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Loyalty model in the sharing economy platforms in the Covid-19 setting: The role of perceived social responsibility and trust

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Abstract

Purpose: The COVID-19 crisis has changed consumer expectations towards service, thus exposing many already existing challenges associated with the sharing economy. Linking different streams of research, we propose a loyalty model that links customer perceived service quality, customer trust and customer loyalty in the COVID-19 economy, while adding customer perceived social responsibility of the platform at the centre to mediate these relationships.

Design/methodology/approach: We tested this model on an international sample of 275 sharing economy users. Structural Equation Methods were applied to test the proposed model.

Findings: Our findings indicate that the quality of the web/app adaptation and perceived social responsibility affected customer trust and consequently customer loyalty. Additionally, perceived social responsibility of the platform appeared to affect user loyalty directly.

Originality/value: Due to the COVID-19, the peer-to-peer nature of offline interaction in the sharing economy became a burden, while the responsibility of platforms towards local communities, user communities and other stakeholders became increasing pressing. This research mirrors these trends and proposes actionable map of potential avenues for sharing economy platforms in the new setup and guidelines for future research.

Keywords: Sharing economy, Digital platforms, Perceived service quality, COVID-19

Jel Codes: M10, M13, M15, O30, O32, O39

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1. Introduction

The sharing economy (SE) is an umbrella term for peer-to-peer digital platforms that have appeared in the last decade (Akhmedova, Marimon & Mas-Machuca, 2020). Upon the outbreak of the pandemic, doubts about the future of the SE wad been raised by practitioners (e.g. Mehta, 2020) and academics (Hossain 2020). For example, Airbnb, one of the biggest SE companies (in the tourism sector), discontinued its operations and laid off 1,900

employees – about 20% of its workforce – in the first half of 2020. Platforms have faced an increased number of cancellations, to which many were unable to respond (Hossain, 2020a). Many workers have blamed SEPs for not taking sufficient action to protect them economically or psychologically; for example, Uber has been harshly criticised for charging elevated commissions even during the peak of the pandemic (Hossain, 2020a).

Obviously, the SE was far from entirely losing its position, as for many industries it remained the best option both to obtain and provide services. However, COVID-19 has exposed and intensified several deficiencies of the SE platforms (SEPs) business models that were barriers to adoption even before the pandemic (Yang, Lee, Lee & Koo, 2019; Tussyadiah & Park, 2018), such as lack of control over safety and service quality, lack of cancelation policies and precarious employment (Hossain, 2020a). Accordingly, the situation presented both a challenge and an opportunity for SEPs to become more responsible by improving safety controls and introducing policies to protect their key stakeholders, to update the status of service providers and to increase cooperation with local communities (Hossain, 2020b). The crisis has also led SEPs to innovate and to introduce new models that better address societal and environmental challenges.

Service quality is the key element of the value proposition of the platform (Akhmedova, Mas-Machuca et al., 2020). It has been demonstrated by numerous studies that service quality is key to customer satisfaction and loyalty (Ju, Back, Choi & Lee, 2019). But in the time of uncertainty, like COVID, service quality might not be a sufficient requirement for the use of the platform business model (Ratnasari, Siregar & Maulana, 2021) – a model that depends too much on decentralized actors who might or might not contribute to the ecosystem. Customers might be losing trust in the benevolent actions of other actors to execute citizenship behaviour (Davvetas, Ulqinaku & Sarial-Abi 2021; Kim & Liu, 2022; Bagnera, Dalton, Szende & Legg, 2022). High level of orchestration by the SEP is required to ensure SQ and value-creation and maximization across the platform ecosystem. In addition, SEP should signal its own benevolence (Nguyen & van Nguyen 2024).

Based on this, the study seeks to explore how SEPs can adapt their services to maintain customer loyalty during periods of heightened uncertainty, such as the COVID-19 pandemic. As the pandemic has disrupted traditional peer-to-peer interactions, SEPs face unique challenges in ensuring that their decentralized actors continue to maintain service quality and create value within the ecosystem. The loss of customer confidence in the reliability and integrity of other platform participants necessitates a re-evaluation of loyalty strategies.

This leads to the following research question:

- How can SEPs adapt their service to maintain customer loyalty during the COVID-19 period?

This research seeks to identify mechanisms through which sharing economy platforms (SEPs) can ensure service quality and strengthen customer trust amid global crises. The COVID-19 pandemic disrupted traditional offline interactions, limiting peer-to-peer exchanges due to social distancing and health concerns. Consequently, SEPs played a crucial role in supporting local communities and stakeholders. This study explores how SEPs can adapt to these changes while maintaining user loyalty, presenting a loyalty model and strategic recommendations for future research in the post-pandemic landscape..

2. Hypotheses Development

Mainstream service frameworks explaining customer loyalty have evolved over several decades. At its core, Oliver (1999) proposed a framework linking service quality, satisfaction, and loyalty. The service-dominant logic introduced customer value as a mediator in the service quality-satisfaction-behavioral intentions chain (Cronin, Brady & Hult, 2000; Parasuraman & Grewal, 2000). In response to the rise of e-commerce, Harris and Goode (2004) positioned trust as central to the e-service model, showing it mediates the quality-value-loyalty relationships online. They later simplified this model, indicating that web quality leads to e-trust and subsequently to behavioral outcomes (Harris & Goode, 2010). E-trust has proven essential for e-loyalty, functioning alongside quality (Ribbink, van Riel, Liljander & Streukens, 2004) or independently (McKnight & Chervany, 2001; McKnight, Choudhury & Kacmar, 2002; Flavián, Guinalíu & Gurrea 2006; Flavián & Guinalíu, 2006). Lai, Griffin and Babin (2009) later introduced corporate image into the service model to account for firm differentiation in saturated markets, expanding on previous research that examined corporate image and reputation separately from service evaluation (Sweeney & Swait 2008). Subsequent models linked service

evaluation, social responsibility, and loyalty (Mandhachitara & Poolthong, 2011; He & Li, 2011), as well as image, trust, and loyalty (He, Li & Harris 2012; Martínez & Rodríguez del Bosque, 2013; Jin, Park & Kim, 2008; Park, Kim & Kwon, 2017), revealing more complex relationships.

The S-O-R framework was introduced (Arora, 1982), and has been extensively used in academic literature. This framework offers a structured approach to analysing how external stimuli (such as service quality and social responsibility) influence customer perceptions and behaviour, ultimately contributing to loyalty formation. The conceptual model developed through the S-O-R framework is then tested empirically to validate its relevance and effectiveness in guiding SEPs adaptive strategies. The framework offers a holistic approach to examining how SEPs can strategically adapt their services and operations to foster customer loyalty in the face of unprecedented disruptions like the COVID-19 pandemic. According to S-O-R framework the three main components or phases of customer loyalty are:

1. Stimulus, that explain the basement of the loyal relations. The article focuses on two key stimuli – perceived service quality (SQ) and perceived social responsibility. During the pandemic, customers may not only evaluate SEPs based on the traditional measure of service quality but also on the platform's perceived commitment to service quality and social responsibility. This includes how the platform supports its community, upholds safety protocols, and manages risks associated with peer-to-peer transactions. These stimuli create the basis for customer perceptions and reactions.
2. Organism, that explain how customer reacts on the experience SQ and social responsibility by developing trust towards the SEP. The organism phase refers to the internal processing of stimuli by the customer. Here, the customer's reaction to their experience with service quality and the platform's social responsibility efforts is processed, leading to the development of trust towards the SEP and the interactions with the peer. Trust becomes especially crucial during periods of uncertainty, such as the COVID-19 pandemic, as customers look for signals of reliability and benevolence from the platform and the peers. If trust is successfully established, it acts as the bridge between the stimuli (service quality and social responsibility) and the customer's loyalty response.
3. Response, that outline the contribution of previous elements to the creation of customer loyalty. In this context, the response is the creation and reinforcement of customer loyalty. If customers perceive high service quality and trust the platform due to its responsible actions during the crisis, they are more likely to remain loyal to the SEP. This loyalty can manifest through the positive word-of-mouth, and repeated use of the platform despite the challenging circumstances.

By employing the S-O-R framework, this study simplifies and integrates several recent customer loyalty models within the sharing economy context, providing a cohesive understanding of the factors that drive loyalty in times of crisis. In the context of the SE, the first service frameworks to model loyalty developed reduced connections from service quality to loyalty, with the main goal of exploring the dimensions of service quality in this setup (Ju et al., 2019; Cheng et al., 2019). As the area developed, the research started to explore more connections, including service quality-customer value-loyalty (Akhmedova, Mas-Machuca et al, 2020) and web quality-trust-loyalty (Ye, Ying, Zhou & Wang, 2019; Akhmedova, Vila-Brunet & Mas-Machuca, 2021; Mas-Machuca, Marimon & Jaca, 2021). The branch of research that would link image to loyalty, separately or in combination with service quality and trust, is currently missing in the setup of the SE, and the COVID-19 crisis might trigger explorations in this direction.

Figure 1 shows the proposed conceptual model adopted by this study. Furthermore, each step is explained in detail.

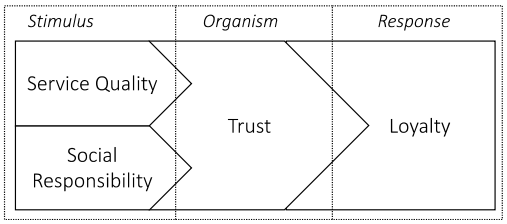

Figure 1. Conceptual model of loyalty in sharing economy

2.1. Quality of Web/App Adaptation and Trust

The connection between website quality and customer trust has been a central focus of research in online commerce, as website quality often signals overall service quality and influences trust (Harris & Goode 2004). High-quality websites provide users with cues for their initial trusting beliefs and purchase intentions (McKnight, Cummings & Chervany, 1998; McKnight et al., 2002), and this is especially crucial in the Sharing Economy (SE) setup, where trust is essential for platform success. In the SE, the quality of a platform's website or app plays a significant role in shaping user perceptions at all stages of transaction–from initial search to post-purchase evaluation–by providing information and facilitating interactions (Kim, Ferrin & Rao, 2008).

With the onset of the COVID-19 pandemic, the role of website quality has become even more critical. Consumers now face heightened concerns regarding health safety, increasing the need for platforms to provide accurate, timely, and clear information related to pandemic guidelines and safety measures. The existing dimensions of website quality, such as efficiency (ease of navigation, search functionality) and usefulness (truthful, reliable information), are especially relevant in addressing these new concerns. Efficient navigation and well-organized information allow users to quickly access essential safety protocols and updates, while useful features, such as verified profiles and accurate reviews, enhance trust in both the platform's assurances and peer interactions (Cristobal-Fransi, Hernández-Soriano, Ferrer-Rosell & Daries, 2019; Marimon, Llach, Alonso-Almeida & Mas-Machuca, 2019).

The Technology Acceptance Model (TAM) and Theory of Planned Behavior (Ajzen, 1991) help explain this relationship. According to TAM, perceived ease of use and usefulness determine customer attitudes and behavioural intentions (Davis, 1989). In the context of the pandemic, a well-adapted website or app can reduce the cognitive and emotional costs of processing new safety information, enhancing trust in both the platform and the safety of interactions with peers. For instance, if a platform updates its app to clearly display COVID-19 safety protocols, users are more likely to trust the platform and feel safe engaging with peer providers.

Thus, COVID-19 adaptation of a website or app (i.e., how well the platform integrates safety information and guidelines) directly influences user trust. We propose that platforms with well-designed, easily navigable, and informative websites will foster greater trust in platform assurances about safety and facilitate secure peer interactions. All in all, in the context of the pandemic, we propose that:

Hypothesis 1: COVID-19 adaptation of a web/app is related to trust in the platform assurance in terms of COVID-19.

Hypothesis 2: COVID-19 adaptation of a web app is related to trust in the safety of interactions with peers.

2.2. Trust and Loyalty

In the Sharing Economy (SE) context, trust has been widely recognized as a critical factor for successful transactions, particularly distinguishing between trust in the platform itself and trust among peers (Ye et al., 2019; Akhmedova, Vila-Brunet et al., 2021). Platform-based trust revolves around mitigating uncertainties inherent to online transactions, such as financial risks and security concerns (McKnight et al., 2002; Pavlou & Fygenson, 2006). SE platforms (SEPs) establish a perception that transactions are backed by a reliable third party, thus reducing the uncertainties that typically arise in unregulated online environments (Möhlmann & Teubner, 2020).

Furthermore, platforms have evolved to offer safeguards not only against financial risks but also personal safety risks (von Hoffen, Hagge, Betzing & Chasin, 2018; Wu, Ma & Xie, 2017; Hong, Kim & Park, 2019; Mittendorf, 2016; Yang et al., 2019). These personal safety concerns have become even more critical in the aftermath of the COVID-19 pandemic, as the focus on physical security has intensified (Bove & Benoit, 2020). Platforms that provide safety cues, such as adherence to hygiene protocols and other protective measures, are likely to foster greater user trust (Bove & Benoit, 2020). This is particularly relevant because, as Kuhn and Maleki (2017) suggest, platforms differ in the degree of oversight they offer, meaning not all platforms ensure compliance with safety regulations to the same extent. Thus, trust serves as a mediator between the adaptation of the web/app and loyalty: even if the web/app is well-adapted, users must trust the platform health assurances for loyalty to

develop. Without trust, even platforms with efficient web/app interfaces may struggle to retain users in such a high-risk environment.

Thus, we propose that during times of health-related uncertainty, trust in SEPs will extend beyond traditional security concerns (e.g., transaction or cyber security) to physical safety, specifically the protection from contagion. Consequently, trust in SEP assurances regarding COVID-19 safety is expected to positively influence user loyalty, as users are more likely to continue using services from platforms they perceive as trustworthy in terms of health security. Thus, trust in SEP assurances regarding COVID-19 acts as a critical factor linking web/app quality of adaptation and user loyalty, ensuring that users perceive the platform as not only functional but also safe, motivating continued use.

Hypothesis 3: Trust in SEP assurance regarding COVID-19 is related to loyalty.

Peer-based trust in the Sharing Economy (SE) reflects the perceived security of interactions between users, specifically between customers and peer service providers (Akhmedova, Manresa, Escobar-Rivera & Bikfalvi, 2021). Prior to the COVID-19 pandemic, establishing this trust was already recognized as critical to ensuring successful peer-to-peer exchanges (Wu et al., 2017). The pandemic, however, introduced new complexities, particularly around physical safety and protection from contagion (Hazée, Zwienenberg, van Vaerenbergh, Faseur, Vandenberghe & Keutgens, 2020; Bove & Benoit, 2020). This induced changes in peer interactions, as both customers and service providers became more concerned about the health risks associated with face-to-face contact.

Even before the pandemic, trust-building efforts were essential to SE platforms (SEPs), with responsibility shared between the platform itself and individual peer service providers (Basili & Rossi, 2020; Mazzella, Sundararajan, d'Espous & Möhlmann, 2016). The service provider ability and willingness to ensure the smooth transactions with the customer has always been a significant factor in fostering trust (Ert & Fleischer, 2020). However, the pandemic has magnified the effect. The perceived safety of these interactions is thus directly related to customer loyalty. When users trust that their peer service providers will prioritize health safety, they are more likely to return to the platform and use its services repeatedly. This perceived safety not only reassures users during each interaction but also builds long-term trust in the platform as a facilitator of safe exchanges.

A well-designed app may communicate safety information effectively, but without trust in peers to uphold these standards, the web/app adaptation alone cannot guarantee loyalty. Therefore, trust acts as a bridge between digital platform adaptations and real-world peer interactions, ensuring that perceived safety translates into ongoing loyalty. Thus, we propose that the perceived safety of interactions with peers, particularly in terms of health and physical safety, is related to customer loyalty.

Hypothesis 4: The perceived safety of the interaction with peers is related to loyalty.

2.3. Perceived Social Responsibility, Trust and Loyalty

The economic crisis triggered by the COVID-19 pandemic forced many companies to prioritize short-term survival over long-term commitments, potentially leading to fraud and misconduct (Munir, 2020). However, contrary to this expectation, many companies adapted their business models to serve societal interests, showing solidarity in response to the crisis (He & Harris, 2020). Public expectations reinforced this shift, as 80 % of respondents in a global study believed companies should actively protect employees and communities (Ries, Edelman, Kehoe, Williams, Tropiano, Adkins et al., 2020). Additionally, 65% indicated their future brand choices would depend on a company's pandemic response (Rogers, 2020).

Social responsibility is now seen as a key factor influencing consumer behaviour, with organizational resilience and responsible practices boosting management commitment (Filimonau, Derqui & Matute 2020). Yet, as Kirk and Rifkin (2020) argue, consumers demand genuine sacrifices from companies rather than superficial promotional efforts. Missteps, such as Airbnb's call for customer donations to peer service providers, highlight how poorly executed Corporate Social Responsibility (CSR) initiatives can backfire (Kramer, 2020). Studies on consumer scepticism suggest CSR misalignment or perceived insincerity can have negative impacts (Vlachos, Tsamakos, Vrechopoulos & Avramidis, 2009).

In the context of the Sharing Economy (SE), platforms that demonstrate perceived social responsibility are likely to enhance trust by signalling quality and safety (Mandhachitara & Poolthong, 2011). Consumers may see CSR efforts, such as adhering to pandemic safety guidelines, as an indicator that SEPs are acting in good faith to protect users from contagion. This perception increases trust in platform assurances about COVID-19 safety (Bove & Benoit, 2020). Moreover, when platforms promote socially responsible behaviour among peer service providers, users are more likely to trust in the safety of their interactions, which is essential for fostering loyalty (Wu et al., 2017).

Thus, on the one hand, perceived social responsibility indirectly impacts loyalty by increasing trust in the platform and peer interactions. Companies that maintain a strong commitment to CSR, particularly in uncertain times, are trusted to uphold both safety standards and intrinsic CSR motives (Vlachos et al., 2009), creating a pathway from social responsibility to loyalty through trust (Luo & Bhattacharya, 2006). On the other hand, perceived social responsibility directly impacts loyalty in the SE context because users are more likely to remain loyal to platforms that demonstrate genuine commitment to societal well-being, aligning with their own values and enhancing trust in the platform's ethical and safety practices.

Hypothesis 5: Perceived social responsibility is related to trust in platform assurance in terms of COVID-19.

Hypothesis 6: Perceived social responsibility is related to trust in the safety of interactions with peers.

Hypothesis 7: Perceived social responsibility is related to loyalty.

All previous hypotheses taken together lead to the research model shown in Figure 2.

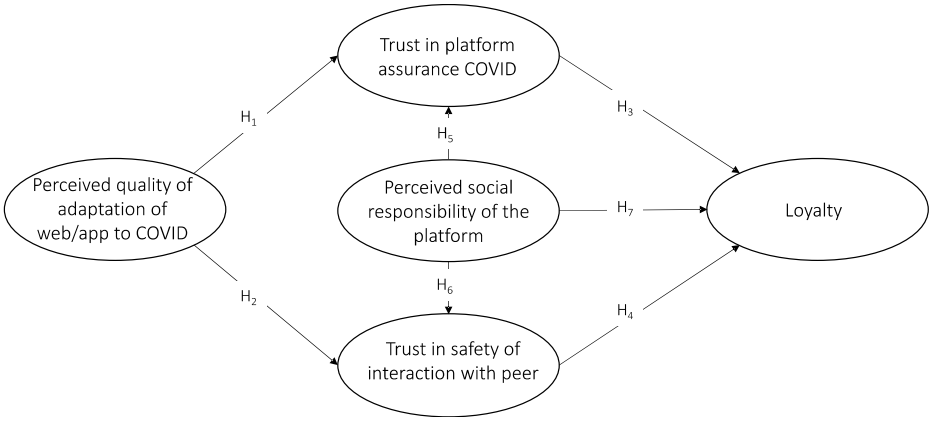

Figure 2. Graphical illustration of loyalty model tested

3. Method

3.1. Methodology

Structural equation modelling (SEM) is an effective statistical technique for this study, adept at managing complex relationships among multiple endogenous and exogenous variables representing unobserved constructs from observed data. SEM is particularly valuable for confirming theoretical models rather than exploratory analysis. We utilize SEM to test seven hypotheses, assessing direct and indirect effects while addressing measurement error. Originating in the 1970s (Goldberger, 1972; Jöreskog, 1970), SEM has been widely applied in various fields (Golob, 2003).

3.2. Data Collection and Sample

Responses (N=275) were collected using a specialized online crowdsourced panel platform. While this method shares constraints typical of convenience sampling, these are comparable to traditional approaches like commercial panels or student samples (Landers & Behrend, 2015; Roulin, 2015). Ju et al. (2019) utilized a similar crowdsourced panel for their Airbnb service quality study, yielding satisfactory internal validity results. Data were collected over three weeks in June 2020, prior to mass vaccinations in Europe (December 2020). Given the operational similarities of popular platforms across Europe, the authors deemed it unnecessary to focus on

specific countries. Screening questions were employed to ensure external validity, filtering participants based on their use of SEPs during lockdown. After explaining the questionnaire's scope and key concepts such as Sharing Economy and Digital Platforms, participants were asked to name the platforms they used, preventing uninformed responses. Almost half of the responses pertained to food delivery platforms (UberEats, Glovo, JustEat), 19 % to freelancing platforms (SharingAcademy, TaskRabbit), 18 % to mobility services (Uber, Getaround, Lime), and 8 % to hospitality (Airbnb), reflecting tourism restrictions during that period. Table 1 details the sample's demographic characteristics, demonstrating diversity in education, gender, and employment, although individuals over 50 were underrepresented, which is a limitation as this age group increasingly adopts SE.

		Frequency	Percentage
Age	Younger than 20	7	2.5
	Between 20 and 29	151	54.9
	Between 30 and 39	87	31.6
	Between 40 and 49	24	8.7
	50 and higher	4	1.4
	Missing	2	0.7
Gender	Female	137	49.8
	Male	136	49.4
	Missing	2	0.7
Education	High school degree	11	4.0
	Bachelor's degree	99	36.0
	Master's degree	134	48.7
	Professional degree	15	5.4
	Doctorate	14	5.1
	Missing	2	0.7
Employment	Part-time employment	43	15.6
	Full-time employment	123	44.7
	Not employed	87	31.6
	Lost employment after the pandemic outbreak	18	6.5
	Missing	4	1.4
Sector	Food delivery	137	49.8
	Freelancing	52	18.9
	Mobility	49	17.8
	Hospitality	22	8.0
	Second-hand marketplace	15	5.5

Table 1. Demographic characteristics of the sample (N=275)

3.3. Operationalisation of Constructs

We adapted the perceived quality of web/app adaptation for COVID-19 from Marimon et al. (2019), trust in platform assurance from Cheng et al. (2019), and trust in peer safety from Mayer, Davis and Schoorman (1995). Perceived social responsibility was adapted from Hu, Liu and Zhang (2020) and Freeman, Hutchings, Lazaris and Zyngier (2010). Thirteen academic experts in sharing economy and service quality reviewed the adaptations, leading to adjustments of 17 items (Appendix). Loyalty was measured by intention to reuse and positive word-of-mouth, based on Llach, Marimon, Alonso-Almeida & Bernardo (2013) and Hamari, Sjöklint and Ukkonen (2016).

3.4. Preliminary Data Analysis

To ensure scale fit, exploratory factor analysis (EFA) was conducted using principal component analysis with Varimax rotation in SPSS. We went through a series of iterations that involved eliminating items scoring below .70 or loading on multiple components above .40 were removed, resulting in 14 retained items and 5

eliminated (Appendix). The definitive EFA is shown in Table 2. The Kaiser-Meyer-Olkin (KMO) index (.895) and Bartlett's test ($\chi 2$ = 2,143.1; df = 78; Sig. = 0.000) indicated good fit (Hair, Black, Babin & Anderson, 2010). Despite the fourth factor having an eigenvalue of 0.75, a Scree-plot led to the retention of four factors. Harman's one-factor test showed no significant common method variance, with only 34.911 % variance explained, ensuring validity.

	EFA loadings after Varimax rotation*			
	Perceived quality of adaptation of web/ app to COVID	**Trust in platform COVID assurance**	**Trust in safety of interaction with peer**	**Perceived social responsibility of the platform**
WAQA3	0.89			
WAQA4	0.85			
WAQA2	0.74			
PLATR3		0.81		
PLATR1		0.71		
PLATR2		0.70		
PEERTR7			0.87	
PEERTR6			0.85	
PEERTR3			0.80	
PEERTR1			0.75	
PSR2				0.83
PSR3				0.71
PSR4				0.78
Eigenvalues	1.64	.75	6.71	1.16
% variation	12.6%	5.7%	51.6%	8.9%

Note: *Loadings below .40 are not shown; EFA = exploratory factor analysis.

Table 2. Results of preliminary data analysis

3.5. Reliability and Validity Assessment

Table 3 shows strong reliability and convergent validity of constructs, with all alpha coefficients between 0.848 and 0.928, surpassing the 0.70 threshold (Nunnally & Bernstein, 1994). The average variance extracted (AVE) exceeded 0.50, and composite reliability was above 0.7 in all cases (Fornell & Larcker, 1981). In addition, the composite reliability in every case exceeded the threshold value of 0.7 for internal consistency. Cronbach's alpha did not improve with item removal, and item-total correlations exceeded 0.5. Table 4 confirms discriminant validity, as the square roots of each AVE surpassed off-diagonal elements (Fornell & Larcker, 1981). All correlations were below the recommended threshold of 0.85 (Kamboj, Sarmah, Gupta & Dwivedi, 2018).

	Perceived quality of adaptation of web/app to COVID (1)		Trust in platform COVID assurance (2)		Trust in safety of interaction with peer (3)		Perceived social responsibility of the platform (4)		Loyalty	
	WAQA2	0,832	PLATR1	0,890	PEERTR1	0,876	PSR2	0,890	LOY1	0,908
	WAQA3	0,918	PLATR2	0,895	PEERTR3	0,883	PSR3	0,881	LOY2	0,923
	WAQA4	0,902	PLATR3	0,877	PEERTR6	0,907	PSR4	0,857	LOY3	0,927
					PEERTR7	0,880			LOY4	0,872
Alpha Cronbach	0,859		0,865		0,909		0,848		0,928	
Range of Cronbach's alpha if one item is removed	0,745-0,787		0,797-0,826		0,851-0,870		0,764-0,819		0,896-0,925	
Range of correlations between items and total corrected scale	0,652-0,792		0,724-0,756		0,739-0,791		0,686-0,740		0,776-0,865	
Composite Reliability	0,915		0,917		0,936		0,908		0,949	
Average Variance Extracted	0,783		0,787		0,786		0,768		0,824	

Table 3. Reliability of constructs

	Cronbach's alpha	Composite reliability	Average variance extracted	1	2	3	4
Perceived quality of adaptation of web/app to COVID (1)	0.859	0.915	0.783	0.884			
Trust in platform COVID assurance (2)	0.865	0.917	0.787	0.588*	0.887		
Trust in safety of interaction with peer (3)	0.909	0.936	0.786	0.401*	0.630*	0.886	
Perceived social responsibility of the platform (4)	0.848	0.908	0.768	0.467*	0.633*	0.528*	0.876

Note. *Correlation significant at the .01 level (bilateral). Diagonal elements are the square roots of the average variance extracted.

Table 4. Results of reliability and discriminant validity assessment.

3.6. Model Testing

The model was calculated with STATA15 using structural equation modelling (SEM) and robust maximum likelihood estimation. All relations were significant ($p < 0.001$), with t-values ranging from 2.62 to 8.85. The Chi-squared (χ^2) was 249.89 ($df = 97$, $p = 0.000$), resulting in a $\chi^2/df = 2.57$, below the threshold recommended by Bentler (1990). Goodness-of-fit indices indicated acceptable model fit, with RMSEA at 0.080 (Hu & Bentler, 1999) and CFI at 0.925 (Bentler, 1990; Hair et al., 2010). All hypotheses were supported (Figure 3).

A t-value analysis was conducted to examine the strength of relationships among variables (Table 5). Perceived social responsibility of the platform shows the strongest direct effect on loyalty, with a t-value of 3.06 ($p < .001$), followed by trust in platform COVID-19 assurance at 2.92 ($p < .01$) and trust in the safety of interaction at 2.62 ($p < .01$). The total effect of perceived social responsibility on loyalty is the highest, with a t-value of 7.78 ($p < .001$). Notably, the indirect effect of perceived quality of adaptation on loyalty, although not hypothesized, has a strong t-value of 3.97 ($p < .001$). Additionally, the effect of perceived social responsibility on trust (t-values of 8.85 and 8.52, $p < .001$) surpasses that of perceived quality of adaptation (t-values of 6.04 and 5.52, $p < .001$), highlighting key managerial implications.

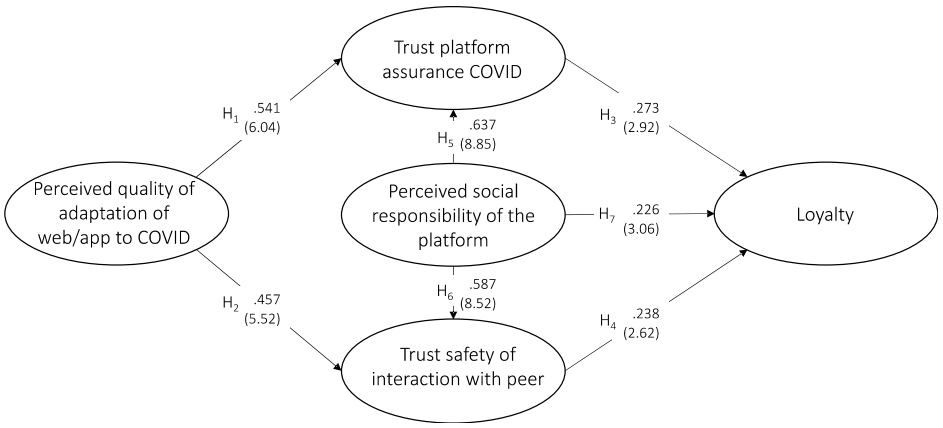

Figure 3. Results of testing loyalty model in sharing economy

	Direct effect		Indirect effect		Total effect	
	Standardised Coefficient	**t-value**	**Standardised Coefficient**	**t-value**	**Standardised Coefficient**	**t-value**
WAQA → PLATR	0.541	(6.04)	–	–	0.541	(6.04)
WAQA → PEERTR	0.457	(5.52)	–	–	0.457	(5.52)
PLATR → LOY	0.273	(2.92)	–	–	0.273	(2.92)
PEERTR → LOY	0.238	(2.62)	–	–	0.238	(2.62)
PSR → PLATR	0.637	(8.85)	–	–	0.637	(8.85)
PSR → PEERTR	0.587	(8.52)	–	–	0.587	(8.52)
PSR → LOY	0.226	(3.06)	0.314	(5.04)	0.540	(7.87)
WAQA → LOY	–	–	0.257	(3.97)	0.257	(3.97)

Note: WAQA – Perceived quality of adaptation of web/app to COVID; PLATR – Trust in platform COVID assurance; PEERTR – Trust in safety of interaction with peer; PSR – Perceived social responsibility of the platform; LOY – Loyalty.

Table 5. Decomposition of the tested model

4. Discussion

The findings of this study confirm that the ability of SEPs to quickly adapt their services in response to external disruptions, such as the COVID-19 pandemic, plays a crucial role in maintaining customer trust and loyalty. The loyalty model, grounded in the S-O-R framework, demonstrates that customer loyalty is significantly influenced by perceived service quality, social responsibility, and the platform's ability to provide safety assurances. The confirmation of all hypotheses establishes the importance of these factors in navigating the challenges presented by the pandemic.

First, the confirmed hypotheses regarding the role of COVID-19 web/app adaptation (H1 and H2) reveal that platforms that quickly adapted their digital presence and communicated these changes effectively were able to foster greater trust, both in terms of platform assurance and the perceived safety of peer interactions. This suggests that SEPs must prioritize not only technical adaptations (such as improved safety protocols and user guidelines) but also the communication of these efforts via their digital platforms. The communication should be consistent and congruent as customers are willing to penalise inconsistencies (Bove & Benoit, 2020). A well-adapted web/app signals the platform's commitment to safety and responsibility, which strengthens customer confidence. This finding aligns with prior research emphasizing the role of platform transparency and organization (Ju et al., 2019; Marimon et al., 2019).

Second, the strong relationship between trust in platform assurance and customer loyalty (H3) as well as trust in peer safety and customer loyalty (H4) highlights the centrality of trust in driving loyalty. In times of heightened uncertainty, such as the pandemic, customers are more likely to remain loyal to platforms that effectively mitigate perceived risks. This is particularly relevant in the sharing economy, where decentralized actors play a key role in

service delivery. The study's results suggest that SEPs can enhance loyalty by establishing robust safety protocols and clearly communicating these measures to users, thereby reducing concerns about the safety of peer-to-peer interactions. Trust, therefore, acts as a critical mediator between perceived safety and customer loyalty.

Third, the findings related to perceived social responsibility (H5, H6, and H7) indicate that platforms perceived as socially responsible are better positioned to gain and maintain customer trust and loyalty. The ability to respond well to a non-economic agenda is one of the strong contributors to a favourable reputation, which in turn signals the quality of products and services (Fombrun & Shanley, 1990). This has important implications during the COVID-19 context, as quality is symbiotic with safety (Love, Teo, Carey, Sing, & Ackermann, 2015). This is particularly important in the context of a global crisis like COVID-19, where customers are not only looking for service quality but also for platforms that demonstrate a commitment to the broader community. Social responsibility appears to have a dual effect: it not only enhances trust in the platform's COVID-19 safety measures but also directly impacts loyalty. This suggests that platforms should actively engage in socially responsible initiatives and communicate these efforts to their users, as this will positively influence customer perceptions and loyalty.

4.1. Theoretical Implications

The theoretical implications of this research contribute to the expanding literature on customer loyalty within the SE by building on, yet advancing, existing frameworks of service quality, trust, and loyalty. While traditional service frameworks, such as Oliver's (1999) model, emphasize the direct link from service quality to loyalty through customer satisfaction, this study introduces a more complex structure that incorporates trust and social responsibility as key mediators. By doing so, this research addresses a gap in the academic literature where previous SE studies primarily focused on the service quality-loyalty relationship (Ju et al., 2019; Cheng et al., 2019) but did not explore the broader dynamics brought about by external disruptions such as COVID-19. This model extends the service-dominant logic framework (Cronin et al., 2000; Parasuraman & Grewal, 2000) by suggesting that, in times of uncertainty, perceived social responsibility and trust act as essential components that strengthen the customer value proposition and, ultimately, customer loyalty.

The study also makes a significant theoretical contribution by integrating **trust** as a central mediator within the S-O-R framework, reflecting insights from e-commerce research (Harris & Goode, 2004, 2010) and adapting them to the SE context. Trust has long been recognized as a precursor to loyalty in online and service settings, but its role within the SE during a crisis like COVID-19 had yet to be empirically tested. This research confirms that trust in platform assurance and peer safety is critical to maintaining customer loyalty, thereby validating the necessity of platforms establishing strong safety protocols and clearly communicating their social responsibility efforts. Moreover, this study pioneers the exploration of social responsibility in SE loyalty models, aligning with findings from corporate image research (Lai et al., 2009; He & Li, 2011) but applying them in a novel context where platforms are expected to balance economic and social goals. By linking social responsibility directly to both trust and loyalty, the research opens new avenues for understanding how SEPs can differentiate themselves and build long-term customer loyalty in times of crisis.

4.2. Practical Implications

The practical implications for SEPs are clear. First, adaptation must be rapid and thorough. SEPs should focus on updating their platforms to reflect the new safety and service expectations brought about by the pandemic. This involves not just improving technical features, such as contactless transactions or hygiene protocols, but also ensuring that these adaptations are effectively communicated through the web/app. SEPs can consider personalized communication strategies. For example, sending personalized safety tips based on the user's previous activity can make customers perceive higher value. As customer expectations around safety and responsibility have heightened, SEPs must consistently meet and exceed these expectations to maintain trust.

Second, safety must be at the forefront of all service interactions. For accommodation-sharing platforms like Airbnb, implementing stringent cleaning protocols and providing transparent information about these practices can reassure customers. In contrast, transportation services like Uber should enhance driver safety training, ensuring drivers are equipped with safety equipment and follow health guidelines. Platforms that fail to ensure

safety measures are integrated into both their services and their messaging may face a significant drop in customer trust, and consequently, loyalty. This is particularly crucial for vulnerable segments of the customer base, who may be more risk-averse in the face of the pandemic (Hazée et al., 2020). SEPs can utilize advanced technology, such as AI and machine learning, to analyse user feedback and adapt services accordingly. Implementing features that allow for user-generated reviews specifically related to safety can enhance trust.

Third, social responsibility has emerged as a critical dimension of loyalty-building during the pandemic. SEPs that are seen as actively contributing to the welfare of their communities and stakeholders are better able to foster loyalty. This is not just about public relations; platforms must meaningfully engage with social responsibility initiatives and align their actions with the expectations of their user base. For example, collaborating with local charities for mutual benefit or offering discounts to essential workers can enhance the platform's community image. Brands that effectively communicate these efforts will not only enhance trust but also create a long-term connection with their customers.

In conclusion, the model validated in this study provides a roadmap for SEPs to navigate customer loyalty during the COVID-19 pandemic. By adapting their web/app, ensuring the safety of interactions, and committing to social responsibility, SEPs can strengthen trust and, in turn, customer loyalty. The findings of this study have important implications beyond the current crisis. As customer expectations have risen during the pandemic, SEPs that continue to meet these elevated standards will likely maintain a competitive advantage in the post-pandemic world.

5. Conclusions, Limitations and Future Research Directions

This research advances the understanding of customer loyalty in the Sharing Economy (SE) during external disruptions like the COVID-19 pandemic. It develops a nuanced loyalty model that integrates service quality, trust, and social responsibility as key factors. Notably, the study explores evolving consumer behaviour in the SE triggered by the pandemic, filling a gap in the literature on service evaluation, trust, and loyalty in this context, where ethical and sustainability implications are increasingly significant.

The study confirms that trust in both platform assurances and peer safety mediates the relationship between service quality and loyalty. It highlights the importance of safety protocols and social responsibility in fostering trust, which ultimately drives customer loyalty in the SE. Additionally, the research underscores the need for SE platforms to balance economic and social goals, particularly during crises, to maintain loyalty and a favourable reputation.

However, the research has limitations. It lacks sufficient representation of SE users over 50, limiting comparisons across age groups. Future studies could explore trust-building in different segments and examine the effects of SEP adaptations –health-related versus business model changes– separately. Additionally, distinguishing between peer-to-peer and business-to-customer models might reveal differing service expectations. The methodological limitations, including online data collection and the cross-sectional design, suggest that longitudinal studies could provide richer insights, particularly when comparing during- and post-COVID scenarios.

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Appendix A

Domain	Code	Item	Source
Perceived quality of adaptation of web/app to COVID	WAQA1	The website (app) is easy to use	Adapted from (Marimon et al., 2019)
	WAQA2	The website (app) makes it easy for me to conclude my transaction	
	WAQA3	The website (app) contains relevant updates about COVID	
	WAQA4	The information about policy changes is well organised on the website	
Trust in platform COVID assurance	PLATR1	I believe that the platform ensures hygiene policies during the pandemic are met	Adapted from Cheng et al. (2019)
	PLATR2	I believe that the platform ensures physical safety of its users	
	PLATR3	I trust that the platform promotes safe user behaviour during the pandemic	
Trust in safety of interaction with peer	PEERTR1	I trust that the peer service provider complies with established hygiene requirements	Adapted (Mayer et al. 1995)
	PEERTR2	I trust that the peer service provider complies with safety requirements	
	PEERTR3	I trust that the peer service provider is willing to guarantee mutual safety	
	PEERTR4	I trust that the peer service provider does his best to comply with hygiene measures	
	PEERTR5	I trust that the peer service provider acts in the customers' best interest	
	PEERTR6	I trust that the peer service provider is able to guarantee a good level of hygiene	
	PEERTR7	I trust that the peer service provider is able to guarantee safety	
Perceived social responsibility of the platform	PSR1	The platform has acted responsibly with its employees during the pandemic	Adapted from Hu et al. (2020), Freeman et al. (2010)
	PSR2	The platform has acted responsibly with service providers during the pandemic	
	PSR3	In general, the platform has acted in a socially responsible way during the pandemic	