease, increasing trust on collaborative consumption will become an important issue. To increase trust, collecting more information about the host and enhance the intention to use, customers of ride-hailing platforms can use online reviews, as a form of user-generated-content (UGC). UGC is a way in which customers engage with others and express themselves via social media. Content provided by social media users has the capacity to alter customers' views or convince them and impact their intention to use (Roma and Aloini, 2019). The influence of UGC on customers' intentions to use in the context of ride-hailing has received little consideration. The goal of this study is to contribute to bridging the gap by using attachment theory. Attachment theory examines two types of interpersonal relationships that connect an individual with a specific target: identity-based and bond-based attachments, both of which influence user involvement and information exchange in virtual communities (Wan et al., 2017). Bonding-based attachment and identity-based attachment, according to Kim and Johnson (2016), boost consumers' engagement with various types of SMEs (Small and Medium Enterprises) and innovative start-ups on social media. This can result in positive UGC that can, per se, increase product awareness, impact customers' purchase decisions and convince them to buy.

Given the prevalence of online reviews and the plethora of issues associated with them (such as anonymity and the potential for manipulation (Chevalier and Mayzlin, 2006), it's critical to understand how consumers manage to reduce uncertainty and obtain the information they want and are willing to trust. Researchers looked at UGC on a variety of social media platforms, including Instagram, Facebook, Twitter, and YouTube. Consumers' expectations of the product or service they get are shaped by these searches. As a case, major online retailers have allowed consumers to post reviews on their websites as these reviews have been shown to influence purchase decisions (Sridhar and Srinivasan, 2012). According to Kazmi and Mehmood (2016), brand image could contribute to a company's success when customers are willing to purchase products or services at a higher price. In fact, brand image is important for companies' future benefits such as long-term cash flow, decisions making, stock cost, sustainable competitive advantage and achievement in market (Torlak et al., 2014).

Although a large body of literature has addressed trust (Wang et al., 2014), there is a lack of study on trust in the sharing economy (Tussyadiah & Park, 2018). The foundation of economic trades and social contact is trust, which is a driving factor underlying behavior and social life (Gefen, 2000).

With these in mind, this study aims to examine the influence of UGC from customers' perspective in defining a brand and how it influences the customers' willingness to use ride-sharing platforms. We specifically focus on brand image, brand trust and perceived usefulness as measures which have received limited attention in the context of ride-hailing.

The remaining sections of the paper are organized as follows: First, the context of the study is introduced. Then theoretical concepts are discussed and conceptual model is presented. The results are discussed afterwards and finally implications and suggestions for further studies are presented.

2   Literature

2.1 sharing economy and ride-hailing

Sharing economy, initially adopted as the term "collaborative consumption" is a new economic model in which redundant products or services are distributed, shared and reused through online platforms by individuals or organizations (Wang et al., 2019). As an alternative form to traditional distribution channels, sharing economy aims to preserve natural resources and promote a sense of community (Belk, 2010). Thus, sharing economy reflects a global willingness to change values from excessive consumption to more economical and sustainable solutions to everyday problems (Parguel et al., 2017).

Many businesses and industries in retail, technology, hospitality, media, finance, and travel have been affected by sharing economy (Kathan et al., 2016). Ride-hailing, as one of the leading businesses in sharing economy in the transportation sector, has become an increasingly popular model of travel (Wosskow, 2014). The Ride-sharing business model refers to transportation in which individual travelers who have similar routes and identical time schedules ride the same car to go to work or school, a long-distance trip, travel, etc., and share transportation expenses with each other (Chang et al., 2018).

2.2 User-generated-content

The patterns upon which the individuals engage have noticeably revolutionized due to Web 2.0 (Li and Kim, 2016). that provides the opportunity of communicating and co-operating with each other via user-generated content compared with the former generation of Web in which the individuals were solely limited to view the online material (Thomas, 2019). Web 2.0, owing to its more flexible design, succeeded to offer more room for the users to engage in creating their own material online. UGC is an important

tool allowing the individuals, groups, and all type of organizations to express themselves and communicate with others online by sharing videos, texts, audios, and images (e.g., YouTube); blogs (e.g., Blogger.com); and social networking sites (e.g., Instagram, Facebook) (Kim and Lee, 2017).

The creation of UGC is due to extreme use of social media such as LinkedIn, Instagram or messenger apps like WhatsApp and Telegram where consumers around the globe engage in social interactions. Data extracted from UGC can help to have a deeper understanding of customers' feeling about their experiences and make perceptions about unused goods with unknown quality. Therefore, UGC can shape consumer brand perception (Roma and Aloini, 2019).

2.3 Brand image

Q1. How does UGC affect the brand image?
Brand image is described as the perceptions about the brand reflected by brand associations held in customers' memory. Brand image can form consumers' attitude and purchase behavior by affecting their perception and evaluation of the brand (Y. Mao *et al.*, 2020). Thus, if a good brand image strategy is adopted, it can distinguish a company's brand from its competitors and result in favorable evaluations and associations in the consumers' mind (Chin et al., 2018).

Web communications, social networking services and specifically the content generated by customers in these communities have noticeable impacts on development of brand image (Jalilvand and Samiei, 2012). Brand expectations are formed using information available to the customer through UGC; therefore, potential, actual, or former customers manipulate brand expectations to create their own favorable brand image (Krishnamurthy and Kumar, 2018). Characteristics of this content affect its function to the extent that even valence (positive or negative) content can change customers' perceptions about the brand (Kim and Johnson, 2016). Based on the results of the study made by Yap et al. (2013), various UGC motives can have different cognitive or affective characteristics that affect the expectations of content receivers. For instance, the results of the study show that famous people who have taken Uber and mentioned relevant content about this activity on social networking sites helped Uber to promote Ubers' brand image (Tseng and Chan, 2019).

2.4 Brand trust

Q2. How does UGC affect brand trust?
Brand trust refers the willingness of the average consumer to rely on the ability of the brand to fulfill its promises (Reast, 2005). Based on consumers' beliefs and expectations specific qualities of a brand can make it consistent, competent, honest, and responsible (Elena and José, 2005). Brand trust stems from total knowledge of customers about brand related to their direct usage of the product or service or indirect interaction with other customers (Reast, 2005). Sharing an asset with strangers in sharing economy, is based on trust and reviewing online content can be the beginning of trust formation (Chang and Wang, 2018). Customers of sharing economy platforms give credit to UGC

not only as a way of decreasing risk and uncertainty to enhance brand trust, but also as a practical source of usage experience (Choi and Lee, 2017). Thus, users stablished online content has turned out to be a measure of assessing trustworthiness of P2P sharing brands (Belarmino and Koh, 2020). Trusting a brand, however, is vulnerable to quality of online content and reviews. Positive UGC about a brand or its products evokes positive expectations and brand trust which

2.5 Perceived usefulness

Q3. How does brand trust have a significant effect on perceived usefulness?

"Perceived Usefulness" (PU) is defined as "the degree to which a person feels that employing a certain system will increase his or her work performance," according to Davis. This is supported by the meaning of the term "useful," which means "able to be employed usefully". A user believes in the presence of a good use-performance link for a system with a high perceived usefulness. This is dependent on how customers anticipate technology to improve their lives (Aldhmour and Sarayrah, 2016).

Brand trust is an important factor about perceived usefulness. Trust in e-commerce makes customers believe that companies can provide them with useful services or products (Tao, 2011) and brand trust that stems from UGC can have noticeable effect on realizing usefulness of a service or product. Trusting electronic business based on sharing economy platforms can help customers to realize how collaborative consumption can be useful in their lives (Califf *et al.*, 2020). Perceived usefulness is a strong factor that determines adoption intention through perceived value of a product or service (Yu et al., 2017). In ride-sharing, the more useful platforms become, the more they enhance the positive perception about the value of product or service they offer (Chen, 2016).

2.6 Intention to use

Q4. How does perceived usefulness have a significant impact on intent to use?
According to Ajzen (1991), intentions are believed to have control over the motivating aspects which drive a certain type of behavior. Individuals' enthusiasm for engaging in an activity and/or spending resources could be observed through one's intentions. Generally, the more eager an individual to be engaged in an activity, the more likely they will do so. As Cao et al (2005) said, restrictions in decision making process might occur due to some behavioral factors. Moreover, individuals' claimed intentions are not always the true ones which is, per se, rooted in social desirability bias and consistency bias. Intentions accompanied with actions are considered to be the real choice behind each action, i.e., an individual would conduct an action only if he/she possesses enough behavioral purpose to do so. intention is the vehicle carrying an individual's desires, wishes and/or readiness to engage in an activity in a specific way. Intentions are, in general, personal guidelines dictating how to act in certain circumstances. Given what Taylor et al. said, it is possible to expect a certain type of behavior in case consumer's intention to use is taken into account properly. The consumer's eagerness to interact

with an online shop on Web 0.2 is regarded as "intention to transact (Aldhmour and Sarayrah, 2016).

Participation in collaborative consumption provides customers of a sharing economy platform with 'asset-light lifestyle' via resource allocation (Tussyadiah, 2016). As collaborative consumption makes user's life and work easier, there is a more tendency to participate in this form of consumption (Wang *et al.*, 2019).

3   Methodology and results

This search is a critical review which investigates the literature and assesses the related quality. This goes further than just describing the articles and contains conceptual innovation and analysis(Grant & Booth, 2009).

The extant literature of this review article has been conducted regarding the effect of UGC in ride-hailing as a convincing factor in intention to use during post covid-19. A deep investigation into the literature has enabled us to discover the noble gaps in the domain of sharing economy. In order to conduct this study and fill the gaps, 4 questions were raised as follows;

Q1. How does UGC affect the brand image?

Q2. How does UGC affect brand trust?

Q3. How does brand trust have a significant effect on perceived usefulness?

Q4. How does perceived usefulness have a significant impact on intent to use?

For this critical review, a total of 50 peer-reviewed articles are collected from five databases: web of Science, EBSCOhost, JURN, Science Direct, and SCOPUS. These databases were chosen based on the journals that cover UGC and ride-hailing topics such as business research and journal of cleaner production.

Hence, in order to find the answers to these questions we defined the scope of our search in the electronic databases mentioned above. The researchers used a list of keywords selected based on the first articles published regarding UGC and sharing economy. The keywords used were: user-generated content, sharing economy, post covid-19, ride-hailing, brand image, brand trust and intention to use

The studies had to be included in the searches explained above in order to enable us to take advantage of the investigated articles.

Empirical studies have been included since they are thought to show validated findings in this field. Based on the search keywords and criteria, we identified 100 initial papers. In the light of collecting all studies from the databases, the inclusion and exclusion criteria were proposed for relevant studies. First, we omitted 30 papers based on the title. The abstracts of the remained 80 articles were decreased to 50 to assure that the impact of UGC in intention to use is appropriately illustrated. Then, the search review was conducted based on these 50 articles. Finally, to answer the 4 questions proposed, we considered 25 papers.

Powered by advanced information technologies, the sharing economy presents an emerging trend that is transforming the society and the business world today. As shown in a recent research report, peer-to-peer ridesharing is one of the five key sectors of the

sharing economy and tops the chart. Sharing platforms like Uber have gained a lot of popularity around the world through technology(Z. W. Y. Lee et al., 2018)

With regard to the advanced information technology, there is an emerging trend shown in the domain of sharing economy which could transform both the society and business world today. Based on the findings of one of the recent reports, peer-to-peer ridesharing is now one of the five key sectors in sharing economy. In the light of technology advances, sharing platforms such as Uber have gained considerable amount of popularity all across the globe.

Most of the citizens in different places of the world have now access to the platforms. They could create a noticeable amount of content on the social media before the covid-19 quarantines and sharing their opinions on the services provided by these platforms. However, it is not determined in previous studies that to what extent UGC could affect Sharing Economy users after the Covid-19 quarantines leading to their intention to use. Moreover, another issue to examine was to what extent a customer through UGC can spark intention to use in others based on his/her attachment to one brand.

With regard to all these factors, this study is done with the aim to investigate the impact of UGC from customers' perspective to define a brand and how it could affect customers' intention to use ride-sharing platforms. We focus specifically on brand image, brand trust and perceived usefulness.

Finally, in conceptual model 1 it is illustrated that the User-Generated-Content (UGC) has gained increasing attention as an important indicator of business success in the tourism and sharing economic sectors (Nilashi et al., 2021).

UGC in social media could positively affect a brand. As proposed by Jalilvand & Samiei (2012) internet interactions, social networks' services and specifically the UGC on these forums have a considerable amount of effect on brand image. The users are able to convince others through sharing their experiences and reviews on one brand such as Uber. Consequently, the potential customers interfere with the expectations from a brand to create their own desirable brand image. The characteristics of the content are so determining that they could easily change customer's perception on the brand.

Hence, the UGC resulted from widespread use of new technologies plays an important role in affecting brands' images, service innovations and determining the profits of service salespeople. (M. Lee et al., 2020).

Nilashi et al (2022)in their studies proved that during the Corona Pandemic the UGC could affect a brand. Moreover, they demonstrated that a brand's satisfied customer would tell decent stories on social networks resulting in other web users' intention to use. Ergo, according to previous studies, it can be concluded that UGC could have an impact on a brand and also convince other users.

Sharing an asset with strangers in sharing economy requires trust and reviewing online content can be the beginning of trust formation (Chang & Wang, 2018). Customers of sharing economy platforms give credit to UGC not only as a way of decreasing risk and uncertainty to enhance brand trust, but also as a practical source of usage experience (Choi & Lee, 2017). Thus, user-generated content has turned out to be a measure of assessing trustworthiness of P2P sharing brands (Belarmino and Koh, 2020).

As shown in previous studies, UGC can have a role in creating trust or mistrust among the users of a platform in sharing economy. Therefore, when users on social networks post content about sharing economy such as Uber, others would trust this generated content and the researches have shown that the users have more trust in UGC than the companies' advertisements because it is the users' real-life experiences (Nilashi et al., 2022). Szabo' & Gupta (2020) demonstrate in their study that trust has an important role in sharing economy. Ratings and reviews on sharing economy platforms are shown. For instance, Uber asks the passengers to review their ride because no customer wants to use Uber's service with an unreliable car or a driver who would not even considerate health protocols. Uber's monitoring the drivers creates a sense of trust among the customers of this ride-hailing platforms and they could share their opinions about Uber through UGC. The past studies are aligned with the results of our study. Hence, it could be claimed that UGC has a lead role in creating trust among users of sharing economy platforms.

On the one hand, brand trust could be considered an important factor in perceived usefulness. Trust in e-commerce makes customers believe that companies can provide them with useful services or products (Tao, 2011) and brand trust that stems from UGC can have noticeable effect on realizing usefulness of a service or product. Trusting electronic businesses based on sharing economy platforms can assist customers to realize how collaborative consumption can be useful in their lives (Califf *et al*., 2020).

Geng & Chen, 2021 demonstrated in their study that perceived usefulness in sharing economy platforms is generated by the content which is shared on social media. The virtual, anonymous, open, and weak group relationship among consumers means we cannot rely on identity recognition and acquaintance introduction to establish perceived usefulness. Only through online interaction can we obtain sufficient product information resources.

Perceived usefulness can be a strong factor in determining intention to accept through perceived value of a service or product. As mentioned before, perceived usefulness is generated in the light of UGC and the more useful ride-hailing platforms are, the more positive perception about the service or product will be. This way, the potential users are convinced to use the services in ride-hailing sharing economy platforms. As Toldos-Romero & Orozco-Gómez (2015) showed in their research, there is a meaningful and positive correlation between perceived usefulness and intention to use in sharing economy platforms such as Uber. This means that the potential users will be more eager to buy and use the services when perceived usefulness from other users' perspectives is higher. This finding from previous studies is totally aligned with our search.

4   Conclusion and Discussion

The aim of this study was to examine the impact of UGC on intention to use ride-hailing platforms. These platforms have received a huge amount of attention from the digital businesses' customers via forming the perceptions in their minds. This study investigated the effect of UGC on brand image and brand trust towards perceived usefulness

and eventually intention to use ride-hailing platforms. It also defines how UGC can convince others to use ride-sharing platforms.

According to pervious investigations it was expected that online content would affect characteristics of these messages and influence the receivers' perceptions about products/services of brands (Yap *et al.*, 2013). However, we found that the UGC is not only understandable to the receivers of such online massages, but they are also considered in judging a ride-hailing brand performance. In earlier researches just positivity or negativity of UGC was an influential factor that could affect intention to use products/services of a brand (Sweeney et al., 2012). The difference between these two approaches can be further studied.

This study identifies the effect of UGC from customers' perspective on two major associations of brands, which is brand image and brand trust. The findings confirm that plethora of information brought to customers through reviewing UGC affects their expectations towards a ride-hailing platform and evokes a specific brand image in customers' mind (Yap *et al.*, 2013,Tseng and Chan, 2019). The results show that like other regular brands (Vahdati and Mousavi Nejad, 2016). the more favorable a brand is associated in customers' mind, the more they are intended to use sharing platforms. However, at odds with the majority of previous research which considered creation of brand personality confined to direct usage experience (Toldos-Romero and Orozco-Gómez, 2015), this study shows that customers can promote the brand image and brand trust via just reviewing UGC. The difference in findings can be explained by adopting brand–consumer relationship view which suggests that individuals use interpersonal relationship norms as guiding principles to connect with brands (Borges-Tiago *et al.*, 2019). In this way, customers can share their opinions on one brand with other users who can decide whether or not to buy the product or service. Eventually perceived usefulness created by reviewing UGC can develop intention to use ride-hailing services. Thus, relationships and interactions on social media can create associations of brands. Due to transformation of brands to become more and more human-like characteristic, integrating endorsers' personality traits with other factors impacts brand personality impressions in customers' mind (Borges-Tiago *et al.*, 2019). Consumers of a brand who express their opinions in form of UGC are the main endorsers of that brand who can affect brand image and brand trust in the minds of other prospects. In other words, actual customers are the best individuals who can convince potential customers that the product or service could meet their needs.

However, in this study the impact of brand image and brand trust was majorly derived from reviewing online UGC rather than direct regular user experience. Other brands could also convince the customers whether or not to use other sharing economy platforms.

4.1. Theoretical implications

This study contributes to the existing literature by highlighting the need to examine the extent to which customers understand UGC. According to Yap *et al.* (2013) examining the extent to which customers pay attention to UGC can be a beneficial measure to

assess persuasiveness of online content. One of the key findings of this paper is demonstrating the noticeable effect of UGC on brand image and brand trust of ride-hailing platforms. There are limited known examinations that scrutinized the capability of UGC to inspire brand associations in the minds of non-users of a brand (Christodoulides *et al.*, 2012).
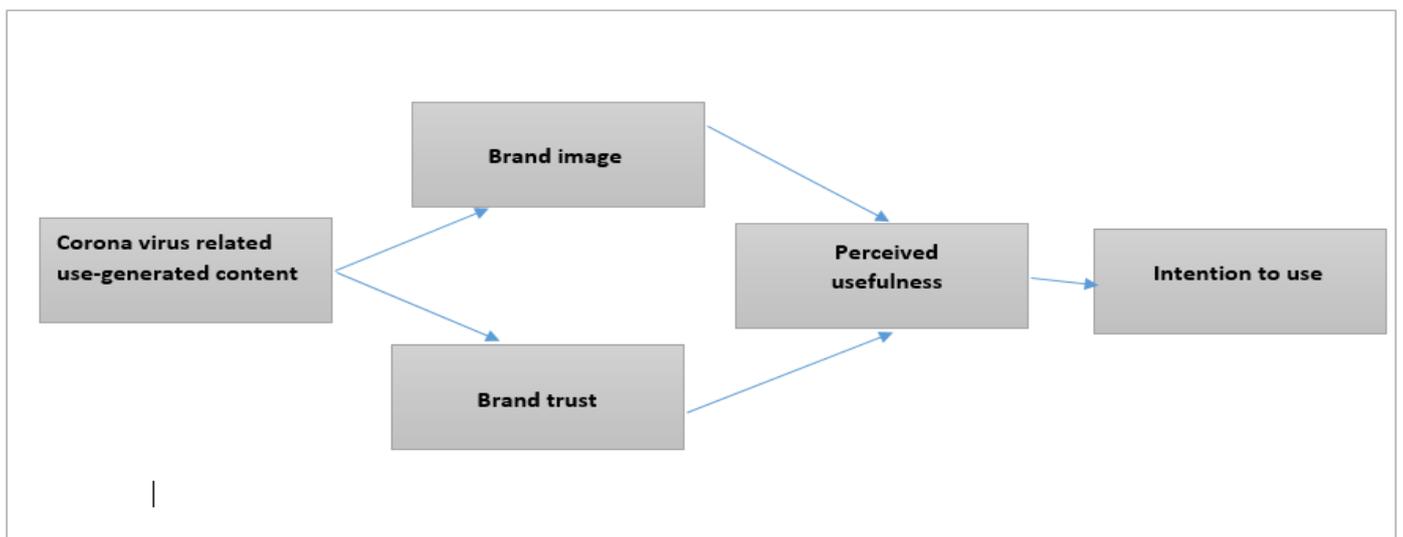

Fig. 1. Conceptual model of the effect of user-generated content on the intention to use

5   Limitations and further study

Pervious research toward perceived risk of Influenza showed that majority of people did not consider it as a serious risk; therefore, further research should be conducted to define whether the same attitude is adopted by customers of sharing economy platforms towards the perceived risk of coronavirus or not. Our study shows that UGC has a noticeable effect on brand perception and association of ride-sharing platforms specifically during the pandemic which could convince other users. Further studies can examine the other kinds of online content sharing activities on perceptions about brands during pandemic disease as well as investigating whether UGC could persuade or dissuade other users to buy. Finally, since a ride-hailing platform only encompasses limited aspects of sharing economy platforms, further studies should illustrate the effect of UGC on brand perceptions, intention to use and convincing users in other forms of ride-sharing economy platforms.

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