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Master's Degree Project in Management

How is Trust Created in the Platform Economy?

A Triadic Perspective of the Interrelationship between Work Platforms, Workers and Clients in Sweden

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Master Degree Project
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ABSTRACT

The lack of trust is seen as one of the most significant barriers to the functioning of the platform economy in Sweden. Consequently, how trust is created is vital to understand in order for the market to thrive. The study aims to examine how trust is created from a triadic perspective involving work platforms, workers and clients, with regard to high-skilled working tasks. The setting of the platform economy is a complex blend of people and technology which complicates previous ideas of what or whom one may regard as a creator of trust. We emphasize that trust is created between people but supported by social- and/or technological mechanisms. The study adds to previous research by showing that there is a continuum of work platforms on the Swedish market which in turn differentiates the interrelationships and infer different discourses on how trust is created and by what supporting mechanisms. The study makes two contributions: Firstly, it provides knowledge of the platform economy in the Swedish context showing that there is a continuum of different work platforms. Secondly, it highlights five blocks containing different embedded trust-supporting mechanisms which are relational to the continuum.

Keywords: trust, platform economy, work platforms, independent professionals (iPros), clients, Sweden

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1. Introduction

Ever since generation Y (*1986-96) and Z (*1997-02) entered the labor market, employment relationships have changed (Cau, 2020). The endeavor to receive a gold-watch as a reward after 25 years of loyal employment has become obsolete (Cau, 2020). More and more people are attracted to the form of employment similar to freelancers (Berggren, 2019), which Leighton (2013) describes as iPros (independent professionals), whose work - to a large

extent - takes place on digital work platforms belonged to the platform economy (Leighton 2013; Saadatmand, Lindgren & Schultze, 2019; Hodgson, 2020). The platform economy is frequently used as an umbrella concept (Schwellnus et al., 2019; Hoang, Blank & Quan-Haase, 2020) and the degree of skills required and complexity of different types of work may vary remarkably (Vallas & Schor, 2020). The platform economy differs from traditional employment which is characterized by a two-party relationship between an employee and an employer (Selberg, 2017). In the platform economy, the employment relationships can be viewed as a triad (Hauben et al., 2020). In this triad, the digital platform operates as a mediator of temporary employment and serves both sides of its users, i.e., workers and clients (Räisänen, Ojala, & Tuovinen, 2020).

The debut of the platform economy was met by imaginations that this new way of earning money would reduce unemployment and provide economic benefits to society (Schor, 2015). These beliefs were also driven due to the aftermath of the financial crisis in 2008 (Schor, 2015). However, critics have assailed the platform economy for having an opposite effect on society. Research has shown that the platform economy exposes workers to a number of risks (Fuchs, 2014; Schor, 2017). Thus, through the platform economy, employers externalize their risks and costs on to the workers (Fuchs, 2014; Schor, 2017), which infer an economic uncertainty for the workers, especially during economic hardship or episodes of labor market turbulence. Thus, also creates an issue of liability, and with whom it lies with (Styhre, 2021). As an effect, the Swedish government wants to improve the work environment in the platform economy along with finding clarity on whether the work platforms should be considered employers or not (Hodgson, 2020). Some scholars also mean that the platform economy enhances inequality and discrimination due to some technological tools on the work platforms that are inferring social biases (Schor, 2017; Räisenen et al., 2020). Professions in the platform economy associated with generic tasks are seen as especially exploited (Hauben et al., 2020). Examples of these professions are gardeners, cleaners and drivers (Vallas & Shor, 2020). However, due to its wide concept, scholars within the platform economy that do not focus on a specific category of worker are risking overlooking vital differences since some groups are seen as especially exploited (Fuchs, 2014).

This study is limited to a specific category of worker in the platform economy characterized by high-skills and complex tasks, inspired by Vallas and Schor's (2020) model of 'Types of work in the platform economy' (p. 275). Workers within this category may operate within different sectors but common professions are found within IT, journalism, graphic design and digital marketing (Vallas & Schor, 2020). The forms of employment of these workers are freelancers and cloud-based consultants (Vallas & Schor, 2020). A freelancer is someone who is self-employed and takes on temporary work without employment (Haq, Raja, Nosheen & Sajjad, 2018). Cloud-based consultants are similar to freelancers despite that they are usually employed by the work platforms. Recognized benefits compared to traditional employment are greater flexibility and a sense of greater independence (Kazi, Yusoff, Khan & Kazi, 2014; Haq et al., 2018). Overall, freelancers and cloud-based consultants are both independent professionals (Vallas & Schor, 2020), and this article will collectively name these workers 'iPros' (Leighton, 2013 p.1).

In Europe 2013, there were around nine million iPros that utilized the platform economy as their primary source of income. This is equivalent to eleven percent of the working population (Leighton, 2013). On the other hand, statistics from SCB shows that 95 percent of the population in Sweden have access to the internet and there is a very small difference between those living in cities and rural areas when it comes to possessing digital skills (SCB, 2019). Despite a technology-savvy population, only 2.8 percent of the Swedish population received over 50 percent of their income from the platform economy (regardless of worker category), hence, traditional employment is currently the main source of income in Sweden (Hodgson, 2020). This contradiction may be explained by the employment protection in Sweden, which has come a long way in comparison to many other countries in Europe, and also in South America and Africa, where the platform economy has thrived (Hodgson, 2020). In Sweden, this implies that the gap in security between traditional employment and workers in the platform economy is especially wide. In addition, when analyzing the platform economy in Sweden, it is important to also take in consideration the companies which allow workers to be self-employed, since Sweden does not have a self-employed status for workers (Hodgson, 2020).

The shift in employment relationships is not only due to generation Y and Z per se. The emergence of the platform economy is explained by technological developments that have enabled new kinds of businesses and supply chains to emerge (Räisenen et al., 2020; Vallas & Schor, 2020). Another important factor is social media which has blurred out the boundaries between our private lives and our professional selves (Cau, 2020). As a consequence, our jobs have become an extension of ourselves and a means to fulfill who we want to be (Cau, 2020). The consciousness of our personal branding (Labrecque, Markos & Milne, 2011) has led to shorter job cycles than before (Cau, 2020). Furthermore, trust is said to be vital for the platform economy to exist, since without trust, agreements would not have been made (Thiemann, 2010; Hesse, Dann & Braesemann, 2020; Räisenen et al., 2020). The lack of trust is seen as one of the most significant barriers to the functioning of the platform economy in Sweden (Hodgson, 2020). As a result, creating trust is probably one of the most vital steps that needs to be taken in order to lead the platform economy into the mainstream in Sweden (Hodgson, 2020). Furthermore, we argue that trust is especially essential in the platform economy where iPros operate. This argumentation is three-folded: *Firstly,* the clients may have to share sensitive information as a consequence of the high-skilled and complex tasks; *Secondly*, the time where the parties collaborate tend to be longer compared to more generic tasks in the platform economy; *Finally*, the clients are expecting to receive a service that will add value to their organization (Leighton, 2013).

However, trust is yet largely unexplored in the platform economy (Cohen & Munoz, 2016) and even less in the Swedish context (Hodgson, 2020). Previous studies have for instance investigated the impact of trust (e.g., Ye, Ying, Zhou & Wang, 2019), and how digital platforms support trust through different technological tools and reputation systems (e.g., Hou, 2018). In addition, most studies on trust are made on big and global platforms such as Airbnb and Uber, which results cannot be applicable on work platforms where iPros operate. However, we, among other authors (e.g., Vallas & Schor, 2020), argue that trust within the platform economy in general, and iPros in particular, needs more empirical research. This brings us to the purpose of this study which is to investigate how trust is

created in the platform economy. Empirical findings from this research aims to contribute with important realizations of how trust is created in the triadic relationship among iPros, clients and work platforms. This is a qualitative, Swedish study, which focuses on work characterized by high-skilled and complex tasks. The following research question will be addressed: *How is trust created in the platform economy?* The article is structured as follows: First, the theoretical framework is presented in order to outline key data from previous studies. Second, the methodology of the study is outlined and explains how the research was conducted. Further, the empirical material will be presented which then is followed by discussion and concluding remarks.

2. Defining The Platform Economy

2.1 Types of work in the platform economy

The platform economy is used as an umbrella term and hence, the concept is important to define when examining how trust is created within it. Synonyms related to the platform economy include gig economy, sharing economy, peer-to-peer economy, on-demand economy (Räisänen et al., 2020). However, the boundaries between these synonyms remain vague (Räisänen et al., 2020). We choose to use the term platform economy exclusively. According to Hoang et al. (2020), this term has several advantages in comparison to other terms. For instance, the term is relatively neutral (Kenney & Zysman, 2016 in Hoang et al., 2020) and it works as an umbrella term which includes a wide range of business models (Hoang et al., 2020). Furthermore, Hoang et al. (2020) defines the platform economy as a phenomenon including all economic activities mediated through websites, apps or social networking sites, which all serve an open marketplace for sellers and buyers of goods or services. We will discuss the platform economy with regard to a specific type of worker but first we want to emphasize on making limitations when studying how trust is created in the platform economy. Some scholars, mostly critics of the phenomenon, treat the platform economy homogenous in order to stress the common elements of exploitation (Fuchs, 2014). We agree with Fuchs that it is important to highlight areas of improvement in order to make the platform economy a sustainable labor market. However, treating it homogeneously will infer other problems since it creates blurry boundaries between different types of work, which Fuchs (2014) also notices. Furthermore, in the platform economy, the spectrum is large regarding the complexity of works, and as an effect, the interrelationships between the parties are varying, which may imply a great difference on how trust is created.

This study is emphasizing on the categorization of work in the platform economy originally conducted by Forde et al. (2017) and adapted in Vallas and Schor (2020). The categorization is based on the level of skills and spatial dispersion of the professions. In figure 1, the variables are labelled on one axis each and create a model of five work categories in the platform economy which each are referred to common professions within these categories. The first work category includes the architects and technologists of the platforms. This type of work is typically not platform workers but builders of the digital platforms (Vallas & Schor, 2020). The second category is named creative projects, this category is the focus of this study. Creative projects is characterized by iPros carrying out

high-skilled and complex tasks, often performed remotely (Leighton, 2013; Vallas & Schor 2020). Examples of professions are computer programming, journalism, graphic design and digital marketing (Vallas & Schor, 2020). The third category is gig workers whose services are engaged via digital platforms and generally performed offline. Examples of professions within this work category are food delivery, taxi drivers, gardeners and cleaners (Vallas & Schor, 2020). The fourth type of work in the platform economy is named micro tasking (Valls & Schor, 2020). Within this category, professionals undertake human intelligence tasks that computers cannot perform but as compared to creative projects, micro tasking is characterized by generic tasks. The final category in the platform economy is influencers which are utilizing social media platforms (Vallas & Schor, 2020). Before introducing the concept of trust, it is necessary to emphasize that the triangular relationship between work platforms, workers and clients is not a completely new phenomenon.

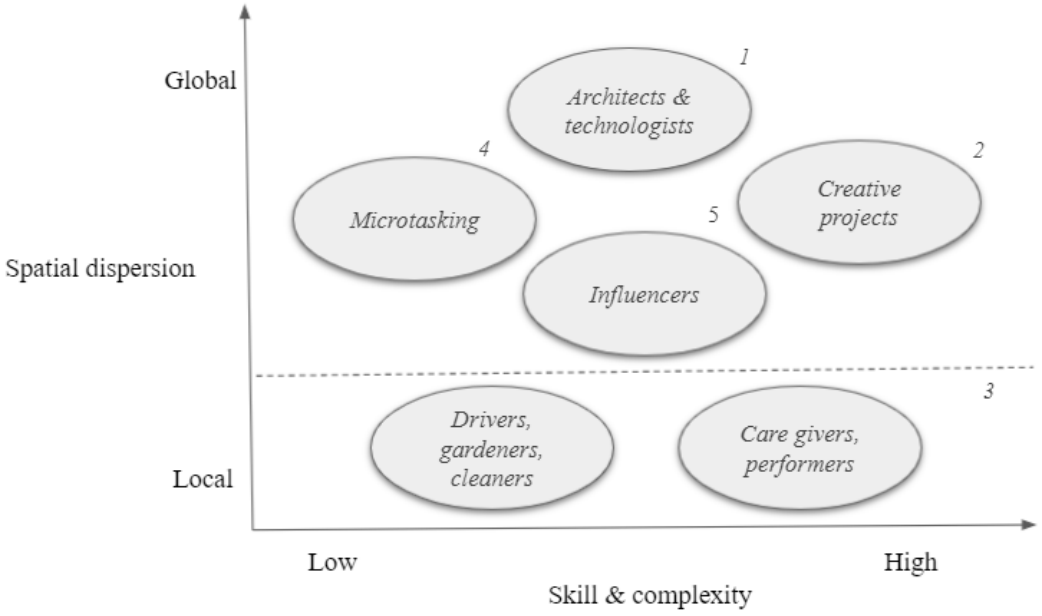

Figure 1. Types of Work in the Platform Economy. Figure adapted from Forde et al. (2017) in Vallas and Schor (2020).

2.2 Temporary Work Agencies

The triangular relationship between work platforms, iPros and clients is not a completely new phenomenon as the market of Temporary Work Agencies (TWAs) has been a growing market the past two decades (Purcell, Purcell & Tailby, 2004). The market of TWAs has been linked to a need for additional staff during booms entailing short term use of staff in order to match the need for a specific period of time. However, an increase of long-term use of agency workers reveals other reasons beside short-term matching. (Håkansson, Isidorsson & Kantelius, 2013) The definition of this particular constellation varies between countries, however, one of them can be defined as follow: The temporary work agency acts as the employer for the temporary agency worker who then is hired out by a client to perform different work assignments (Neugart & Storrie, 2006). Werr and Styhre (2002) state that the

explanations for using agency workers, from the client's perspective, is a perceived uncertainty regarding the knowledge development in the organization, and a lack of resources for making changes that are viewed as necessary. Furthermore, a few aspects that are common throughout TWAs are often the decrease of average salary, decrease of benefits and not having the same job security as normal employment usually provides (Purcell et al., 2004). Furthermore, Purcell et al. (2004) emphasize that this triangular relationship is not a linear one, but rather one that fluctuates resulting in challenges when attempting to map out and understand the relationship between these different actors, whereas the agency is not a completely free agent. Heery et al. (2004 p. 176) suggest that the agency may be seen as "secondary institutions in the sense that [their] relationship with employees is shaped by the strategies of labor use adopted by client firms". Moreover, a challenge that derives from the increasing scale of TWAs is the regulation of this particular aspect of the labor market from unions and governments (Purcell et al., 2004).

Sweden, among 20 other countries, has had one of the fastest growing rates regarding the TWA market between 1997 and 2007. An important element to this labor market is that it is very sensitive to market changes and deviation in business cycles. Furthermore, approximately one third of the private sector employers in Sweden, who have at least 100 employees, use temporary agency workers. The agency business in Sweden is regarded as any other business sector with no specific legislation. (Håkansson et al., 2013) Håkansson et al. (2013) highlights that it is in line with the Swedish labor market practice that the agency business does not have any specific legal regulation, which means that the social partners, via collective agreements, are made responsible for regulation. Furthermore, the authors argue that through these collective agreements and the widespread use of temporary agency workers, indicates that in Sweden, TWAs may be seen as institutionalized.

The main differences between TWAs and work platforms is the digitalization in the platform economy where the work platforms often act as an intermediary, providing a digital space for iPros and clients allowing them to connect and get in contact with each other (Hoang et al., 2020), whereas TWAs employ workers and match them with different types of work (Neugart & Storrie, 2006). These aspects often result in work platforms being more detached from "their" iPros than TWAs are with their workers. Hence, the interrelationships in the triads may differ, and as an effect, also how trust is created. In order to provide explanations of how trust is created in the platform economy, the theoretical concept of trust will now be presented.

3. Previous Research on Trust in the Platform Economy

3.1 The sociological view with regard to digital environments

Previous scholars have not really highlighted the characteristics of the context when speaking of trust nor distinguished between the potentially multiple dimensions amongst different parties (Pirson & Malhotra, 2011). According to Räisenen et al. (2020), trust is an abstract concept that is evidently difficult to understand and define. Hence, ambiguous understandings and conceptualizations exist (Räisenen et al., 2020). Räisänen et al. (2020) conducted a systematic literature study where they used a mapping approach of 60 studies. Their aim was

to discover what is known about trust in the platform economy. However, more than half of the studies (n= 36) did not provide any definition of trust. Moreover, 15 studies provided a more traditional definition of trust taking departure from the sociological view, and nine studies defined trust with regard to digital environments. First, we will present and discuss a widely used definition of trust in the literature; the sociological view. However, the sociological view has been criticized for not taking the digital environment into consideration. Therefore, we will then address these shortcomings by presenting literature about trust in digital environments.

The moral philosopher Annette Baier presented a useful starting point of defining trust as: “One leaves others an opportunity to harm one when one trusts, and also shows one’s confidence that they will not take it” (Friedman, Khan & Howe, 2000, p. 34). Trust on this conceptualization can be understood as an accepted vulnerability to another’s possible but not expected ill will (Friedman et al., 2000). Similarly, Pirson and Malhotra (2011) define trust as positive expectations regarding another party's behavior and intentions, and that these expectations are based on the attributions the trustor makes (Mayer et al., 1995; McAllister, 1995; Malhotra & Murnighan, 2002 in Pirson & Malhotra, 2011). However, the platform economy is characterized by a triangular relationship between a work platform and its users (Hauben et al., 2020), which takes place in a digital environment (see figure 2). Thus, interactions in the platform economy consist of a complex blend of people and technology. In the light of this complexity, it may be difficult to know with what or whom one can meaningfully refer to as a creator of trust (Friedman et al., 2000). Scholars that belong to the sociological view (e.g., Friedman et al., 2000 and Pirson & Malhotra, 2011), refers to the statement that trust exists between actors that are able to indicate the intention of good will toward others and possess the attribute of feeling vulnerable. Thus, this psychological state is dependent on consciousness and agency and hence, “people trust people, not technology” (Friedman et al., 2000 p. 36).

On the other hand, scholars such as Ert, Fleischer and Magen (2016) and Guo, Li and Zeng (2015) include technology in the process of trust as a tool to support it. From this point of view, technology has no consciousness per se but has the agency to affect the receiver’s trust. Gibson and Manuel (2003) share this idea but define trust similarly to the sociological view, viewing technology as an enabler of trust between human actors in a digital context. Furthermore, people may not exclusively trust technology, but technology may operate as an enabler or supporter to it. After we have now pinned down the concept of trust and with regard to digital environments, one may realize that trust can be viewed as a psychological state of being confident to not become exploited, derived from a process supported by different trust-supporting mechanisms. We will discuss trust as created between human actors, but the trust-creating processes may be supported by different social- and/or technological tools and contributing trust-enhancing mechanisms. Previous research within the platform economy has examined tools that have an impact on the perceived trustworthiness. Scholars have also identified that the effect of social- or technological tools may differ depending on the degree of social interaction (DoSI) on the work platform. We will now have a closer look at this.

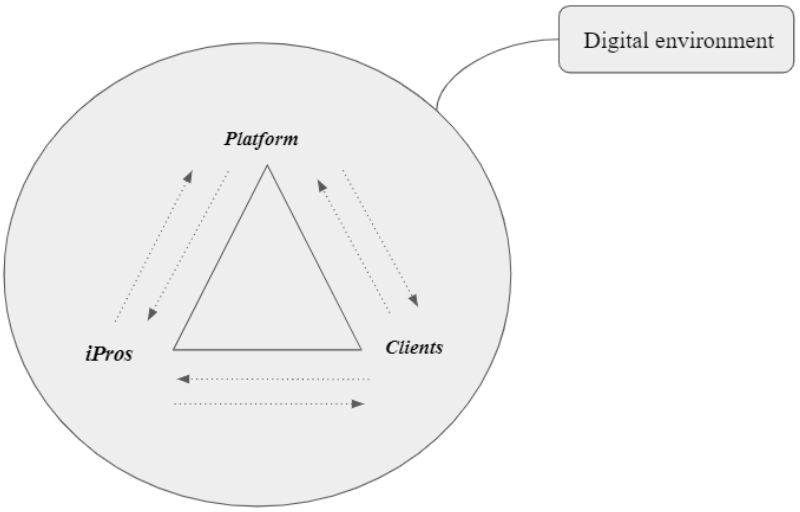

Figure 2. The Triadic Relationship of the Platform Economy.

3.2 Communication in digital environments

Communication is the process of transferring information, meaning, and understanding from sender to receiver (Gibson, 1996 in Gibson & Manuel, 2003). Communication is vital in a setting where people collaborate, make decisions, and act to achieve set goals (Gibson & Manuel, 2003). Thus, communication is particularly critical in digital collaboration, where parties integrate across place, time and organizations (O'Hara-Devereaux & Johansen, 1994 in Gibson & Manuel, 2003), such as in the platform economy. Furthermore, previous research has shown that individuals take longer to form impressions of one another when communicating digitally as it takes longer to make sense of social hints (Sproull & Kiesler, 1986). Thus, in digital environments, trust is harder to create due to the often absence of face-to-face interactions (Sproull & Kiesler, 1986). Hence, communication is vital in order for iPros to be able to deliver what the client needs, especially concerning the fact that they often take on creative tasks such as digital marketing or graphic design tasks (Vallas & Schor, 2020), where it is important for them to quickly pick up social hints from the client.

Boies, Fiset and Gill (2015) state that through stimulating communication and by increasing the communication, judgements will take shape on the level of trustworthiness towards one and other. Furthermore, in order to stimulate and increase communication, Gibson and Manuel (2003) elaborate on how collaborative parties in digital environments can adopt basic communication techniques to interpret one another. For example, active listening can help to overcome difficulties during digital interactions (Gibson & Manuel, 2003). Moreover, being an active listener requires follow-up questions whenever the communication is not being clear (Gibson & Manuel, 2003). Furthermore, Gibson and Manuel (2003, p.75) agree with Boies et al. (2015) that stimulating communication infer judgements regarding the perceived trustworthiness, but they emphasize on making responses to messages: "A response is an endorsement that another person is willing to take the risk of interpreting the first person's message and, if necessary, supplying the missing elements to make it understandable".

Even though digital environments complicate or prolong the time it takes for actors to pick up and make sense of information and social hints, communication is a vital tool, not only to transfer information, but to create trust. In a digital environment, technology works as an enabler of communication which further enables the collaborative parties to create trust through for example active listening, responding, and follow-up questions. By doing so, they are signaling that they are taking on a risk by interpreting the other party, which is signaling a psychological state of feeling confident to not become exploited, which according Friedman et al. (2020) conceptualize trust between human actors. Below, we will present previous research on technological tools in the platform economy, that aim to communicate and establish trust relationships based on past experiences.

3.3 Reputation systems

Reputation systems help buyers and sellers in digital environments to mutually establish trust relationships based on their past experience (Guo et al., 2015). According to Räisänen et al. (2020), reputation systems are the most studied trust-supporting tool on digital platforms. Reputation is a public opinion that represents a collective evaluation of an actor (Wang & Vassileva, 2007). This collective evaluation may enhance a collective trust, as a subjective feeling, that the trustee will behave in a certain way according to an implicit or explicit promise (Ert et al., 2016). Practically, this means that work platforms that are using reputation systems enable platform users (both iPros and clients) to get a collective evaluation from previous collaborations, which may result in a collective trust. Thus, collective trust is an essential ingredient for businesses in online marketplaces (Ert et al., 2016), such as in the platform economy. However, even though some scholars regard reputation systems as a central factor to create trust, other scholars, such as Berg, Dickhaut and McCabe (1995), state that reputation is not a necessary condition for trust. Berg et al. (1995) conducted a social experiment of an investment gaming setting where they found out that people sometimes trust strangers even in the absence of their reputation. However, we are reserving for the fact that Berg et al. (1995) did not use *online* reputation systems in their methodology, but their experiment is somewhat evident that reputation is not a crucial ingredient for performing trust. Similarly, Ert et al. (2016) stress that reputation systems affect trust, but this statement does not assume that reputation is crucial. Furthermore, the most widely used reputation system is the presentation of online reviews by experienced users, which also often involve ratings together with reviews (Ert et al., 2016).

3.4 Ratings and reviews: Always a trust enhancer?

Work platforms may use technological tools such as ratings, reviews, identification systems and profiling in order to enhance trustworthiness, override the natural tendency of peoples' perception of trustworthiness based on social biases, bridge the gap of information asymmetry and create a sense of collective community (Barnes & Matsson, 2016; De Rivera Gordo, Cassidy & Apesteguía, 2016; Abrahao, Parigi, Gupta & Cook, 2017; Hau, 2018). Hesse, Dann, Braesemann and Teubner (2020) studied different trust-supporting mechanisms throughout digital work platforms in the platform economy and how they are perceived by its

users. The authors analyzed a broad range of work platforms in various contexts which led them to categorize the trust mechanisms into four categories which are: *Transaction-based cues, Expressive User Profiles, Identity Verification* and *Implicit Information*. The first category, *Transaction-based cues* refers to, for example, ratings and reviews which are provided by prior users (Hesse et al., 2020). Ratings and reviews infer a greater transparency since information is provided not only by the platform but also by its users (Räisänen et al., 2020). Furthermore, ratings and reviews may help build community strength throughout the digital platform (Barnes & Matsson, 2016). The second category, *Expressive User Profiles,* is based on the user's profile, such as profile picture, video messages and self-descriptions. The third category, *Identity Verification,* applies to the platform's function of identifying its users through, for example, phone number or email confirmation in order to ensure authenticity. The last category, *Implicit information*, refers to a user's status badges which could for example indicate the user's membership duration and/or number of transactions in order to highlight the user's behavior, status and achievements. (Hesse et al., 2020) However, Hesse et al. (2020) concludes that depending on the work platform's degree of social interaction (DoSI), users will perceive different trust mechanisms stronger than others. Furthermore, users on work platforms with high DoSI emphasized on the importance of the category *Expressive User Profiles,* as social values were deemed important in a context with high social interaction. On the other end, work platforms that had a lower DoSI, the users perceived the category *Transaction-based cues* (e.g., rating and reviews) as important trust-enhancing mechanisms (Hesse et al., 2020).

However, some scholars have a more skeptical view on ratings and reviews. The findings in Hou's (2018) study show how ratings increase trustworthiness when a person's profile has thousands of ratings which may lead to a skewed image of how trust is gained and upheld on platforms where people do not have thousands of ratings, where the community is smaller. In addition, Abrahao et al. (2017) also emphasize on the fact that the platform economy is a relatively new market and hence, actors cannot rely on pre-existing institutional arrangements to the same extent. Ratings and reviews also differ in terms of how it affects perceived trustworthiness. Scholars such as Chang and Wang (2018) highlights how people tend to look at reviews more carefully rather than only ratings, they suggest that good reviews play a bigger role than the ratings that a user's profile has. Furthermore, Chang and Wang (2018) found differences between different generations when establishing important aspects regarding trust on digital platforms, yet the one aspect the different generations had in common was the importance of reviews. Chang and Wang (2018) also point out that high-risk people are often more affected by reading negative reviews than others, and that negative reviews in general tend to have a bigger impact than positive reviews. Moreover, a two-way review system, where both actors who are involved in the exchange (whether it is exchange of goods or services), have the possibility to review each other in order to protect the interest of both actors, enhance the transparency between them and also to allow the actors to take accountability and improve the process (Chang & Wang, 2018).

4. Method

4.1 The empirical setting

The platform economy is characterized by a triangular relationship (Hauben et al., 2020) between a work platform, clients, and workers (iPros), which is illustrated in figure 2. This study was not limited to examine any specific sector since we argue that different sectors have less impact on the setting across the platform economy due to the digital environment, and the tasks are usually performed remotely. Instead, we focused on a specific type of worker referred to as 'independent professionals' (iPros) (Leighton, 2013). iPros are characterized to carry out more complex tasks (across different industries) compared to other types of workers in the platform economy, e.g., drivers (Vallas & Schor, 2020). This limitation was necessary in order to examine how trust is created in the platform economy since Fuchs (2014) states that important differences across different types of works tend to get overlooked by treating the platform economy homogeneously. Thus, we consider it more convenient to focus on a specific worker group in order to address the research question and to contribute to the research field. The primary argument is that regardless of sector, the interrelationships will look similar in the aspect of how a platform mediates work to iPros and workers clients. However, the interrelationships in the triad will look different depending on the degree of complexity the task infers, which furthermore affect how trust is created and therefore, it is vital to make this limitation in the setting of the study.

To provide answers on how trust is created and to further explain the interrelationships from a triadic perspective, a qualitative study was appropriate. A triadic perspective was applied in order to get a more complete picture of how trust is created in the platform economy, concerning all three parties (see figure 2). Furthermore, this study applied a grounded theory approach, meaning that the collection of the data started before the determination of the theoretical framework, which Martin and Turner (1986) emphasize on since it enables one to go into an unaccustomed setting with an open mind. The grounded theory approach resulted in us deciding to exclusively work with literature on trust. We realized that previous scholars were somewhat disagreeable regarding how trust is created when technology is involved. This is due to the complex feature of technology, which separates physical interaction and lacks emotional systems, but on the other hand, it enables interaction in digital environments. As an effect, the platform economy was regarded as a favorable setting to study how trust is created, partly in order to contribute to the management literature about trust in digital environments but also to develop previous frameworks on trust-creating mechanisms in the platform economy.

4.2 Data collection

The data collection of this study consisted of semi-structured interviews conducted from the three parties in the platform economy (i.e. work platforms, iPros and clients), which are illustrated in figure 2. Furthermore, representatives from eight Swedish work platforms were interviewed, which are presented in table 1; and 14 iPros were interviewed, which are presented in table 2; and finally, three clients were interviewed which are presented in table 3.

The selection from each party was derived from iPros, i.e., we selected work platforms and clients which were likely to interact with iPros. Furthermore, we used the term 'iPros' as a collective name for the workers in this study. The iPros may be within different sectors and entail different forms of employment. However, we define iPros as workers in the platform economy which carry out high-skilled and complex tasks, inspired by Vallas and Schor (2020). Furthermore, we argue that trust is especially essential for iPros: *Firstly*, the clients may share sensitive information to the iPros. *Secondly*, the time where iPros, clients and work platforms collaborate tend to be longer compared with other categories of workers in the platform economy. *Finally*, the clients are expecting to receive a service that will add value to their organization (Leighton, 2013). These three arguments are highlighting the essentialness of trust in the platform economy and therefore the article is limited to this specific group of labor.

One may notice the uneven representation of data regarding clients. They were shown to be less prone to know whether they utilized work platforms or temporary work agencies (TWAs). Thus, clients were more prone to ensure they got the competence needed, and as an effect, many clients declined the request for participating in the study because they felt they did not have enough knowledge about the difference between TWAs and work platforms, or why they choose the one over the other. As a consequence, it was more difficult to get access to clients. In addition, clients that are active on work platforms often search for several iPros throughout the company, meaning generally that for every client the ratio of iPros is more than one. Therefore, interviewing fewer clients than iPros was deemed to be sufficient. Furthermore, in order to get access to the target groups of this study, we reached out via different social media channels (Facebook and LinkedIn) where we posted announcements about the study, calling for all three parties in the platform economy. We also searched on Google for relevant work platforms and reached out to them via email. One specific work platform helped us to spread information about the study through their newsletter which reached out to 500 people. In order to attract readers of this newsletter, we offered them a digital food voucher with a value of 70 SEK. We also posted a job announcement on another specific work platform matching our worker category, where we offered the same compensation. An ethical reflection regarding using a bait was whether it affected the spread of the population. One concern was whether it would attract workers that performed high-skilled tasks. However, this was shown to not be a problem. For instance, two respondents of the population (iPro 2 and iPro 11) were experienced senior freelancers who worked as managers.

The interviews were conducted in order to capture experiences, which Silverman (2017) argues is essential in qualitative studies. These experiences were centered among trust and included a triadic perspective. As interviews potentially review more nuanced information in comparison to written text, the interviews enabled a more complete picture of this complex setting of technology and human actors in which interact and constitute the platform economy. Another ethical reflection was the concern that answers would be biased if the interviewee would not be comfortable to be critical to a specific part or actor in the platform economy, especially concerning the fact that iPros are taking on several risks. Thus, ethical aspects associated with interviews need to be considered and managed (Silverman, 2017). In order to counteract potential skewed information, trust from the interviewees was

essential. In order to get trust from the interviewees, each interviewee was well informed about the study, how the interviews would be conducted and also could take part in the interview guide in advance. In addition, we chose to make all interviewees and organizations anonymous.

Thus, interview guides were used during the interviews. We had one guide for each party in the platform economy, i.e., three different guides in total. Each guide had a number of predetermined questions which then was complemented by follow-up questions. Examples of questions that were asked to iPros were: “Could you tell us shortly about your work and role?” and “What does trust mean to you in your work?”. An example of follow-up questions might then have been: “Are there any specific situations where trust is essential?”. Furthermore, the interview guide for the work platforms were focused on their function and how the matching process worked. The interview guide for the iPros and the clients was focused on reasons for choosing work platforms and also iPros/clients. The interviews were held digital on Zoom and lasted approximately between 30 and 60 minutes. Each interviewee got a calendar invitation with a link to the meeting. All interviews were recorded after permission.

Table 1. Summary of Interviews with Platform Organizations.

Reference in text	**Specialization**	**Role**	**# of interviews**
Platform 1	Supply Teachers	CEO	1
Platform 2	*	Marketing Director	1
Platform 3	Interim Managers	Co-founder	1
Platform 4	Office Work	Co-founder	1
Platform 5	*	CEO	1
Platform 6	Digital, MarCom & Commercial Development	Senior Consultant	1
Platform 7	Interim Managers	Co-owner & Regional Manager	1
Platform 8	*	Co-founder	1
Total			**8**

** No specialization*

Table 2. Summary of Interviews with Workers in the Platform Economy.

Reference in text	**Status of employment**	**Role**	**# of interviews**
iPro 1	Freelancer	Digital Marketer	1
iPro 2	Freelancer*	Interim Manager	1
iPro 3	Freelancer	Digital Marketer	1
iPro 4	Freelancer	Content Writer	1
iPro 5	Freelancer	Content Writer	1
iPro 6	Consultant	Event Manager	1

iPro 7	Freelancer	Operation Sales	1
iPro 8	Freelancer	Digital Marketer & Social Media Expert	1
iPro 9	Freelancer*	Graphic Designer & Web Creator	1
iPro 10	Freelancer*	Social Media Manager & Photographer	1
iPro 11	Freelancer*	Interim Manager	1
iPro 12	Freelancer	Translator	1
iPro 13	Consultant	Engineer	1
iPro 14	Consultant	PR Manager	1
Total			**14**

** Self-employed*

Table 3. Summary of Interviews with Clients in the Platform Economy.

Reference in text	**Industry**	**Role**	**# of interviews**
Client 1	Hygiene & Health	Business Controller	1
Client 2	Real estate	CFO	1
Client 3	Strength training technology	CFO & HRM	1
Total			**3**

4.3 Data analysis

The collected data was processed in three main phases which then contributed to the findings regarding how trust is created in the platform economy (see an example in figure 3). The *first* phase included transcripts of the interviews held. One interview was held in English and the rest were in Swedish. The latter leaves room for the risk of sentences being lost in translation. However, the process of translating from Swedish to English was carefully done and if any hesitation arose, the use of a dictionary was applied in order to minimize the risk of words and meanings being lost in translation. This phase also included carefully reading of the transcripts to get an overview of the data in order to identify patterns. Thus, we started the coding process by highlighting relevant individual statements which according to Stigliani and Ravasi (2012) is recommended during the first phase. As illustrated in figure 3, an example of this could be: “The platform will pay your salary if the client doesn't” (iPro 8). We transcribed and highlighted continuously as we collected data from interviews. In total, we ended up with 25 transcribed interviews with 225 highlighted individual statements.

The *second* phase implied studying the highlighted statements in order to label descriptive first order codes (Stigliani & Ravasi, 2012). After studying the highlighted material carefully, we were able to use 27 first order codes for respondents from iPros, clients and work platforms. As illustrated in figure 3, an example of a first order code was *guaranteed payment*, derived from the quote above. It is important to note that all highlighted

statements did not receive a code. The reason could be that the statement was shown to be less relevant during this second phase of the data analysis. We then entered the *third* phase which involved categorizing the material into second order codes, which are exemplified in figure 3. During this phase, we noticed there was a spectrum of work platforms regarding their functioning. For example, some work platforms were specialized and had expert recruiters, whilst other work platforms operated more automated. As an effect, their interrelationships with iPros and clients differ which may affect how trust is created. In order to counteract potential overlooked differences on how trust is created in the platform economy, we adapted the second order codes and the aggregate dimensions so that it would become clearer of what characteristics the platform in question has. The third phase led up to four mutually exclusive second order codes which were: i) Soft values*;* ii) *Well developed systems;* iii) *Price and competition; and* iiii) *Technological tools*. Finally, two different aggregate dimensions were created which were: i) *How trust is created involving Matchmakers;* and ii) *How trust is created involving Pinboards*. Matchmakers refers to specialized work platforms with expert recruiters and Pinboards refers to automated work platforms.

We then studied each party (i.e., work platforms, iPros and clients) separately with respect to how trust is created in the platform economy. Some insightful aspects did not fit into a specific aggregate dimension. In order to not miss out on important aspects from the material, we carefully looked at the highlighted statements throughout the data analysis process. One example is the vital trust mechanism of communication that was found to be present during all interactions and regardless of party or platform type. Hence, communication could not be used as a second order code or be drawn to a specific aggregated dimension since it would not be mutually exclusive. Instead, communication was found to be consistent. In the next section, we present a chronological description of each party in the platform economy with regard to experienced trust and then outline five identified blocks containing experienced trust-supporting mechanisms and analyze how trust is created among the three parties in the platform economy.

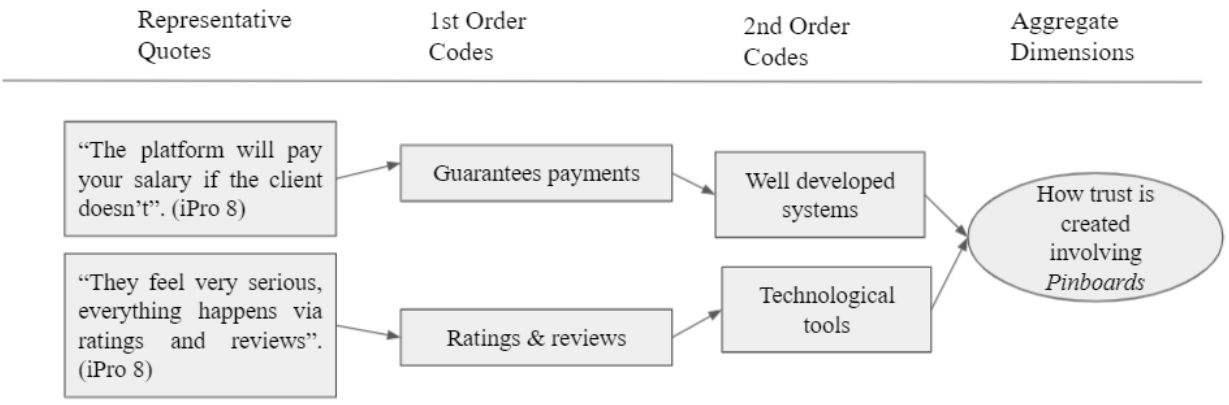

Figure 3. Example of how the data was structured, inspired by Stigliani and Ravasi (2012).

5. Empirical findings

5.1 Typology of the work platforms

In this study, representatives from eight Swedish work platforms have participated as well as 14 iPros and three clients. A continuum of different work platforms was identified, where their degree of manual work versus technological tools differentiates their interrelationships with iPros and clients. Furthermore, five of eight platforms relied heavily on manual work, where the other two work platforms, to a different degree, welcomed a broader audience, and their manual work was also more or less disconnected from the matching processes and replaced by technological tools. Consequently, interrelationships in the triad differ, which further may infer different discourses of how trust is created in the platform economy. Figure 4 illustrates a continuum between what we call Matchmakers and Pinboards. *Matchmakers* refers to specialized work platforms which rely heavily on manual work performed by expert recruiters. *Pinboards*, on the other hand, operate more passive where clients post work tasks on the work platform which iPros may apply for. Thus, these work platforms tend to have a broad niche or no specialization at all. As an effect of the functioning of Pinboards, they utilize technological tools to a larger extent compared to Matchmakers, in order to be more automatic. Below, the result from each party in the triad of the platform economy will be presented separately, followed by a summary of the key findings that will be further discussed with the literature in order to address how trust is created in the platform economy.

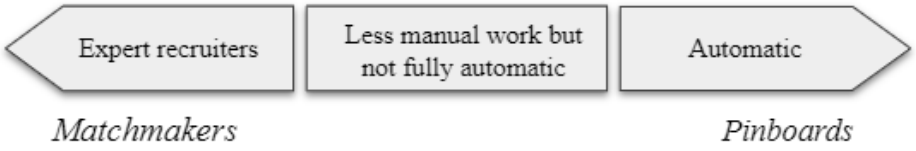

Figure 4. A Continuum of Work Platforms.

5.2 Work platforms

5.2.1 The registration process and functioning of the work platforms

The eight work platforms that participated in this study had different tactics and procedures regarding the registration process. Some were simple, where it only took a few minutes and then one could start using the work platform, and some were more thorough where the work platform had to accept the clients and iPros that were in the process of registration. The work platforms that were more thorough and had to accept new profiles also had a fairly specific niche towards what type of tasks that were uploaded on behalf of the clients. These work platforms are considered as Matchmakers and are illustrated on the continuum in figure 4. Moreover, these work platforms often consisted of expert recruiters who checked both new iPros and also clients that wanted to register on the work platform. The work platforms that needed to accept new iPros also checked their references, especially if their previous experience was at a company that the platform did not recognize, as the niche of the work platform is relatively specific. A few of the work platforms that immediately accepted new

profiles would oftentimes contact both new iPros and clients to get a sense of who they were and what they were looking for when using their platform in order to try and assist them. This aspect was thought to be trust-creating for Platform 4 as she describes themselves as being more personal towards both users of the platform (i.e., iPros and clients). Platform 4 also expressed how aspects that might not seem large scaled, such as having contact information of the people working at the platform accompanied by a picture of them, may have a larger effect than one might believe. Moreover, one of the work platforms, Platform 6, would sometimes also work proactive, similarly as headhunting which also creates more of a personal connection between the three actors.

> We work in a vertical [specific industry] that is already quite small in itself, so you often know most of the companies and which ones that are the best [...] We are not after having as many profiles as possible, but it is important for us to have the right profiles. (Platform 6, Senior Consultant, 2021-02-24)

Furthermore, the work platforms that did not require any specific acceptance for new registrations were also not that involved in the process of matching iPros with tasks that were uploaded on the platform. Here, iPros had to search for specific tasks themselves where they then sent in their CV and portfolio to either a recruiter on the work platform or directly to a client, fairly similar to a regular job application process. A few work platforms were even more automatic, which we call Pinboards. What sets these work platforms apart from the previous is that iPros and clients interact directly without any manual work from the work platform. Thus, in this case concerning Pinboards, the platform operates as a passive third party but still as a mediator of work between iPros and clients. However, all types of work platforms have some involvement in the end of the process when iPros will charge the client for the task performed. In this stage, iPros hands over a document of registered hours worked and the work platform sends out invoices to the client. Most work platforms guarantee payment to the iPros as they are responsible for the invoices. A few work platforms, for example Platform 5, also provide an insurance for the iPros that are registered on the work platform in case of any causality that may arise during work. Platform 5 experiences this aspect as well as guaranteed payments as beneficial in order to maintain a good reputation and relationship with the iPros who are active on the work platform, and it also aids in attracting new iPros to join the work platform. Furthermore, it may also be beneficial for the companies that use the work platform as they could instead focus on other elements regarding the task in question and leave that specific risk to the platform.

5.2.2 Attitudes towards technological tools

Among the eight work platforms the aspect of technological tools and different types of reputation systems differed depending on where they were situated on the continuum seen in figure 4. Work platforms that acted more as Pinboards tended to work more with reputation systems such as ratings and reviews with the aim to support trust. This was also due to the functioning of these work platforms, as they are more automatic and hence, the users interact directly on the platform. However, there was only one work platform that utilized ratings and reviews. Furthermore, work platforms that were more focused on a specific type of industry,

which could sometimes have tasks that were particular specific that may only be applicable for a few workers who possess those particular skills and experiences, did not work with technological tools in order to intentionally create trust. Instead, these work platforms, which acted more as Matchmakers, tended to focus more on soft values which according to Platform 3, an algorithm cannot pick up on. Thus, for Matchmakers, the matching process was exclusively based on manual work from the work platform.

> Conveying managers is different from other types of labor, we cannot use as many algorithms, even if we do to some extent, when we recruit managers you have to look at soft values that technology cannot address. We use algorithms such as sector, place, time, etc. But during the matching process, we select a few candidates for the customer that the customer can then choose between. (Platform 3, Co-founder, 2021-02-10)

Thus, amongst a few respondents from the work platforms, a common opinion they had was how ratings and reviews does not tell the full story behind a user, notably iPros, and sometimes, it may be more harmful than helpful in regard to trust. Platform 4 discussed that if a problem occurs between an iPro and a client, there are always two sides to a story, which means that if one actor involved has the ability to write a bad review but the other one does not, information asymmetry towards the other user will arise. Platform 4 also discussed that sometimes it is just not the right fit and that maybe neither of the actors involved were fully to blame.

> You can be unfortunate and enter a company that at the time does not really function that well and then it is easy that you become a target […] It can be quite difficult, I still think that there is a job for everyone, it is just that you have to find the right fit and it is a bit against having a rating system. (Platform 4, Co-founder, 2021-02-02)

This section has identified a continuum of different work platforms, showing that work platforms that act as Matchmakers were specialized, needed to accept new users, and had expert recruiters that focused on making the perfect matches between iPros and clients. Furthermore, Matchmakers emphasize on soft values that algorithms cannot pick up. They also had a more skeptical view on technological tools such as rating and reviews since it may unfairly destroy a user's profile with asymmetric information. Work platform respondents which platforms were drawn to the opposite pole, i.e., Pinboards, utilized technology to a larger extent as an effect of being more automatic. Furthermore, Pinboards did not require any specific acceptance for new registrations. In order to get a complete picture of the interrelationships and to examine how trust is created in the triad, it is important to present viewpoints from the other two parties as well. Thus, the empirical findings from the iPros will be presented below followed by the clients.

5.3 iPros

5.3.1 Choosing a work platform: The iPro's perspective

The iPros' viewpoints varied depending on what platform they had experiences with. Thus, based on the above background of identified characteristics of different work platforms, we will outline the empirical findings from the iPro's perspective with regards to the continuum (see figure 4). iPros that had experiences with work platforms similar to Matchmakers emphasized on personal relationships. Personal relationships could for example be created by having a manager for a specific client (iPro 6). The manager communicates information about the client and the task in order for the iPros to feel confident in performing well. iPros are also able to contact and hence communicate with their manager for work related questions (iPro 6). This was regarded as an important security that brought trust, in a setting where iPros otherwise work independent and carries some risks. It was also seen as meaningful due to the digital environment and the physical distance, where iPros expressed that they sometimes experience communication from the client to be somewhat unclear. A personal relationship could also be reached by feeling noticed and appreciated. Examples of this could be personal feedback from either job interviews or work performance. Moreover, iPro 7 highlighted that through an event that the work platform she is active on held, she was able to put a face on the people she had been in contact with from the work platform, which for her increased the level of perceived trustworthiness towards the work platform. In addition, iPro 6 and 7 emphasized that they perceived trust towards the work platform they are active on because they provide insurance during each job. To conclude, iPros that were active on work platforms similar to Matchmakers valued their personal involvement, communication, feedback and insurance as factors that increased their perceived trustworthiness towards a specific work platform.

On the other hand, iPros that had experiences of less manual work platforms or even work platforms that acted as Pinboards, highlighted other values regarding why they choose to be active on a specific work platform. For instance, these iPros were shown to be attracted by a specific work platform that had many users. Thus, these iPros searched for information from the internet, thinking that a platform with many users is trustworthy. Most of these iPros emphasized on this factor since it indicates that many other iPros were pleased with the specific work platform, which further increased their perceived trustworthiness towards the work platform. Another factor that was particular for iPros using work platforms similar to Pinboards, was the platform's price-ceiling, i.e., the price they were able to charge clients for. Thus, a higher price-ceiling that matches their competences was important. According to iPro 12, he experienced that many work platforms are niched to more generic tasks and as an effect, their prizes do not fit his high competences. Furthermore, iPro 3, which was also active on a work platform that acted as a Pinboard, perceived the platform's well-developed systems as something that increased her trust towards the work platform, with an emphasis on security.

> As a freelancer, you are always guaranteed payment when a client has hired you, but this security goes two-ways. That is, you can also be liable for repayment if you have not done the job. This is unique to platforms and I

> also feel that this builds trust in a way since it attracts more serious clients and talented freelancers. (iPro 3, Digital Marketer, 2021-01-29)

In order for iPro 3 to be covered by these quality measures, she needed to follow the work platform's terms of use. For instance, iPro 3 had to keep all communication on the platform's communication channels. Hence, iPros using more or less automatic work platforms communicate with potential clients via a chat function designed by the platform. Thus, developed communication tools on more or less automatic work platforms often include a chat function and phone- and video calls. In addition, these iPros are not supposed to deliver any work until the client has "hired" them. This is a safety precaution because when a client is hiring via the platform, they are automatically agreeing on the platform's terms of use and committing to for instance, a predetermined payment in terms of an hourly rate. To sum up, iPros that had experiences of less manual work platforms and work platforms that acted as Pinboards trusted other users on the specific work platform, as well as the platform's developed systems that inferred e.g., security and guaranteed payments, and the platform's developed communication tools.

5.3.2 Getting that job

In order for iPros to get a job they must be entrusted that they can do what the clients need during the time the clients need it. How this is conveyed also seemed to depend largely on the platform type. iPros that were active on work platforms similar to Matchmakers integrate to a large extent with expert recruiters and/or managers during the matching process. This often involves interviews with an expert recruiter from the work platform, but the case may also be that the expert recruiter conveys candidates immediately to the client which implies that the client will hold the interview. Anyway, iPros that were active on work platforms similar to Matchmakers, emphasized on personal characteristics and references from previous employers in order to create trust through their CVs and during the interviews (iPro 6; iPro 7).

On the other hand, iPros that were active on work platforms that acted as Pinboards, accentuated on reputation systems such as ratings, reviews and quality marks, in order to create trust to clients and further on, get the job they apply for. Thus, iPro 12 described the work platform as a self-playing piano regarding the matching process, where ratings, reviews and quality marks help to strengthen profiles' trustworthiness. In addition, he also utilized ratings and reviews in order to evaluate clients. "Before I start working with someone, especially if it is a larger project, I always check if there are any red flags from previous freelancers" (iPro 12, Translator, 2021-03-30). Both iPro 3 and iPro 12 were positive towards the construction of the work platform and both perceived ratings and reviews as a factor of trust in regard to getting jobs. Furthermore, iPro 3 emphasized on quality marks within the work platform's reputation system, which she experienced enriches her trustworthiness towards potential clients.

> If you get enough good reviews for a number of specified hours, you get to do a small test and if you pass it, you become something called 'raising talent', which is the first step up on the platform. Not everyone becomes a

> rising talent, but the advantage of being that is that you then have the opportunity to become 'top-rated'. This contributes to more trust in customers and you also get more visible. You get a lot more applications if you are top-rated because it becomes kind of a proof that you are good. (iPro 3, Digital Marketer, 2021-01-29)

As an effect of more automatic work platforms, iPro 3 and iPro 12 stated that clear communication was vital to create trust between iPros and clients. This since all communication takes place on the platform's developed communication channels and hence, most communication is in text. Furthermore, iPro 3 works as a digital marketing expert and she emphasized on the vitality of quickly capturing the red thread in a company or a brand in order to create trust towards clients. Thus, iPro 3 highlighted the crucial moment of communication and also mentioned that it goes both ways, i.e., she also perceived trust when a client was being clear in the communication channels. "Communication is everything and counteracts future misunderstandings that may destroy trustworthiness" (iPro 3, Digital Marketer, 2021-01-29). Thus, if the communication is not being clear, it is important to ask complementing questions (iPro 3). Communication was also perceived to be especially challenging due to the digital environment. To conclude, communication was found to be vital regardless of platform type, due to the digital environment. However, iPros that were active on work platforms with characteristics of Pinboards had a positive attitude towards technological communication tools meanwhile iPros that were active on work platforms similar to Matchmakers emphasized on personal communication as a result of the large degree of manual work by expert recruiters. Below, the empirical findings from the third party in this triad will be presented, more specifically; the client's perspective.

5.4 Clients

5.4.1 Choosing a platform: The client's perspective

The clients that participated in this study all emphasized that they choose to integrate with a specific work platform during specific circumstances. Client 2 highlighted on sick- and or parental leaves while Client 1 and 3 accentuated on specific projects that required someone with earlier experiences. However, an aspect they had in common was that they needed high-skilled workers within particular areas, for temporary time-horizons:

> I think that this type of job is suitable in special circumstances. We needed someone who could take on a project […] I also think it is nice to have someone from the outside who has other ideas, perspectives and experiences from similar projects, and who isn't afraid to say what no one else wants to say. (Client 1, Business Controller, 2021-02-15)

Furthermore, what made clients choose the work platforms they did was because the work platforms promised they could convey the right and verified competence in time, which was vital for the clients during the circumstances. This factor was shown to be crucial in order to trust a work platform. For example, Client 1 was very pleased with the iPro

conveyed by a work platform, which led her to recommend the same work platform to another factory within the same company. However, the other factory, on the other hand, experienced that the work platform did not verify the iPro's skills and experiences, and consequently, it was a poor match. Furthermore, the work platform did not take responsibility for the complaint, and as a consequence, the company that Client 1 works for lost the trust towards this specific work platform and banned future collaborations with this particular platform.

> I think that we automatically blamed the platform, regardless of whether it was the freelancer who had lied about his skills, and even though the person was not employed by the platform. However, it is still the platform they represent, and it is the platform that conveyed what we asked for. (Client 1, Business Controller, 2021-02-15)

Client 1 emphasized the importance, regarding trust, that the platform has verified the skills and earlier experiences of the suggested iPros' CVs. In addition, Client 1 admits they would perceive more trust if the work platforms repaid them if the job or skills promised had not been fulfilled. Thus, Client 1 believes trust arises when the platform succeeds in conveying people who have what they need during the time they need it. This is somewhat a shared understanding among the clients in the platform economy. For instance, Client 2 and Client 3 send out requests to several work platforms where they all get the same prerequisites to convey the perfect iPro during the time they ask for it. Furthermore, the clients are having digital meetings with the work platforms where they go through requirements profiles and expectations of the ideal candidate. However, no client has had access to the work platforms' databases, which from the background above, seemingly are characterized as Matchmakers with expert recruiters. As an effect, in order for the work platforms to be able to make perfect matches, the communication is crucial during these digital meetings. Furthermore, the clients receive CVs of suggested candidates by email, which are then evaluated by the clients on an ongoing basis. In addition, Client 2 and Client 3 both emphasized that they do not care about the status of employment, i.e., if the work platform conveys consultants or freelancers, instead, the most vital to them is if the work platform can convey the perfect candidate according to their specifications during the time they need it, which is for shorter time horizons. Client 1 also highlighted the perceived trustworthiness when there is a sense of the platform being honest.

> We had a previous collaboration with a platform that mediates consultants and they clearly told me that the skills I was looking for at that time were a bit off their niche, but that they would try to see what they can do [...] It was very honest, and it made me feel confident in trusting them. (Client 1, Business Controller, 2021-02-15)

5.4.2 Proceeding with an iPro

Factors that made clients proceed with a specific candidate were shown to depend largely on soft values such as personal characteristics. According to Client 3, personal characteristics is

the last crucial aspect that decides whether the candidate gets the job or not. For Client 3, this is important since they are a small company where people work close to each other. Furthermore, Client 3 assesses soft values from CVs and during digital video interviews. Client 1 shared this idea and further explained that if she has chosen a work platform, she trusts that the work platform has proposed candidates that match their requirement profile, and hence, she believes the candidate possesses the prerequisites needed for the job. Therefore, Client 1 was mostly interested in the person behind the CV when proceeding with an iPro. "When she said she liked working in a factory environment, I just felt yes, she is perfect" (Client 1, Business Controller, 2021-02-15). Thus, the final puzzle piece for the client to proceed with an iPro, after the work platform had provided candidates that match the requirement profile, was dependent on a subjective feeling of whether the candidate would fit into the team and thrive in their environment. To conclude, clients emphasize on clear communication and verification of skills and experiences, and when they proceed with an iPro, it often falls on the personal characteristics. In order to get a full picture of what has been presented here, the key findings are illustrated in figure 5 below.

5.5 Summary of the empirical findings

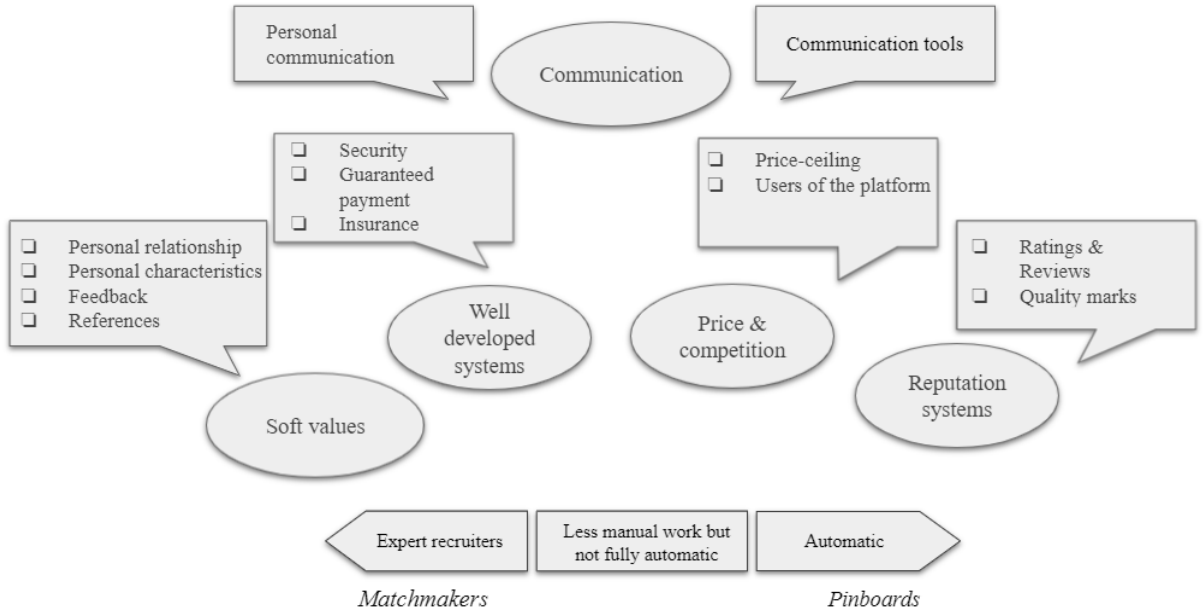

Figure 5. Five Blocks with Trust-supporting Tools in the Platform Economy.

In figure 5, five blocks with tools containing experienced trust-supporting mechanisms are illustrated. What was found from the collected data was that there was a continuum of work platforms that affected the interrelationships and hence, what trust-supporting mechanisms that were embedded in the processes. On the left side of the continuum, we have *Matchmakers*. These work platforms are specialized and rely heavily on manual work by expert recruiters. They also perform a tougher check on new registered users. As an effect, personal communication embedded with soft values are present in the interrelationship with

these work platforms. Thus, by working manually, expert recruiters experience that they create trust by building personal relationships to its users and by giving feedback to iPros. From the iPros' perspective, they discussed that they create trust to work platforms and clients by having references from previous clients, and through personal characteristics and personal communication. From the clients' perspective, they discussed that they create trust towards work platforms and iPros by building personal relationships, as well as having a clear communication.

On the opposite pole, we have *Pinboards*. These work platforms often have no specialization nor recruiters, and the registration process does not involve any examination. Thus, iPros and clients operate independently of any human representative from these work platforms. Hence, technological communication tools are utilized, embedded with: well developed systems, price and competition, and reputation systems. These platforms create trust through offering security, guaranteed payments and insurances, and by allowing a high price-ceiling that matches the competences of the iPros. From the iPros' perspectives, they discussed that they create trust through ratings, reviews and quality marks. Furthermore, communication is also vital for iPros and clients due to the digital environment and hence, the physical distance between them. However, communication looks slightly different depending on where the work platform is situated on the continuum. For Pinboards, the communication between iPros and clients takes place on communication tools developed by the work platform, meanwhile Matchmakers enable personal communication. In the next section, these five blocks presented in figure 5 will be analyzed and discussed from the literature on trust in order to examine how trust is created in the platform economy.

6. Discussion

6.1 Communication

A main finding that could be identified throughout all work platforms who took part in this study, regardless where on the continuum they are situated, as seen in figure 5, was the importance of communication between iPros, work platforms and clients. However, a main difference regarding the aspect of communication between work platforms that operate as Pinboards and Matchmakers is that work platforms that act more as Pinboards have adopted communication channels on their work platforms that allows iPros and clients to communicate directly with each other. Thus, technology in this regard works as an enabler of communication which in turn may support the trust-creating processes between the human actors which are physically separated in the digital context (Gibson & Manuel, 2003; Guo et al., 2015; Ert et al., 2016). According to Hesse et al. (2020) this is a consequence of the low degree of social interaction (DoSI) by the work platform, which infer a need to utilize more technological tools in order for the parties to build trust relationships with one another. Thus, by adopting these communication channels, and ensuring that all communication is done through them, the work platform indeed recognizes communication as a vital aspect. The adopted communication channels on work platforms that operate as Pinboards are also a way of stimulating communication in order for the users to form a judgment of trustworthiness towards each other, which is in line with Boies et al., (2015) analysis regarding

communication and trust. Moreover, these communication channels are a way for the parties involved to be an active listener, to notify if something is unclear, and to respond. According to Gibson and Manuel (2003), these activities may help to overcome difficulties when interpreting the other party's trustworthiness, as well as it signals that one is willing to take the risk to interpret the other party. From the above background, we argue that communication channels on automatic work platforms may operate as an enabler of trust and that such tool in combination with active listening, interpretations and responses, may work as trust-supporting mechanisms, which in turn may impact the perceived trustworthiness between human actors in the platform economy, when Pinboards are involved.

Consequently, these trust-creating processes differ from work platforms that act as Matchmakers since Matchmakers infer a high degree of manual work and hence, a high DoSI (Hesse et al., 2020). As an effect, social values are deemed important in this context (Hesse et al., 2020), which according to the platform respondents on these work platforms take form through personal communication. However, even though the communication does not take place on adopted communication channels such as it does on Pinboards, Matchmakers are still in a digital environment, which implies that also for Matchmakers, technology works as an enabler of trust between human actors (Gibson & Manuel, 2003; Guo et al., 2015; Ert et al., 2016). Furthermore, many of the work platforms worked manually in order to perform perfect matches between clients and iPros. In order to do so, personal communication is crucial. The vitalness of personal communication is two-folded: *Firstly*, the work platform must understand what the client needs and during what time horizon. This is done through digital meetings where they together set up a requirement profile for the specific task. In order for the work platform to provide a qualified candidate, the clients need to inform the work platform not only about the task in question but also on other details, for example, what type of culture the company has. Trust may get enhanced here by active listening and by asking follow-up questions when something in the communication is not being clear, since it enables one to pick up the red thread and further, perform in accordance with the expectations (Gibson & Manuel, 2003; Pirson & Malhotra, 2011). *Secondly*, the work platform must have updated information about its iPros in order to be able to present suitable candidates quickly for the client. Most work platforms that acted as Matchmakers emphasized that they communicated continuously with all iPros in order to have correct information about their skills and availability. Thus, through the exchange of information, the work platform will have a better possibility to find a good match. In addition, iPros that are active on work platforms corresponding to Matchmakers indeed experienced personal communication as trust-creating. This is as an effect of the high DoSI, which implies that social values have a strong impact on perceived trustworthiness (Hesse et al., 2020). However, if the work platform would for example forget to check certain information regarding its iPros or the clients, it could result in one or both parties being displeased with the situation which could further result in the users leaving and not using the work platform anymore.

6.2 Soft values

Soft values are present on the left side of the continuum, including embedded mechanisms such as: personal relationships, personal characteristics, references and feedback (figure 5).

The Co-founder from Platform 3 stated that soft values are too advanced for technology to mediate. From this background, concerning work platforms that act as Matchmakers, technological tools will not have an impact on trust-creating processes. This is due to the characteristics that Matchmakers infer. As we have discussed above, Matchmakers work highly manual through expert recruiters. Furthermore, this is in line with what Hesse et al. (2020) state when they discuss that social aspects are those aspects that will have an impact on the perceived trustworthiness when integrating with platforms with a high DoSI. Thus, since work platforms that operate as Matchmakers have a high DoSI, their contexts require more social tools and as an effect, these work platforms focus on building personal relationships in order to create trust. Furthermore, to build personal relationships, they frequently maintain the communication with both iPros and clients. Another practical example of how they build personal relationships is to host networking events. From the iPro's perspective, this is efficient in regard to perceived trustworthiness due to the otherwise digital environment and lack of face-to-face interaction. According to Sproull and Kiesler (1986), face-to-face interactions quicken the trust-creating processes, since it becomes easier to pick up social hints, to interpret each other, and to respond to each other, which are all vital trust-supporting mechanisms between human actors (Gibson & Manuel, 2003), which will affect the judgement of each other (Boies et al., 2015), which furthermore may affect the perceived trustworthiness of each other (Friedman et al., 2000).

6.3 Well-developed systems

Well-developed systems infer the following embedded trust-supporting mechanisms: security, guaranteed payment and insurance (figure 5), which enable users (both iPros and clients) to confidently trust that the other party(ies) will not act unexpectedly or harmful, which according to Friedman et al. (2020) conceptualizes trust. Furthermore, iPros, in particular, perceived increased trustworthiness towards a work platform that offers these quality assurances, but they also emphasize that it goes both ways, i.e., they may get liable as well, which can result in being suspended from the work platform. Furthermore, through for example guaranteed payments, the liability of payment has been put on the work platform, which in turn is perceived as a supporting trust mechanism, since the iPros do not need to worry about, for example, delayed payments from the client. It also entails that iPros risk of damaging the personal relationship between the client reduces since the platform is the one who will bear the responsibility of overseeing that the client pays the right amount in time. This aspect could be identified as important for the iPros throughout different work platforms on the continuum, although most essential to work platforms that have a low DoSI, since it infers more technological tools, such as well developed systems, in order for the parties to operate independently (Hesse et al., 2020) and to feel confident in not being harmed (Firedman et al., 2000). The technology aspect in this regard works as a supporter of trust since these quality assurances protect the platform users to not get exploited. Well-developed systems have no agency or vulnerability and cannot be seen as a creator of trust (Friedman et al. 2020), however, such technological tools can support the process of how trust is created, which Ert et al. (2016) and Guo et al. (2015) emphasizes on.

6.4 Price and competition

In figure 5, price and competition become vital trust-supporting factors for work platforms that operate more automatically, which Hesse et al. (2020) describes as platforms with low degree of social interaction (DoSI). As an effect of the absence of human representatives that otherwise manually perform the matching process and hence, set the price according to aspects related to the task, these work platforms enable iPros to set their own prices, where the price-ceiling may differ among different work platforms. Since automatic work platforms tend to be unspecialized and with respect to the different types of work the platform economy involves (Vallas & Schor, 2020), iPros may perceive that a platform's price-ceiling does not match their competences. Consequently, iPros that are active on more automatic work platforms tend to value work platforms that are allowing a higher price-ceiling. Another aspect as an effect of work platforms with a low DoSI is the aspect of how many users a platform has. Thus, higher competition is regarded as more trustworthy since it indicates that many users are pleased with the platform. Hesse et al. (2020) that implicit information about a platform, such as member duration, is one trust-supporting factor for platform users since it signalizes trustworthiness. Thus, such implicit information operates as trust-supporting factors that indicate that a platform and its users (both iPros and clients) are trustworthy. Furthermore, these mechanisms result in users feeling confident that they will not be exploited in terms of unexpected behaviors from the platform or its users (Friedman et al., 2000; Pirson & Malhotrs, 2011).

6.5 Reputation systems

In figure 5, reputation systems such as ratings, reviews and quality marks are trust-supporting tools for automatic work platforms acting as Pinboards. These work platforms infer a low DoSI (Hesse et al., 2020), and as an effect, iPros and clients integrate directly on these work platforms. According to Räisenen et al., (2020), transparency is often greater when information is provided not only by the work platform but also by its users. Furthermore, a greater transparency through reputation systems may quicken the interpretation of the other party, which according to Gibson and Manuel (2003) helps one to perceive trustworthiness. Thus, reputation systems may have a strong effect on work platforms inferring a low DoSI (Hesse et al. 2020). Moreover, reputation systems are supporting a collective trust (Guo et al., 2015) between iPros and clients on work platforms acting as Pinboards. According to Ert et al. (2016), collective trust is an essential ingredient in digital marketplaces. Furthermore, quality marks are another technological tool within reputation systems, utilized by iPros on automatic work platforms. Thus, one may receive a specific quality mark when passing a certain number of completed tasks together with good ratings. This reputation system is built as a staircase going from "raising talent" to "top-rated". Furthermore, since these quality marks are achieved partly due to high ratings from clients, they mediate a collective trust (Guo et al., 2015) to other clients. Moreover, clients trust iPros when their skills are verified from previous clients, which in turn, reputation systems enable.

Furthermore, iPros and clients utilize ratings and reviews in order to create trust towards each other. For instance, iPros can see previous ratings and reviews from other iPros

that have worked for a specific client that is active on that platform. This was something iPros checked before accepting a client's offer. Thus, iPros searches for red-flags in terms of warnings in the reviews. According to Chang and Wang (2018), people tend to look at reviews more carefully rather than ratings, and hence, reviews play a bigger role than the ratings. From a sociological perspective with regard to technology, reputation systems operate as an enabler of trust, since it mediates a collective trust (Guo er al., 2015). As argued in this text, technology is crucial in the process of trust in digital environments and in the platform economy, since it enables interaction and exchange of information that further on can affect the perceived trustworthiness. Thus, reputation systems work as a supporter of trust, which Ert et al. (2016) and Guo et al. (2015) emphasize on, but it is still people that trust people (Friedman et al., 2000), through for example a collective trust (Guo et al., 2015).

Reputation systems are the most studied trust-supporting tool on digital platforms (Räisenen et al., 2020). Although, reputation systems are not highly utilized on Swedish work platforms, according to the platform respondents that have participated in this study. Hodgson (2020) describes Sweden and its population to be technology-savvy, which is an interesting factor considering that the majority of the Swedish work platforms in this study do not utilize technological tools. Barnes and Matsson (2016) argue that through the help of ratings and reviews, collective trust can be built, which in theory seems beneficial for the platform economy in Sweden. However, as there is a divided opinion regarding ratings and reviews throughout the work platform respondents, it may indicate that Swedish work platforms may not be in the same context where ratings and reviews would be advantageous towards its users. This was also found to be correct as five out of eight work platforms corresponded to Matchmakers, which are characterized with high DoSI, which in turn demand less technological tools in order to create trust. We argue, according to what has been found from the study, that the relatively low utilization of reputation systems in the platform economy is due the platform respondents high DoSI, which to a large extent resemble temporary work agencies (TWAs). TWAs have become widespread and institutionalized in Sweden (Håkansson et al., 2013) and one explanation may be because they are viewed as employers (Neugart & Storrie, 2006), and hence, provide employment protection, which is an important factor for its political legitimacy and perceived trustworthiness on the Swedish labor market (Hodgson, 2020). Sweden, compared to other countries in Europe, South America and Africa, have had a historically strong development in employment protection, which may explain why work platforms resemble TWAs (Hodgson, 2020), and hence, infer a high DoSI with less usage of reputation systems.

7. Conclusion

The study has examined how trust is created in the platform economy from a triadic perspective involving work platforms, iPros and clients, by conducting a qualitative study on the Swedish market. The study contributes to previous research in this field in several ways: Firstly, it provides knowledge of the platform economy in the Swedish context showing that there is a continuum of different work platforms, inferring different discourses on how trust is created. Secondly, it highlights five blocks containing different trust-supporting mechanisms

that are embedded and relational to the continuum. The study also sparks a broader debate regarding factors that create trust in the platform economy in general, and within the iPro-platform-client relationship, in particular. Thus, through the qualitative study, additional factors besides the ones that were brought forward from previous research were identified in the processes of how trust is created, e.g., well developed systems and price and competition, which contribute to an improved framework regarding trust-creating mechanisms in the platform economy. The study emphasized on the sociological view of trust with regard to digital environments. We argue that trust is achieved when two or more parties feel confident to not be exploited by each other, even if they could. Furthermore, different tools are utilized, and entailing mechanisms are embedded, to support the trust-creating processes. However, the study provides different discourses on how trust is created which is dependent on the platform's characteristics.

We argue that the creation of trust is dependent on whether the work platform behaves as a Matchmaker or Pinboard. Matchmakers are characterized with manual work carried out by expert recruiters, hence, they infer a high degree of social interaction (DoSI). This causes them to create trust through personal communication and with soft values including personal relationships, verification of references, and feedback. Moreover, work platforms that act more as Pinboards, which are characterized with low DoSI, utilize technological tools to a larger extent as an effect of the absence of social interaction. Trust-creating processes on work platforms acting as Pinboards include technological communication tools, which are often present together with well-developed systems, price and competition, and reputation systems, and the blocks' entailing and embedded trust-supporting mechanisms. Against the above background, the iPros' and clients' perspectives on how trust is created vary depending on where the work platform is situated on the continuum, since it will affect the interrelationships in the triad.

However, the majority of the work platforms who participated in this study were characterized as Matchmakers. Furthermore, Matchmakers operate both as employers, i.e., they mediate consultants, as well as they allow self-employed workers (i.e., freelancers), where both types are regarded as independent professionals, i.e., iPros. However, Matchmakers tend to resemble temporary work agencies (TWAs), which are widespread in Sweden. The major difference is that TWAs are viewed as employers exclusively. The explanation to the situation on the Swedish market may be an effect of the Swedish employment protection, which is not as developed within alternative labor forms (e.g., freelancers) as within traditional employment. For instance, Sweden does not have a self-employed status for workers meanwhile traditional employment entails employment protection. Thus, the gap in security between traditional employment and alternative labor forms is especially wide in the Swedish context which may explain why the market has developed in a direction towards TWAs.

A limitation of the study is that it examines the Swedish context, hence, the findings may not be applicable to other countries' markets. In addition, the study is limited to a specific category of worker (iPros), which also implies that the result should be read with some caution if applying it to a broader context, especially since the interrelationships may vary remarkably across different types of work in the platform economy. Furthermore, we identified a continuum of different work platforms in the Swdish market, as well as additional

trust-creating mechanisms that complements the framework of what previous research has brought forward. This indicates that the research field has a lot of potential for future empirical research. Moreover, the study found that most of the work platforms on the Swedish market tend to resemble temporary work agencies (TWAs). Thus, a comparative study regarding what the actual difference is between them and where the boundary is in relation to when an actor is considered to be an employer, would be of interest. This would improve knowledge of the market and thus support political decisions in order to make the platform economy a more sustainable labor market. Another suggestion for future research is the aspect of whether or not tasks that are posted on digital work platforms are location dependent (e.g., language, culture, trade restrictions). This is of interest since it would imply possibilities for new patterns of labor across national borders. To conclude, the platform economy is an interesting and relatively new market with infinite potential for future empirical research.

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