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WHEN TRUST BECOMES THE ECONOMY: A THEMATIC ANALYSIS OF STRUCTURAL DIMENSIONS IN THE SHARING ECONOMY

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Abstract
The sharing economy fundamentally relies on decentralized peer-to-peer interactions. However, inherent transactional risks and uncertainties remain a pivotal challenge, and how trust evolves multidimensionally within platform discourses remains insufficiently conceptualized. Utilizing MAXQDA 2024 and drawing upon social exchange theory and signaling theory within platform ecosystems, this paper examines the structural dimensions of the sharing economy through an inductive qualitative thematic analysis of the complete official TED Talks playlist *"The Economy of Trust"*. Trust, platform entrepreneurship, reputation, and factors of economics are the four main variables identified in the paper. The results show that trust is the primary factor behind the sharing economy, and that its importance is growing with time. Furthermore, familiarity gives way to algorithmic design and platform-mediated risk management techniques in the structural evolution of reputation conceptualization. Platform entrepreneurship relies mainly on technology infrastructure and data assets. On the other hand, economic factors continue to be a baseline that is focused on operational efficiency, transaction costs, and asset capacity utilization. By providing an integrated, dynamic conceptual framework of trust-centered platform ecosystems and highlighting important implications for platform management, this study adds to the body of literature on strategic management.

Keywords: *Sharing Economy, Economy of Trust, Reputation, Platform Entrepreneurship, Platform-Based Exchange.*
JEL Codes: *M10, L14, L26, D32.*

Introduction

The sharing economy changed modern transactions by moving the conventional paradigm from asset ownership to collaborative consumption and temporary access (Bardhi & Eckhardt, 2012; Rakowska & Talouni, 2024). This socioeconomic model facilitates peer-to-peer interactions, and allows individuals to coordinate access to and the sharing of underutilized resources via digital platforms (Belk, 2014; Li & Wang, 2020). These platforms have grown at an unprecedented rate which makes them powerful competitors to established business models in a number of industries (Tumaku et al., 2023; Zloteanu et al., 2018). In the global digital economy, platform-mediated transactions have grown in importance. Relative to traditional exchanges, the sharing economy demands that people share assets or private spaces with total strangers. However, these transactions take place in digital settings between strangers who must deal with a variety of transaction risks, knowledge asymmetries, and related vulnerabilities (Li & Wang, 2020; Tumaku et al., 2023). This raises issues with property damage, personal safety, and other things (Li & Wang, 2020). Mutual trust is the currency that is necessary to get past psychological obstacles and lower perceived risks in such high-risk environment (Jiang et al., 2024; Tumaku et al., 2023). The dynamics of trust building on these platforms are rooted in social exchange theory and signaling theory (Fombrun et al., 2015; Rakowska & Talouni, 2024). Social exchange theory implies that people assess these interactions by using subjective cost-benefit analyzes, which establishes mutual trust as a requirement for dealing with strangers and accepting vulnerability (Mayer et al., 1995; Rakowska & Talouni, 2024). To mitigate the risks of such vulnerability, platforms employ various trust-building practices that operate under signaling theory (Fombrun et al., 2015; Zloteanu et al., 2018). As a way to project and assess the reliability, credibility, and sociability of their peers in the face

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of information asymmetry, platform users must rely on digital cues like verified profiles, badges, trustworthy methods of payment, and two-sided review (Li & Wang, 2020; Zloteanu et al., 2018). Despite the rich body of literature exploring trust, platform entrepreneurship, and reputation in isolation, there remains an important research gap in understanding how these structural forces interact, and how their relative prominence and subdimensions have evolved as the platform ecosystem matured. In order to fill this gap, an inductive qualitative thematic analysis of the TED Talks playlist *"The Economy of Trust"* is used in this study to explore the structural aspects of the sharing economy. The specific aim of this article is to investigate how trust, platform entrepreneurship, reputation, and economic factors shape platform-based exchanges, and to trace how their conceptual subdimensions have dynamically evolved over time. By mapping the interactions of these four dimensions, this paper contributes to the strategic management literature by conceptualizing the sharing economy not as a static framework, but as a dynamic, trust-centered multidimensional ecosystem.

Literature Review

Trust in the Sharing Economy and Platform-Based Exchange

Research on the sharing economy highlight trust points to trust as a vital requirement and an essential factor on digital platforms. On these platforms, people who don't know each other interact (Jiang et al., 2024; Tumaku et al., 2023). Because these online transactions involve unpredictability by their nature, trust acts as a fundamental driver that mitigates the inherent risks and uncertainties of such transactions (Jiang et al., 2024). A key insight from the literature, however, is that trust in the sharing economy takes multiple forms. In their comprehensive meta-analysis, Jiang et al. (2024) distinguish between trust in the platform and trust in peers and demonstrate that these two forms of trust are shaped by distinct antecedents and lead to distinct behavioral outcomes. This distinction can also be observed in research that focuses on the provider as well. This means that trust in the platform and trust in consumers can be treated as separate constructs, and platform safety and reviews can influence the trust formation process (Li & Wang, 2020). Similarly, Rakowska & Talouni (2024) examined trust in the sharing economy and identified eight main factors that affect trust building. They emphasized the differences across cultural contexts in the trust-building process. Hence, trust in platform-based exchange can be better understood as distinct dimensions rather than a single, undifferentiated notion of trust.

Platform Entrepreneurship and Trust-Based Value Creation

Platform entrepreneurship increasingly unfolds through platformization, where digital platforms serve as venues for value creation and delivery and reshape how entrepreneurial opportunities are discovered and pursued (Nambisan et al., 2018). Because platforms are intrinsically open to varying degrees, this openness enables them to serve as sources of entrepreneurial opportunities. The owners of these platforms offer access to a market and the platform owner's reputation, which can reduce entry barriers and perceived risks for new ventures (Ceccagnoli et al., 2012; Ghazawneh & Henfridsson, 2013; Nambisan et al., 2018). Building on this platform-based view of entrepreneurship, Wichmann et al. (2022) conceptualize value creation on platforms as taking place through a web of value-creating interactions among platform participants. Accordingly, in this web of value-creating interactions, value is not confined to direct monetary exchanges but also includes non-monetary and indirect forms of value creation. It is also emphasized that such value emerges as platform participants influence others, share knowledge, and generate engagement that contribute to platform sustainability.

Reputation as a Basis for Trust in Platform-Based Exchange

Fombrun and Van Riel (1997) defined reputation as a collective representation of a firm's past actions and results that describes the firm's

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ability to deliver valued outcomes to multiple stakeholders. This implies that the strategic vision of firms should acknowledge outsiders' perceptions of these firms when establishing their aspirations for the future (De Roeck et al., 2013; Hatch and Schultz, 2003; Yüncü and Koparal, 2019). By analyzing the types of informational cues that shape stakeholders' perceptions of a firm, it becomes possible to anticipate which dimensions are most likely to elicit emotional responses such as admiration, liking, and trust (Fombrun et al., 2015). In the sharing economy, Zloteanu et al. (2018) suggest that the information available to assist users' decisions focuses predominantly on community-generated trust and reputation information. The results indicate that trust and reputation information are associated with more favorable perceptions of hosts' trustworthiness, credibility, and sociability, as well as a higher likelihood of engaging in a transaction. Mauri et al. (2018) examine the role of personal reputation attributes in the sharing economy by focusing on popularity as a purchase decision-making tool. Using accommodation-sharing listings, the study shows that personal reputation attributes such as Superhost status and the number of host reviews are strongly associated with popularity outcomes.

Economic Outcomes of Trust in Platform-Based Exchange

A growing body of research views trust as a factor associated with economic outcomes, such as efficiency, performance, productivity, and costs. Smith (2020), for example, suggests that trust affects productivity and argues that the primary channel through which this effect operates is transaction costs. Additionally, Smith (2020) indicates that trust influences productivity with confidence, as individuals implementing greater discount rate to investments that generate future returns the more risk they perceive when engaging with others. Therefore, a preference for short-term investments and contacts with known counterparts may result from low levels of trust, frequently at the price of potentially more productive resource allocations. Gu and Zhu (2021) show that building mutual trust in a two-sided market improves matching efficiency based on data from an online freelance marketplace. When participants have enough mutual trust, the intermediary's perceived value decreases in relation to the cost of its transaction fees.

Methods

This research adopts a qualitative approach. In qualitative research, examining how frequently a code occurs can provide the researcher with insight, and checking the frequency with which certain data segments or words recur in a text can help determine whether a particular expression constitutes a meaningful and noteworthy code (Miles & Huberman, 2016). However, the significance of a code in qualitative research lies not only in its frequent occurrence but also in its rare appearance within the data. Hence, qualitative researchers are more concerned with how codes relate to one another than with how often they occur (Creswell, 2013). In the qualitative data analysis process, the concepts of code, coding, category development, and theme frequently emerge. A code is defined as a researcher-generated word or phrase used to describe textual or visual data that reflects the core meaning of the content (Saldaña, 2022). Coding is the process of breaking data into smaller units by revealing their different aspects and marking or labeling these units (Corbin & Strauss, 2008; Miles & Huberman, 2016). Coding is the initial stage in developing themes and categories. In this study, an inductive approach was employed. The data were first coded, then organized into categories, and used to generate themes. Thematic analysis, in which the coding process plays a central role, is one of the methods widely used in the social sciences. In thematic analysis, themes are identified through either an inductive approach or a deductive approach. In inductive analysis, data are coded and thematized without a predefined framework, whereas in deductive analysis, codes are assigned to pre-established themes (Braun & Clarke, 2023). After the themes were established, the data were visualized for interpretation and discussion. The data coding and visualization were conducted using MAXQDA Analytics Pro 2024 (VERBI Software, 2024). The software can analyze various types of

data, and allows data to be analyzed descriptively, relationally, and comparatively. Through visualization, analyses become more comprehensible and interpretable (Ağtaş, 2024). In this scope, the data were analyzed using the Code Matrix Browser, and their distributions were determined through interpretation.

Data Collection

The data for this study were obtained from the official TED website through the playlist titled *"The Economy of Trust"*, which is a close look at the sharing economy and the role that trust plays as a major market force. This approach enabled the examination of how *"The Economy of Trust"* is articulated within a thematically consistent discourse space, while still capturing variation across speakers, years, and narrative emphases. At the time of data collection, the playlist consisted of seven TED Talks, as given in Table 1, all of which were included in the analysis. However, a limitation of this data collection approach is its temporal scope; the most recent of the seven analyzed videos in the playlist dates back to 2016. Therefore, the dataset inherently reflects the discourse and dynamics of the sharing economy up to 2016. For each talk, the official transcript provided on the TED website served as the primary unit of analysis. The research was based on these publicly accessible transcript texts, and all data were collected and analyzed solely for academic and non-commercial purposes. In line with TED's Terms of Use, the original transcripts were not reproduced, redistributed, or presented in full within the study[1]. The analysis focused solely on coding, categorization, and thematic interpretation of the content.

Table 1. List of TED Talks included in the dataset

No.	Talk Title	Speaker	Duration
1	The currency of the new economy is trust	Botsman (2012)	19:29
2	How Airbnb designs for trust	Gebbia(2016)	15:50
3	A smart loan for people with no credit history (yet)	Siroya (2016)	08:01
4	The future of business is the "mesh"	Gansky(2011)	14:30
5	Uber's plan to get more people into fewer cars	Kalanick(2016)	19:09
6	Excuse me, may I rent your car?	Chase(2012)	12:07
7	We've stopped trusting institutions and started trusting strangers	Botsman(2016)	16:58

Results

Thematic Presentation of Findings and Analysis with Variables

As shown in Figure 1, *"The Economy of Trust"* consists of four dimensions: *trust*, *entrepreneurship*, *reputation*, and *factors of economics*. Each dimension includes its own subdimensions.

Reputation comprises eleven subdimensions, entrepreneurship consists of fifteen subdimensions, trust comprises five subdimensions, and economic factors comprise fourteen subdimensions. The frequencies of each subdimension are presented in Figure 1. Each subdimension is connected to its higher-order dimension by lines, with subdimensions of higher frequency represented by thicker lines.

[1]*https://www.ted.com/about/our-organization/our-policies-terms/ted-com-terms-of-use*

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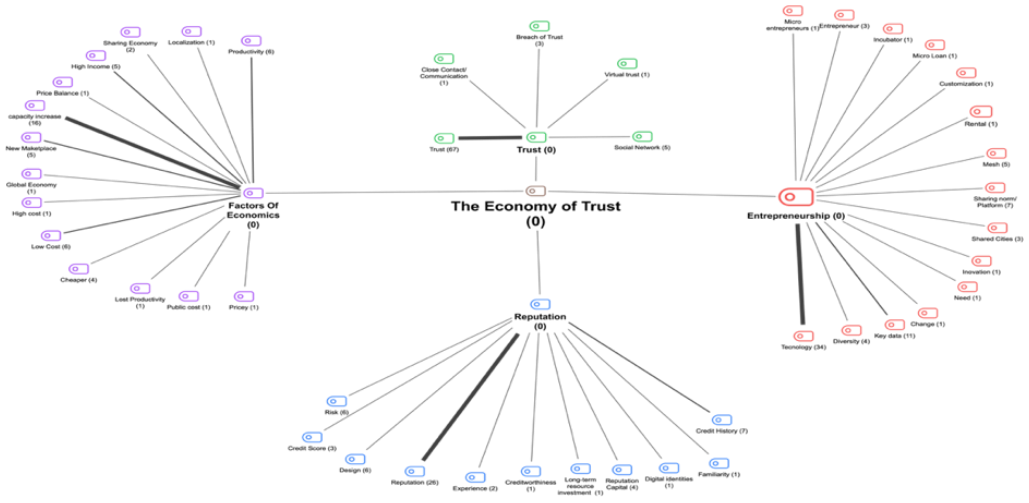


Figure 1. Hierarchical code map of "The Economy of Trust" obtained using the MAXMaps visualization tool

The distribution of the 'Economy of Trust' dimensions by year was also analyzed. As shown in Figure 2, from a chronological perspective, it is observed that in 2011, the importance of the dimensions entrepreneurship, trust, reputation, and factors of economics was relatively low, whereas in subsequent years, particularly in 2016, the importance of these concepts increased. In 2016, trust (f = 60) emerged as the most prominent dimension within the *economy*.

Kod Sistemi	2016	2012	2011	TOPLAM
Entrepreneurship	40	18	17	75
Reputation	24	34		58
Trust	60	13	4	77
Factors Of Economics	29	14	8	51
TOPLAM	153	79	29	261

Figure 2. Distribution of "The Economy of Trust" Dimensions by Year

Findings related to the trust dimension

When the distribution of the trust dimension by year is examined, it is observed that it was most prominent in 2016 (f = 56). In that year, the subdimensions *breach of trust* (f = 3) and *communication* (f = 1) were also addressed. In 2012 and 2011, the trust dimension appears to have been less significant compared to later years.

Kod Sistemi	2016	2012	2011	TOPLAM
The Economy of Trust				0
Trust				0
Trust	56	9	2	67
Close Contact/ Communication	1			1
Social Network		3	2	5
Breach of Trust	3			3
Virtual trust		1		1
TOPLAM	60	13	4	77

Figure 3. Distribution of the Trust Dimension of "*The Economy of Trust*" by Year

Findings related to the entrepreneurship dimension

The entrepreneurship dimension consists of fifteen subdimensions, as shown in Figure 4. While this dimension was rarely addressed in 2012, a greater variety of entrepreneurship subdimensions is observed in 2016, with technology (f = 20) and key data (f = 9) standing out as particularly prominent.

Kod Sistemi	2016	2012	2011	TOPLAM
Entrepreneurship				0
Tecnology	20	9	5	34
Customization		1		1
Need	1			1
Diversity		4		4
Key data	9		2	11
Change	1			1
Inovation	1			1
Shared Cities	3			3
Sharing norm/ Platform		2	5	7
Mesh			5	5
Rental		1		1
Micro Loan	1			1
Incubator	1			1
Entrepreneur	3			3
Micro entrepreneurs		1		1
TOPLAM	40	18	17	75

Figure 4. Distribution of the Entrepreneurship Dimension of "The Economy of Trust" by Year

Findings related to the reputation dimension

The reputation dimension consists of eleven subdimensions. As shown in Figure 5, the concept of reputation was not addressed at all in 2011. The highest frequency for the reputation dimension (f = 24) was observed in 2012. In 2016, the reputation dimension became more diversified, with design (f = 6) and risk (f = 6) emerging as the most prominent subdimensions.

Kod Sistemi	2016	2012	2011	TOPLAM
The Economy of Trust				0
Reputation				0
Reputation	2	24		26
Risk	6			6
Experience	2			2
Credit Score	3			3
Creditworthiness	1			1
Credit History	3	4		7
Long-term resource investment		1		1
Design	6			6
Familiarity	1			1
Reputation Capital		4		4
Digital identities		1		1
TOPLAM	24	34	0	58

Figure 5. Distribution of the Reputation Dimension of "The Economy of Trust" by Year

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Findings related to the factors of economics dimension

The factors of economics dimension consist of fourteen subdimensions. Figure 6 illustrates that the dimensions of capacity, low cost, high income, and productivity appear particularly prominent. As the years progress, an increase is observed in the number of economic factor dimensions.

Kod Sistemi	2016	2012	2011	TOPLAM
Factors Of Economics				0
Localization		1		1
New Maketplace		3	2	5
Sharing Economy	2			2
Price Balance	1			1
Productivity	4	1	1	6
High Income	2	2	1	5
Global Economy	1			1
High cost	1			1
Low Cost	3	1	2	6
capacity increase	8	6	2	16
Cheaper	4			4
Lost Productivity	1			1
Public cost	1			1
Pricey	1			1
TOPLAM	29	14	8	51

Figure 6. Distribution of the factors of economics dimension of "The Economy of Trust" by Year

Discussion

The structure and importance of trust in the sharing economy are examined in this study. The findings indicate that there are four main elements of *"The Economy of Trust"*: factors of economics, trust, entrepreneurship, and reputation. This affirms that trust in platform-based transactions is a multifaceted concept (Jiang et al., 2024; Li & Wang, 2020; Rakowska & Talouni, 2024; Tumaku et al., 2023). Based on the study's findings, trust is currently a key factor in the sharing economy. This is in line with the results of Tumaku et al. (2023) and Jiang et al. (2024), who view trust as a social force and a currency that is necessary to lower uncertainty in P2P transactions. On the other hand, the increasing importance of communication over time and trust in the findings align with Li & Wang's (2020) perspective who demonstrated that platform safety and review systems provide protection to providers. Rakowska & Talouni's (2024) findings, which imply the need to address platform trust through a variety of culturally sensitive aspects, further support this pattern. Digital platforms provide new interactions and lower entry barriers, according to the literature (Ceccagnoli et al., 2012; Ghazawneh & Henfridsson, 2013; Nambisan et al., 2018; Wichmann et al., 2022). However, this study demonstrates that technology and key data have been the focal points of platform entrepreneurship. This approach supports the arguments made by Ghazawneh & Henfridsson (2013) and Nambisan et al. (2018) that platforms act as settings in which providers use boundary resources to lower risks. It is also in line with Wichmann et al. (2022), who state that value co-creation via interactive participant networks is driven by data assets and technology infrastructure. The results of the present study show that reputation, which is traditionally regarded as a collective representation of a firm's actions, (Fombrun & van Riel, 1997; Yüncü & Koparal, 2019), has expanded to encompass design elements and signals of risk. This study also aligns with Zloteanu et al. (2018), who demonstrate that specific trust and reputation information cues integrated into profile design generate positive user appraisals and reduce perceived transaction risks, and Mauri et al. (2018), who show that personal reputation attributes function as powerful purchase decision-making tools. The significance of

economic factors such as capacity, productivity, low cost, and high income supports prior studies (Gu & Zhu, 2021; Smith, 2020). The findings confirm that trust enhances productivity by reducing transaction costs, as emphasized by Smith (2020), who suggests that trust mitigates transactional friction and reduces risk aversion. The results are consistent with those of Gu & Zhu (2021), who demonstrate that trust enhances matching efficiency in two-sided markets. However, platforms have a greater risk of disintermediation, as users avoid the platform to avoid transaction fees, as Gu & Zhu (2021) show. This shows that in order to encourage matches and create strategic ways to capture value, platforms need to establish trust. Finally, it is necessary to note that the data implies a gradual change, where trust acts as the major catalyst, platform entrepreneurship significantly depends on technology and key data, and reputation is distinctly shaped by design and risk.

Conclusion

This study uses an inductive qualitative thematic analysis of seven key TED Talks from the *"The Economy of Trust"* playlist to conceptualize the sharing economy as a dynamic, trust-centered, multifaceted ecosystem. The results show that the structural framework of platform-mediated exchanges is built on four interconnected dimensions: trust, platform entrepreneurship, reputation, and factors of economics. In terms of time, the study reveals that trust is the main driver of peer-to-peer transactions. Platform entrepreneurship increasingly focuses on technology and critical data and reputation changes from simple interpersonal familiarity to structural design and risk-mitigation signals, and basic economic factors like capacity and productivity remain a stable baseline over time. The primary distinction of this study from previous ones lies in its dynamic and evolutionary perspective. This paper demonstrates how these aforementioned dimensions interact and conceptually mature over time. Furthermore, by analyzing public expert discourse rather than narrow consumer or provider-centric surveys, this study provides a unique conceptual mapping. It contributes to the strategic management literature by framing the sharing economy as a developing, trust-driven ecosystem where not only social capital but also digital cues are pivotal. Future research could benefit from a transition from this qualitative mapping to validation using broader survey data. This is necessary to test the effect of trust and reputation design on platform participants' behavioral intentions and decisions.

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