THE SHARING ECONOMY: UNDERSTANDING THE AFFORDANCES AND BARRIERS THAT INFLUENCE THE ASSIMILATION OF DIGITAL PLATFORMS FOR HANDY SERVICES IN SOUTH AFRICA.

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Department of Information Systems

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by

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Preface

Parts of this study have been published in the following proceedings:

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This recognition by the scholarly community has provided motivation and direction for the completion of this thesis. In every case, the published papers were restructured and synthesised into this research paper.

Abstract

The need to further Information Systems is essential. Innovations in technology have led to rapid developments and as technology continues to advance, so is the need to understand the changes from Information Systems' view. Several studies have explored the sharing economy services such as automotive, house-sharing, and handy services. The studies predict that sharing economy services will add billions of dollars to the global economy due to its exponential growth over the last decade. Challenges such as unemployment are impacted by the growth of this innovation in countries like South Africa. Consequently, the primary objective of this study is to understand the affordances and barriers that influence the assimilation of digital platforms for handy services. This could aid in highlighting potential solutions that could aid in reducing the high unemployment rate that we have in South Africa.

By conducting a literature review, the researcher understood the benefits and challenges found in other areas of sharing economy services in South Africa. Furthermore, the literature revealed gaps around the sharing economy services relating to load-shedding, regulations, social exclusion and potential future directions for some of the issues. This study could not find an appropriate theoretical framework for understanding how barriers influence the affordances in the context of digital platforms for handy services.

For this reason, the research sets out to investigate the affordances and barriers that assimilate the use of sharing platforms for handy services. This study adopted a qualitative approach to answer the research questions. Data was collected by conducting semi-structured interviews with users and potential users of sharing platform for handy services. The data was analysed using inductive thematic analysis method to construct the major themes. Two sampling techniques (heterogeneous and snowballing) were used and a group of twenty two participants who provided diverse views that aided in answering the research question were interviewed.

The research object was addressed by constructing a two causal loops diagrams and a conceptual model, which explained how the affordances and barriers influence the assimilation of sharing platforms for handy services. The research findings reveal a gap in marketing strategies that can facilitate the inclusion of lower-income groups. Furthermore, this research findings highlighted gaps around security measures required to ensure users' safety and regulations to ensure that all South Africans' can enjoy the use of sharing platforms for handy services.

Lastly, the research revealed the opportunities such as sharing platforms for handy services exploring partnerships with technical training institutions and/or government agencies to help identify more skilled job seekers and contribute to economic development goals. Furthermore, this could aid in reducing unemployment in South Africa.

Keywords: Sharing Economy, South Africa, Unemployment, Handy Services, Collaborative Consumerism, Access-based consumption, Peer-to-peer consumption, Affordances, Barriers.

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Glossary

Term	Definition
Information Technology (IT)	Refers to the use of computer systems
Information Systems (IS)	Refers to a structured system designed to collect, process, store and distribute information.
NVivo	A tool used to analyse qualitative data.
Microsoft Word Online	A web-based version of Microsoft Word. Users can use it for transcription.
Voice Memos	A tool used to record audio files on Apple devices.
Microsoft Teams	A tool used for real-time collaboration and communication, meetings and file sharing.
OneDrive	A cloud storage platform managed by Microsoft.
Microsoft Excel	A tool used to input interview durations to work out the average time.
Vensim PLE	A tool used to model causal loop diagrams.
Draw.io	A tool used to model the conceptual model.
BSc	Refers to Bachelor of Science.
BCom	Refers to Bachelor of Commerce.
BA	Refers to Bachelor of Arts.
BBusSc	Refers to Bachelor of Business Science.
LLB	Refers to Bachelor of Laws.
MCom	Refers to Master of Commerce.
MA	Refers to Master of Arts.

1. Introduction

The phrase "sharing economy" has become a catchphrase due to the global success of businesses such as Uber, Airbnb, Lyft, HomePlus and TaskRabbit. It can be defined as an economic system wherein assets or services are shared among individuals at a cost or without charge, typically facilitated through digital platforms (Faraji et al., 2024). Researchers from various disciplines are beginning to pay more attention to this important phenomenon, along with a growing conversation developing on social media (Sutherland & Jarrahi, 2018; Wang et al., 2021). This phenomenon is developing rapidly and is estimated to add billions of dollars to the global economy.

Globally this phenomenon is conducted through digital platforms (Belk, 2014) and it is made of services such as hiring household goods, handy services – work that is performed by a service provider in a consumer's home and e-hailing services. This phenomenon changed the way people share and conduct transactions in digital spaces (Sutherland & Jarrahi, 2018). It is frequently considered in terms of its contribution to sustainability (Frenken & Schor, 2017) as it promises to reduce problems such as social exclusion globally, which entails unemployment, lack of access to resources etc. The sharing economy encourages individuals and service providers to connect online to trade, rent or lease goods. In many conceptions, the sharing economy system is entrenched in efficient-scalable technology that brings large networks of people together and matches them to the goods or services they need (Sutherland & Jarrahi, 2018).

Traditionally, the sharing economy (SE) is not new, community members used to exchange goods and services among themselves without any form of payments or compensation (Belk, 2014). Today, firms are using Information Systems (IS) to enable and facilitate the operations of sharing platforms. A handy service platform or sharing platform for handy services is a digital solution that creates a real-time link between consumers and platform workers. They are replicating and creating new kinds of sharing markets to connect users, manage transactions, and provide efficient services such as handy services (Meng et al., 2022). Users can now earn an income or gain assistance within their communities using digital platforms (Govender, 2017).

1.1. The Context of South Africa

South Africa is not any different, businesses and individuals have been sharing goods and services without the use of technology and applications from Web 2.0 (Akbar & Bodhanya, 2021). The cultural aspects of South Africans encourage the Botho/Ubuntu philosophy within communities – this philosophy teaches that people are humans through others, and it encourages sharing within communities (Coeckelbergh, 2022; Dolamo, 2014). Consequently, the rising concept of the SE may encourage South Africans to share through digital technologies.

When it comes to entrepreneurship in townships, handy services are a tried-and-true staple that has been around for ages. They were even considered an integral part of what was known as the "township economy" (Cant & Rabie, 2018)! With the emergence of digital platforms, it

is now easier than ever to access services such as handy and e-hailing (Cant & Rabie, 2018). The popularity of the SE platforms that facilitate handy services has increased, and many firms are interested in using digital platforms to provide these services because of positive associations with sharing, the appeal of innovative digital technologies, and the growing trend of sharing activities (Schor, 2014).

In the context of unemployment in South Africa, countries such as South Africa (SA), Djibouti and Eswatini are leading the rest of other countries (Statista, 2023). Between 2021 and 2024, South Africa statistics indicated that the country has the highest unemployment rate not only in Africa but worldwide (BBC, 2024; Naidoo, 2021), and the young population is more likely to face unemployment (Statista, 2023). There is a high crime rate, with the number of housebreakings increasing from 2.1 million in 2015/16 to 2.3 million in 2019/20 due to social exclusion (Statistics South Africa, 2020). Although South Africa is considered a developing country, it is different to other developing countries in that it has a well-developed infrastructure (Govender, 2017) and it attracts technological companies such as Airbnb and Uber, which offer financial benefits to house and automobile owners (Mara, 2020).

It is not well understood how the rising concept of the SE may encourage South Africans to share through digital technologies which brings the need for this study to understand the SE services in more detail and the possible affordances of digital platforms for handy services. Literature also indicates that most knowledge is based on ownership rather than on access-based consumption (Govender, 2017; South African Government, 2023) this also supports the need to study access-based consumption services as the shared definition remains a challenge for scholars (Miguel et al., 2022).

1.2. Problem Statement

Poverty is a major social, economic, and political concern for many emerging countries, not just South Africa. The South African government is addressing the legacy of poverty, and the undeveloped regions remain the government's focus (Statistics South Africa, 2022). Provincial poverty levels are very high, with 7 of 9 provinces having a poverty headcount of more than 50 per cent (Statistics South Africa, 2022). With a current average poverty rate of 56.8 per cent and an unemployment rate of 32.1 per cent, it is difficult for most South Africans to find employment (Statistics South Africa, 2022).

Several SE businesses are emerging in South Africa, intending to stimulate job creation (Giddy, 2021). Consumers are increasingly more interested in access-based consumption and more concerned with cheaper costs and convenience than developing social relationships with a firm or other consumers (Govender, 2017). However, certain risks are also associated with these prospects, such as questions about trust and safety. Uber, for example, has been in legal difficulties after some of its drivers used the service to abduct women (BusinessTech, 2019a). South African government is under pressure to amend regulations by introducing employee rights to Uber and Bolt drivers as petrol prices increase (BusinessTech, 2022).

On the other hand, due to the ongoing growth of the SE phenomenon, the researcher found limited studies on the affordances and barriers to the potential use of digital platforms for handy services. By understanding these affordances and barriers, researchers will be able to prescribe

ways of reducing social exclusions by encouraging communities to access goods, services, and previously unavailable opportunities through digital platforms (Akbar & Bodhanya, 2021). As such, minimal research was found on the affordances and barriers to the potential use of SE services through digital platforms in South Africa.

In terms of handy services in IS studies, limited direct mention of IS in the abstracts of papers was found. However, the SE's emphasis on systems that facilitate resource accessibility and efficient use of equipment could potentially apply to the sharing of tools and services in the handy industry. As such, further research is needed to explore the implications and potential benefits of the SE for handy services.

1.3. Research Objective and Questions

This section discusses the research objective and research questions that emanate from the background of the research topic.

Primary Objective:

- To understand how the affordances and barriers influence the assimilation of sharing platforms for handy services within South African society.

Primary research question:

- How do the affordances and barriers influence the assimilation of sharing platforms for handy services within South African society?

Secondary research question:

- What are the affordances of using sharing platforms for handy services?
- What are the barriers to using sharing platforms for handy services?
- What are the relationships among the affordances and barriers to the usage of sharing platforms for handy services?

1.4. Potential Contribution

This study will enhance the body of knowledge on the SE and enable start-ups to make informed decisions regarding the development of platforms for handy services. Theoretical perspectives on these practices as an emerging field in South Africa will be provided. Additionally, this paper will offer practical insights into the challenges of implementing digital platforms for handy services in SE as an emerging industry in South Africa.

1.5. Definition of Key Terms

For this study, **platform workers** will refer to handy workers who provide handy services or tasks for a fee and they use a mobile app to get handy work.

Consumers will refer to individuals who require handy service and are willing to pay for the work done in their homes by platform workers.

Participants refer to individuals who will be interviewed when collecting data for analysis. Participants will include potential platform workers and consumers.

Handy service refers to work that is performed by a platform worker in a consumer's home and the work is typically done physically and is requested by a consumer through a mobile app. Examples of handy work include but are not limited to plumbing, gardening, domestic work, locksmithing, and carpentry.

Platform users refer to both platform workers (PW) and consumers.

Digital and online platforms will be used interchangeably, they all refer to an ecosystem that connects different groups of platform users and facilitates the exchange of goods and services.

1.6. Introduction to Document

The phenomenon SE, as well as the context and paradigm within which it has occurred, have been briefly discussed in the introduction. The introduction has gone on to explain the research questions and research objective, which, when combined, lead and provide purpose to the subsequent sections of the paper. The remainder of the document is structured as follows: A comprehensive literature is covered in chapter 2. The methodology employed by this study is presented in Chapter 3. The results are discussed in Chapter 4. The research is summarised, and conclusions are drawn in Chapter 5. Chapter 6 provides the recommendations. This study's references are listed in Chapter 7. Lastly, Chapter 8 offers additional information that could be useful in offering a more comprehensive understanding of the research problem.

2. Literature Review

This chapter outlines themes on factors that influence the potential affordances and barriers to the continuous use of handy services through online platforms. The review is both conceptual and cumulative. The paper will rely on prior conceptual research that covered the use of SE services. The paper also used a cumulative approach to cover some of the barriers to SE services.

Consequently, this Chapter is structured as follows: Section 2.2 discusses the SE overview, a summary of literature review articles, and types of SE services. Section 2.2 elaborates on the affordance of SE services. Section 2.3 provides a cumulative review of barriers to digital platforms for handy services. Section 2.4 focuses on the general system features of the SE digital platforms. Section 2.5 provides an understanding of perceptions that are experienced through the use of SE platforms. Section 2.6 critiques the theoretical frameworks and proposes a conceptual model. Section 2.7 provides an overview on causal loops used. Lastly, a summary of the literature is covered in Section 2.8.

2.1. The Sharing Economy

According to a literature review, researchers are debating the meaning of the sharing economy, and it shows that there is no universally agreed-upon definition. This section will provide a view of the SE in depth.

2.1.1. The Sharing Economy Definitions

The SE is claimed to be as old as civilisation itself, as people have shared their resources with family, friends, and neighbours since they began to live in communities (Belk, 2014). With the growth of the Internet, new business models are emerging that make it easier for users to borrow or lend resources to one another via the Internet (Görög, 2018). It is also important to highlight that the SE comprises a wide variety of activities; consequently, there are several names for it, with no commonly accepted definition fully explaining the SE.

The SE can also be described as a peer-to-peer activity that involves gaining, donating, or sharing access to products and services through community-based online platforms (Hamari et al., 2016). This, however, runs counter to some of Belk's ideas. Belk (2014) defines collaborative consumption as people organising the purchase and distribution of a resource for a charge or other reward, emphasising that for the SE to be called "real sharing", no fees or compensations should be paid when sharing activities are performed. According to the literature, some researchers readily define it as digitally connected economic activities (Codagnone & Martens, 2016). A person is deemed digitally linked when they have access to the relevant applications, devices, and network infrastructures (Cohen et al., 2018). Chua et al. (2019) believe that most researchers adopted Botsman and Rogers' (2010) definition of an economic system based on sharing underused assets or services directly from individuals, for free or for a fee.

There are other definitions available. Table 1 reviews some of the definitions of the SE as described by various scholars.

Table 1: Sharing Economy definitions.

Researcher, Year	Definitions
(Kim et al., 2024)	The SE stands for a collaborative consumption-based economic system where a product or service is shared with others.
(Kuhzady et al., 2020)	The phrase "sharing economy" refers to the various transactions done over online platforms. It encompasses a diverse spectrum of for-profit and non-profit activities that collectively aim to enable access to underutilised resources through the concept of "sharing".
(Weili & Khan, 2020)	The SE refers to the exchange of products and services through a web-based platform.
(Curtis & Lehner, 2019)	The SE is the trade of physical underutilised/idling products mediated by Information and Communications Technology, in which owners of goods profit from their idle goods and consumers gain leverage by temporarily accessing the goods they require.
(Frenken & Schor, 2017)	The SE is when consumers offer each other temporary access to underused goods in exchange for money.
(Cheng, 2016)	The SE refers to a peer-to-peer sharing of access to underused services and goods, which promotes accessibility and usage over ownership, either a no cost or for a price.

Chua et al. (2019) argue that the SE's essential characteristics include providing economic possibilities and socialising individuals online, despite the varying definitions. This study will define the SE as collaborative consumerism that promotes the temporary acquisition of goods and services mediated through digital platforms to create a pleasant living for everyone (Belk, 2014).

2.1.2. Types of Sharing in South Africa

The SE is spreading into new areas, and the rise of technology-based social platforms has resulted in new modes of consumption. As the collaborative economy grows, it threatens to disrupt every organisation; consequently, enterprises must understand the SE to capitalise on the possibilities generated. Thus, Roh (2016) detailed three primary categories of collaborative consumption based on Botsman's study.

Product Services System. This is a type of sharing in which users may share goods or services owned by corporations or individuals (Roh, 2016). This system allows the provision of collaborative products or services such as Uber, Airbnb, Lyft, HomePlus, Strapp and TaskRabbit.

Redistribution Market. This is a type of sharing that allows for the exchange to re-own goods (Chua et al., 2019). Online services such as Gumtree, BidorBuy and Teljoy are good examples of redistribution markets in the South African context.

Collaborative Lifestyle. This enables individuals to have a common interest by utilising intangible assets. This sharing mostly refers to the sharing of money, such as crowd financing platforms (Roh, 2016), or the sharing of one's abilities. Services such as Uprise Africa, Livestock Wealth, BackaBuddy and Upwork are some good examples of this category.

This study focused on product-service systems offered globally and examined how the affordances and barriers influenced the assimilation of product-service systems. The product services selected for the consumption modes for this study are limited to handy services (household repair services etc.). This selection is made because product-service systems are particularly relevant to co-creating value through the integration of physical tools (products) and skilled labour (services). They promotes access over ownership, which aligns with circular economy principles (Henriques et al., 2023). This makes product-service systems a natural fit for analysing platforms that mediate such exchanges.

Furthermore, the emergence of mobile-first platforms in South Africa underscores the scalability and accessibility of product-service system models. These platforms facilitate scheduling, payments, and reputation management within the convenient services sector. Product-service system models have also proven instrumental in the researcher's efforts of prescribing solutions that could minimise social exclusions by promoting community access to goods, services, and previously inaccessible opportunities through digital platforms (Akbar & Bodhanya, 2021). Figure 1 gives a graphical representation of some of the services that are regarded under handy services.

***Figure 1**. Handy services (SpotnRides, n.d.)*

2.2. Elaborating on the Affordances of the Sharing Economy Services

According to a literature review, researchers have a different definition of what technology affordances are, and literature shows that there is no universally agreed-upon definition much like the SE.

2.2.1. The Affordances Definition

Affordance is a concept that links the design and the use of technology (Faraj & Azad, 2012). Sutherland and Jarrahi (2018) define it as a concept that is presented as relations between the agencies of human actors and the material features of technology. In the case of this study, affordance is a concept that links the benefits received by users – platform workers and consumers, and the features of the digital platform that facilitate handy services. These should be understood as an overview of how prior literature has considered the roles of the SE platforms and how prior literature has presented the benefits of the potential use of SE platforms.

2.2.2. Types of Affordances of the Sharing Economy Services

Denisova (2020) suggests that consumers believe in the major affordances of the SE such as cost reductions and the potential to make additional income. These benefits, among others, can be considered affordances for both consumers and platform workers. The subsequent discussion will delve into the affordances of the SE services.

Affording convenience to consumers – The SE is a growing sector that has disrupted mature industries, such as automotive and hotels, in both developing and developed countries. It provides consumers with convenient and cost-effective access to resources without financial and social burdens (Eckhardt & Bardhi, 2016).

Opportunities for entrepreneurship or employment – The SE can provide opportunities for platform workers to monetise their skills or resources through digital platforms (Vallas & Schor, 2020). Suseno and Rowley (2023) extend this by highlighting the rise of non-traditional work models, including gig, freelance, and contract roles, which offer autonomy, flexible schedules, and direct market access for service providers. These models decentralise employment structures and challenge traditional labour norms. Furthermore, these models enable scalable job creation by lowering startup costs and providing governance and infrastructure through frameworks like Sharing Economy Digital Infrastructure Governance. Platforms empower users to enter the digital economy, fostering inclusive employment even in regions with limited formal work options (Hajli et al., 2025). Together, these perspectives show that sharing economy platforms serve not only as technological enablers but also as catalysts for new forms of employment and economic inclusion.

Affording opportunities to earn extra income – Sharing goods adds up to financial benefits. Suppliers can earn extra income, and consumers can access services or luxury items they cannot afford (Hassan, 2025; SABC News, 2022). Recent studies reinforce this by indicating that sharing platforms like Airbnb facilitate micro-entrepreneurship, allowing hosts to generate income from underutilised assets such as spare rooms or vehicles. Furthermore, users can monetise their skills especially in post-pandemic contexts where traditional employments may be limited (Davlembayeva et al., 2024). These platforms not only reduce barriers to entry but also foster inclusive economic participation, making them vital for income generation in both urban and rural settings.

Affording cost reductions – People can spread the cost of owning high-quality and durable goods by sharing, and they can also spread the risk of loss, damage, and depreciation.

Additionally, consumers can save money by accessing multiple products without owning them, possibly reducing the amount they would have spent if they had chosen ownership (Sun et al., 2016). Recent studies reinforce this by arguing that platforms like Airbnb and Uber promote collaborative consumption, allowing users to maximise product utilisation while avoiding the financial burden of ownership and maintenance (Simic & Liem, 2023). Davlembayeva et al. (2024) further argues that sharing platforms help users optimise underutilised resources, reducing the need for redundant purchases.

Affording a safe environment – Sharing can help everyone get to know the people within their communities and make the communities safer. Friendships could be forged. Individuals participating in the SE service can help one another find resources quickly through referrals. Consumers can save time by checking the reputation of items online (Denisova, 2020). Recent studies reinforce this by indicating that sharing platforms promote community resilience by enabling peer-to-peer support and facilitating access to local resources during times of economy or social stress (Davlembayeva et al., 2024). Platforms foster trust-building among users through reviews and ratings, ultimately creating a secure environment (So et al., 2023).

Affording matchmaking – Users are matched based on their needs or the services they provide. This process of matching is often automated (Sutherland & Jarrahi, 2018). Sharing platforms use algorithms, users preferences, geolocation and ratings to optimise matchmaking. For example, SweepSouth matches platform workers with client based on their location availability and ratings (Bizcommunity, 2024). Furthermore, mechanisms such as trust are pivotal to the success of matchmaking through the ratings and reviews garnered by users, which substantially contribute to the algorithms used for matchmaking (Anwar, 2023).

Affording transaction management – The sharing platforms offer users access to a secure payment process (Sutherland & Jarrahi, 2018). They offer secured payments processes by utilising technologies such as cryptocurrency which are always accompanied by blockchain systems. The blockchain technology ensures that the transaction management is decentralised thus enhancing trust-in-peers in the context of sharing economy (So et al., 2023). The use of cryptocurrency can facilitate peer-to-peer exchanges in a trust-free system because, trust is a core issue in the sharing economy context.

Affording opportunities to learn – Platforms such as HomePlus, offer platform workers training that is developed by the platform owners (SABC News, 2022). These platforms are assuming the responsibility of worker development, which is crucial in the context where workers are independent contractors. Some researchers contend that platforms such as HomePlus, TaskRabbit, and Uber facilitate entrepreneurial learning and skill development through real-world experiences, user feedback on the platform, and platform-provided resources (MacDonald, 2018; Zuhroh, 2025). Although these may not always be formal training, these experiences contribute to the incremental upskilling and development of economically disadvantaged populations (Akbar et al., 2021). However, these opportunities are often threatened by barriers such as inadequate internet access, inadequate education, and a lack of digital literacy, which restrict the efficacy of sharing platforms in facilitating meaningful upskilling, particularly in South Africa (Akbar et al., 2021).

Figure 2 illustrates some of the affordances captured by a sharing platform operating in South Africa.

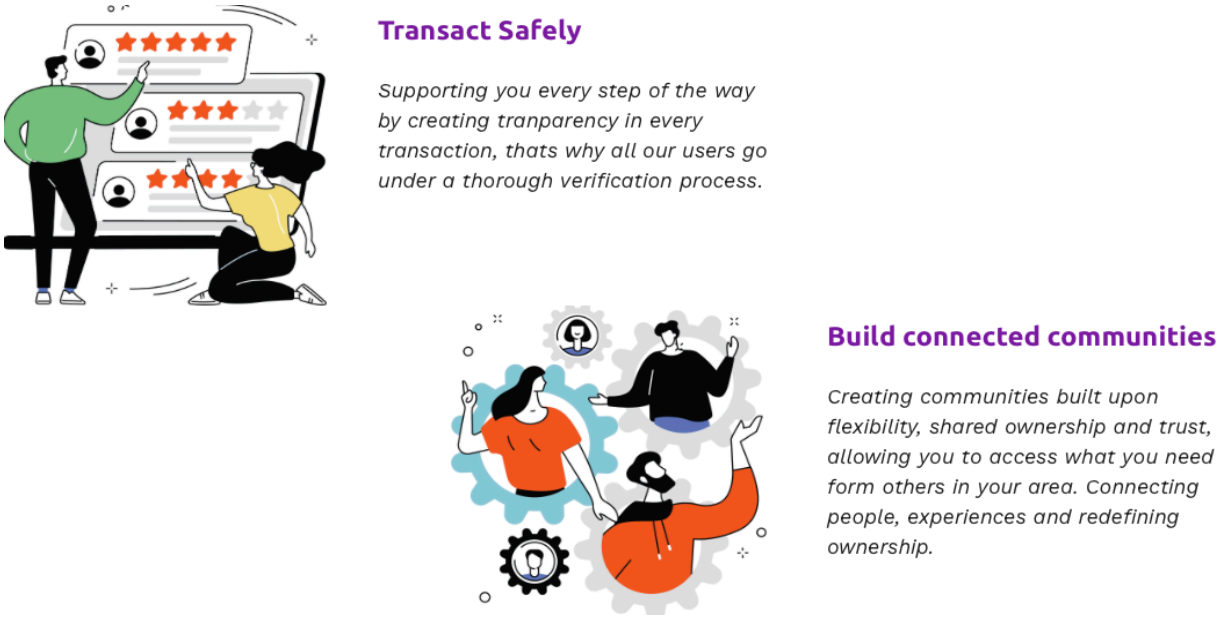


***Figure 2**. Affordances of sharing platforms in South Africa (Strapp, n.d.)*

The provided subsection showcased instances of affordances experienced by users on sharing platforms. Section 2.6 further delves into the theoretical background of the affordances, examining seminal sources that have contributed to the development of this concept.

2.3. A Cumulative Review of Barriers to the Sharing Economy Services

Literature defines barriers as obstacles that make it difficult or challenging to access or achieve certain objectives (Almanthari et al., 2020). Below is a cumulative review of some of the challenges that SE firms face to ensure the success of digital technologies.

2.3.1. Load-shedding as a Threat to Sharing Economy Digital Platforms

Power outages in South Africa are having an impact on economic growth, they are causing delays in the delivery of goods and services (Moneyweb, 2023; Olunloyo & Moloi, 2023). Power outages are causing a significant risk to small and medium enterprises which means they cannot perform their operations. E-hailing services reported a significant risk because e-hailing drivers are struggling with internet interruptions (ITWeb, 2022b). Resource dependence theory will be used to discuss the load-shedding that poses a threat to the SE platforms. Resource dependence theory suggests that firms' survival depends on the external environment (Pfeffer & Salancik, 2003). In the context of the SE, mobile platforms require internet access (Görög, 2018), which in turn requires electricity to power network towers used by both platform workers and consumers (ITWeb, 2022b).

A cumulative review between 2018 and 2023: Load-shedding began towards the end of 2007 (Eskom, n.d.), and it can be understood as a way in which Eskom manages the electricity demand which exceeds the available supply. Eskom implemented this model to protect the existing ageing infrastructure (City of Joburg, n.d.; Greenpeace, 2023). According to CSIR (2021), the duration of load-shedding in 2018 was 127 hours which resulted in the mobile

operator (CELL-C) complaining about downtime to their network (Mybroadband, 2018). Many Cell-C users in Gauteng, Cape Town and Mpumalanga reported on social media platforms that they were having network issues (Mybroadband, 2018). The SE services such as e-hailing services operate mainly in Gauteng, Cape Town, and other urban parts of the country (Uber, 2018) which means some of their users (riders and drivers) would have been impacted by network issues reported by Cell-C. A similar impact would be experienced by people who use mobile apps for handy services.

In 2019, load-shedding (power outage) hours went up to 530 hours (CSIR, 2021) leaving more mobile operators such as Vodacom, MTN, Rain, Telkom, and Cell-C to name a few with network challenges (Mybroadband, 2019a, 2019b). These challenges disadvantaged sharing platforms in South Africa. In 2020, power outage hours went further up – 859 hours (CSIR, 2021). It is estimated that load-shedding costs South Africa's economy about R500 million per day. The SE services promise to add billions of dollars to the global economy however, in the case of South Africa, these services are disrupted as more hours are added yearly. A new threat to the SE services emerged through load-shedding. Mobile operators in South Africa have warned that South Africans may suffer network problems due to vandalism on network towers (News24, 2020).

In 2021, power outage hours went even further up from 859 hours to 1169 hours (CSIR, 2022). This puts additional strain on the sharing platforms, as their users are disproportionately affected by power outages. Power outage hours tripled in 2022 – from 1169 hours to 3773 hours (CSIR, 2022) and the hours are equally bad in 2023. Although this is concerning for IS managers in the SE industry, some researchers have been studying other possible ways for the SE platforms to expand their catalogues.

Future direction: Although load-shedding has a ripple effect on the economy and causes disruptions to the SE platforms, small and medium enterprises can potentially start sharing resources such as energy within the SE (Moneyweb, 2023). Newer SE services can emerge in South Africa due to the issue of load-shedding, which means existing SE services could also expand their catalogues (Olunloyo & Moloi, 2023). Olunloyo & Moloi (2023) argue that resource sharing can reduce operational costs and increase resilience in the face of power cuts. They also argued that small and medium enterprises could create a community that will allow them to create new opportunities for collaboration and partnerships. The theory used to discuss load-shedding does apply to this barrier as the success of sharing platforms in South Africa currently depends on external factors and load-shedding has a huge impact.

2.3.2. Regulatory Issues within the Sharing Economy Services in South Africa

Because the SE has disrupted traditional businesses and increased competition. Firms operating in the SE have often taken advantage of gaps found in government regulations (Kauffman & Naldi, 2020). These firms are being thoroughly investigated, and their operations have been called into question in some cases due to violations of the legislation. In 2021, for example, South African Uber drivers were protesting and demanding employment rights (IOL, 2021). There is also some legal controversy in South Africa surrounding e-hailing operations, where

some drivers use the platform to kidnap women (BusinessTech, 2019a) A legal framework in the form of legislation will be used to assess regulation issues of the SE services.

A cumulative review between 2018 and 2024: South Africa has the highest unemployment rate globally (Naidoo, 2021), and disadvantaged individuals struggle to find jobs through SE services. In 2018, studies found that SE firms do not consider platform workers as employees (Ganapati & Reddick, 2018). The workers are regarded as contingent workers with no employee rights or benefits. This has put companies that operate SE services in trouble with the law (Ganapati & Reddick, 2018). The United Kingdom government promised to enforce employee rights on all to improve the conditions of millions of workers (BBC, 2018). In addition to 2018, labour issues and safety rules were not considered. There were insufficient protective laws for consumer safety because the law does not write safety rules but rather the Department of Transport (Knowledge at Wharton, 2018).

With the fast growth of the SE, government regulators are struggling to keep up with the changes (Ganapati & Reddick, 2018). In 2019 labour law issues were still dominating, (Hagiu & Wright, 2019) reported that regulators are concerned about the SE companies that are attempting to avoid paying taxes and employment benefits while also benefiting by controlling how their workers should provide services to their customers. The two researchers suggested that platform workers could gain power through unions and demand benefits from the SE firms (Hagiu & Wright, 2019). The same year, e-hailing companies operating in South Africa were found in trouble with the law as some of their workers were using the platform to kidnap women (BusinessTech, 2019a).

The year 2020 saw an improvement in the regulatory issues of the SE. The South African government announced the introduction of the Economic Regulation of Transport Bill. The bill is meant to create controls around public transport—e-hailing services, including regulations around safety, pricing, competition, and transformation (BusinessTech, 2020). Although there was an improvement to the regulations, the SE firms that operate in South Africa expressed that the bill was unconstitutional in South Africa to section 22 of the constitution (BusinessTech, 2020).

In 2021, some researchers in South Africa focused on competition issues linked with competition policies. The intentions were to provide the South African government and corporate stakeholders of the Competition Commission with an approach to regulating competition in the digital economy (Competition Commission South Africa, 2021). The commission indicated that South Africa needs to invest in digital technology and infrastructure to avoid the threat of economically excluding citizens who are based in rural areas. The commission also proposed regulations that could level the playing field for upcoming digital economy services and reduce barriers to entry and expansion. A regulatory framework was also proposed to the South African government.

In 2022, unfair labour practices in the SE services were seen making the spotlight (ITWeb, 2022a). A report by (Geeling et al., 2022) found that platform workers continue to earn low wages, and they do not have employee benefits in South Africa. The report also found that platform workers face unsafe working conditions. In the United States of America, where the

labour laws around the SE services were in the spotlight, the president's administration proposed a new rule that saw platform workers as employees with employee benefits (Financial Times, 2022).

In 2023, literature has captured the proliferation of racial and other forms of discrimination across the SE services (Heydari et al., 2023). Researchers found that White customers of the SE services can find rides or services quicker than Black customers. Another finding was on platform workers rating Black customers lower than White customers after using the service (Heydari et al., 2023). Significant literature also revealed that algorithms used by the SE services such as Uber had traces of discrimination. The algorithms incorporated geographical data that reflected residential racial segregation (Heydari et al., 2023). Heydari et al. (2023) indicated that some of the SE firms expressed that the product features that contribute to discrimination on their platforms have other benefits such as transparency.

In 2024, the literature indicates that the President of South Africa enacted an act, thereby concluding the 13-year anticipation for an amendment to the National Land Transport Act of 2009. This amendment ensures the integration of e-hailing services' developments into the regulatory framework (Malinga, 2024).

Future direction: Over the past years, regulatory authorities have always been reactive to regulations that seek a rudimentary level of stability in the SE services. The next generation of regulations must transition from reactive to proactive and should focus on regulations that directly address the core principles or values of the SE (Heydari et al., 2023).

2.3.3. Data Privacy, Safety and Security Concerns within the Sharing Economy

Since the emergency of commercial online services, users' trust has been regarded as a requirement for the success of the services (Lutz et al., 2018). It is not different in SE services. The SE services require users – both customers and platform workers to disclose their personal information (Chen et al., 2022), they do so based on their trust in the SE firms (Lutz et al., 2018). Early research has found that users' disclosed data to service providers introduced privacy and security concerns (Lutz et al., 2018).

A cumulative review between 2018 and 2023: 2018 started by addressing some of the previous years' safety and security concerns. One of the SE services – a firm providing e-hailing services launched an emergency application to improve drivers' safety (TimesLive, 2018). When the driver is in an unsafe situation, they can request emergency support by pushing a button on the emergency application. Likewise, a similar app can be considered in the case of handy services to ensure that platform workers are protected.

The year 2019 saw some of the popular SE services report over 3000 cases of sexual assaults (Reuters, 2019). This indicates that there is a risk to the safety towards the customers of the digital platforms. Although other areas of the SE might not have studies on similar issues, it is worth noting that these issues could apply to other areas of the SE such as handy services.

Several studies in 2020 reported positive findings towards digital platforms, platforms assured users of secure payments across all the SE services. Researchers also found that

customers were willing to share their data but only to build a community and network (Silva et al., 2020).

One of the e-hailing companies worked on introducing an audio recording safety feature between 2021 and 2022. This feature was implemented by the company to protect users, and it is an opt-in feature (Akabor, 2022). Consequently, users can decide when to use the feature without the driver or other passengers being aware of it. Platforms for handy services, like TaskRabbit, can use a feature like this. Researchers are concentrating on self-brand connections in 2023, which are ways that customers and brands rely on one another to establish trust in platforms and give customers a sense of security from platforms (Nadeem et al., 2023).

Future direction: Studies suggest that SE services should investigate areas like brand loyalty and brand equity to encourage trust in their customers (Nadeem et al., 2023).

2.3.4. Social Exclusions as a Barrier to Sharing Economy Platforms

The population of South Africa is socially excluded, with social exclusion frequently associated with the lack of access to services and resources, as well as a lack of power (Akbar & Bodhanya, 2021). This, in turn, typically results in social division within the country. In the case of this study, the Social Exclusion theory will be used to discuss social challenges experienced in South Africa. This theory seeks to explain inequality by examining the disadvantages stemming from poverty, unemployment, and lack of education, among other factors (Yu, 2019). In the context of this study, this theory will be used to narrate the issues of social exclusion in the past 5 years.

A cumulative review between 2018 and 2023: Inequality and poverty are leading challenges in South Africa (Henama, 2018), which means that platform workers are finding it difficult to make an income from SE services. In 2018 drivers were struggling to make an income from the e-hailing service, the challenge is that professional drivers do not own cars, they hire them from owners and split the earnings with them (The Atlantic, 2018). Likewise, in the case of handy platform workers, it is expected that those who are based in rural parts of the country will have difficulty securing the tools that they need to perform their duties.

The year 2019 saw some of the popular SE services launch a financial product. Uber launched Uber Money which aims to improve the lives of drivers as they will have access to their funds in real-time, and platform workers will not have to wait for a week to receive their funds (BusinessTech, 2019b). Platforms that facilitate handy services could implement such a product to accommodate individuals based in rural areas who do not have immediate access to funds for transportation and buying tools.

Between 2020 and 2023, several studies reported that the lack of education directly impacts the use of digital platforms and in South Africa, people are not well-trained (Akbar & Bodhanya, 2021). Firms such as Sasol have developed programs that seek to train unemployed youth and assist them with critical skills that will enable them to either be employed, start their businesses, or consult on the SE platforms (Sasol, n.d.). The training will provide individuals with handy skills and with the development of handy services, South Africans will have opportunities to use the skills they acquire from programs such as Bridge to Work (Sasol, n.d.).

Future direction: The rise of handy development programmes in South Africa presents possible prospects for SE companies to invest in developing digital platforms for handy services that will help the nation's unemployment rate decline (Sasol, n.d.).

Figure 3 illustrates some of the barriers that are highlighted by other researchers.

***Figure 3**. Barriers to the use of sharing platforms (Khatoon, 2023)*

2.4. System Features of Sharing Economy Digital Platforms

When a user meets innovative technology, various things impact how they adapt and use it (Frederick & Bhat, 2021). Factors such as perceived utility and perceived ease of use have demonstrated how simple or challenging it is for a customer to access different technologies. These factors are enabled by some of the system features discussed below:

Free sign-up – Simple online sign-up or registration is required before using sharing platforms and the process of sign-up requires users to use a valid email address and cell phone number when creating profiles (HomePlus, n.d.-a).

Automated payments and matching – Sharing platforms offer an automated matching feature that is used to minimise discrimination against platform workers and consumers. They also offer automated payment processes to avoid racial discrimination (Tushev et al., 2022).

Vetting – Security is often an issue in any software implementation (Lechesa et al., 2012), which is why digital platforms need to offer vetting in the form of uploading certified identity documents, proof of residence, and a reference list (HomePlus, n.d.-a). Platform workers are regularly checked for any criminal offences (Uber, n.d.-a).

Profile Reviews – Sharing platforms offer both consumers and platform workers an opportunity to see one other's reviews once both parties have submitted the reviews. This helps both users in providing an honest review (Tushev et al., 2022).

GPS Tracking – Sharing platforms offer users GPS tracking that is often needed in delivering goods services or rubble removal services (SABC News, 2022).

2.5. Assimilation into Mainstream Economy

The SE is gradually being assimilated into mainstream economy. Traditional business are adopting SE affordances, and new business models are emerging that blend conventional and

collaborative approaches. The affordances are integrated into the broader traditional economic systems. This usually happens in several ways:

Economic impact – The SE influence traditional economic metrics and indicators by affecting employment patterns, with more people engaging in gig work or part-time sharing activities (Nedelciu & Diemer, 2020).

Regulatory integration – Government and regulatory bodies may develop new frameworks to accommodate and regulate sharing activities. This helps in ensuring that new business models operate within legal and economic structures of the mainstream economy (Nedelciu & Diemer, 2020).

Cultural and Social acceptance – As more people participate in the SE, its practices become normalised and widely accepted. The social dimension involves considering the benefits to society, community, and the environment. These benefits influence how users engage in SE activities (Shao et al., 2023). The cultural shifts often leads to changes in consumer behaviour and expectations, influencing how goods and serves are consumed and/or provided.

Trust and Reputation – Users often provide ratings which in turn influence other users' perception of trusting the community found on the platform (Sutherland & Jarrahi, 2018). The platforms promote trust by connecting users with credible services based on their location (SABC News, 2022).

Adoption by Tradition Businesses – Traditional businesses are considering incorporating the SE medals into their operations. For example, Santam recently integrated Kandua and HomePlus sharing platforms that facilitate handy services in their business model (Santam, 2023).

Assimilation signified the blending and mutual adaptation of SE with established economic practices, leading to a more hybrid and interconnected economic landscape.

2.6. Theoretical Background

Gibson (1977) developed the multidisciplinary theoretical concept of affordance in the field of Ecological Psychology, referring to the possibility of human actors experiencing benefits by interacting with an artefact. DeSanctis and Poole (1994) subsequently translated this concept into Information Technology (IT) literature through Adaptive Structuration Theory.

Pozzi et al. (2014) developed an Affordance Theoretical Framework to formalize the affordance actualization process at the organisational level. Pérez and Vitari (2020) use the concept of affordance to refer to the challenges and potentials that arise between the human actor and the artefact in IT, necessitating a better understanding of their relationship in IS. To show that users' interpretations of reality shape their perceptions of technology affordances and constraints, Pérez and Vitari (2020) developed a Process-based theoretical framework based on the Affordance Theoretical Framework by Pozzi et al. (2014). Figure 4 illustrates the Process-based Framework for affordances.

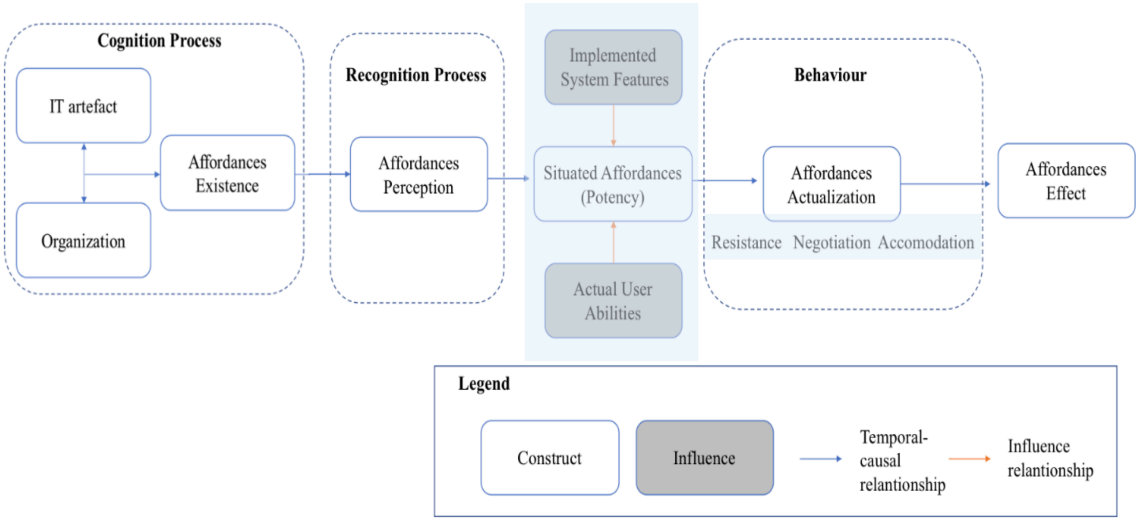


***Figure 4**. Process-based Framework for Affordance (Pérez & Vitari, 2020).*

This framework can also be used by this study however, for this study to adopt this theoretical framework, the framework needs to be appropriate to help the researcher explain the relationship between the affordances and barriers to the potential use of sharing platforms for handy services. The existing literature about the affordances and barriers relating to the SE services seems to be disconnected. As such, this study could not find a framework that can help the researcher explain the relationship between the two key areas – affordances and barriers. Furthermore, this framework assumes a linear progression from affordances perception to actualisation, which oversimplifies real-world dynamics. Users may perceive affordances but never act on them due to contextual, emotional or institutional constraints (Bernhard & Recker, 2013). Although it identifies affordances, it frequently underrepresents the barriers and fails to acknowledge that affordances can change over time. Consequently, it lacks the tools to capture this fluidity. It also does not always make it clear when an affordance exists versus when it is merely imagined. Another limitation is that the framework does not include the functional affordances and has limited empirical testing across diverse settings (Perez & Vitari, 2020).

For these reasons, this study used an inductive technique to analyse data and created causal loop diagrams to derive a conceptual model that explained the links between affordances and barriers influencing the assimilation of sharing platforms for handy services.

2.7. Causal Loop Diagram in the Sharing Economy

According to the search findings, using causal loop diagrams in an inductive approach may be appropriate to understand the causality between variables based on the practitioners' experience (Tomoaia-Cotisel et. al., 2017). Additionally, when the diagrams are used in an inductive approach, they strengthen insights and analysis of complex phenomena (Mokgohloa et. al., 2022). Figure 5 provides an example of a causal loop diagram used in a SE study.

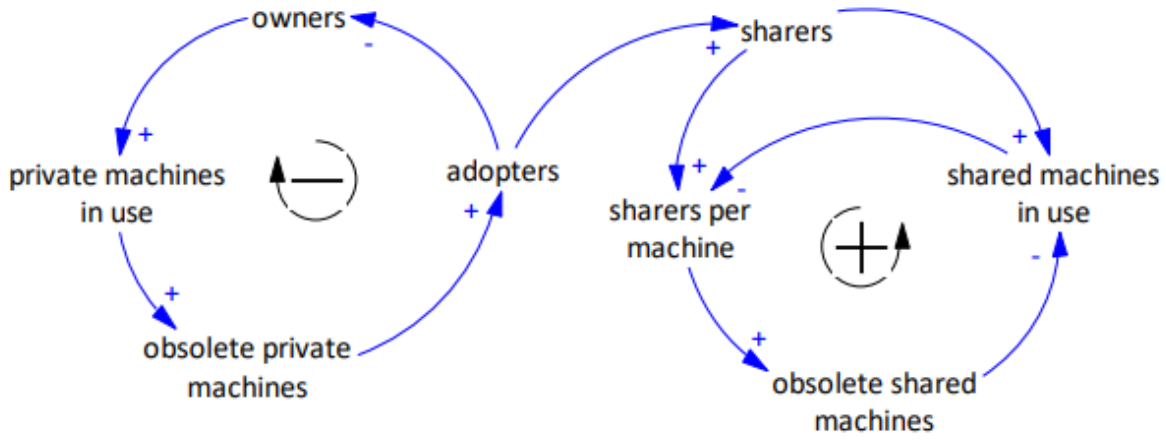


***Figure 5**. Causal loop diagram (Wasserbaur et al., 2020)*

Figure 5 depicts the model's internal feedback loops, and the population is divided into owners and sharers. Owners have private machines in use and when the private machines become obsolete, a part of the owners adopts the sharing behaviour and transition from owners to sharers, while others remain owners. This transition is observed through a negative or reinforcing feedback loop. The more sharers, the larger the number of users who must share a certain number of devices. As the number of sharers grows, so does the number of shared machines in use. Usage determines the rate of machine obsolescence. As a result, a balancing loop also known as a positive feedback loop, is employed to identify changes that counteract each other.

2.8. Summary of Literature Review

Although there is a significant amount of literature on SE, researchers in South Africa have conducted minimal studies on the affordances of sharing platforms for handy services. As such, the limited literature collected created support for constructing definitions of the SE, the affordances, and barriers used by this study.

This study focused on understanding the affordances of digital platforms for handy services based on potential benefits and challenges (Pérez & Vitari, 2020). However, researchers have seldom investigated this phenomenon in South Africa, despite the unique case presented by the country's high unemployment rate. This study used keywords such as "sharing economy", "access-based", "handy services", "collaborative economy", "assimilation", and "causal loop diagram" in popular online databases including Springer, Scopus, Emerald, Research Gate and Science Direct. Table 2 outlines studies that are related to this study.

Table 2: Thematic Matrix.

Key Areas	Themes	Literature Sources
Sharing Economy	Definitions, Product services, redistribution market, collaborative lifestyle, collaborative consumerism, peer-to-peer sharing.	(Belk, 2014; Cheng, 2016; Codagnone & Martens, 2016; Curtis & Lehner, 2019; Frenken & Schor, 2017; Görög, 2018; Hamari et al., 2016; Kuhzady et al., 2020; Roh, 2016; Weili & Khan, 2020)
Affordances	Definitions, Earning an income, monetising skills or resources, access to resources and skills, safe environment.	(Denisova, 2020; Eckhardt & Bardhi, 2016; Sun et al., 2016; Vallas & Schor, 2020)
Barriers	Definition, Poverty, inequality, unemployment, education, regulations, culture, crime, load shedding, regulations, cybersecurity, cybercrime, digital privacy.	(Akbar & Bodhanya, 2021; Chen et al., 2022; Henama, 2018; Kauffman & Naldi, 2020; Lutz et al., 2018; Statistics South Africa, 2022, Eckhardt & Bardhi, 2016; Frederick & Bhat, 2017)
The system features	sign-up, vetting, automated payments, and verification.	(Frederick & Bhat, 2021; HomePlus, n.d.-a; Lechesa et al., 2012; Tushev et al., 2022; Uber, n.d.-a)
Theoretical Background	Adaptive Structuration Theory, Affordance Theoretical Framework, Process-based Framework, causal loop model, conceptual model.	(DeSanctis & Poole, 1994; Gibson, 1977; Pérez & Vitari, 2020; Pozzi et al., 2014)
Assimilation	Social and Culture, Regulatory, Adoption, Trust and Reputation	(Nedelciu & Diemer, 2020; SABC News, 2022; Santam, 2023; Shao et al., 2023; Sutherland & Jarrahi, 2018)

3. Research Method

The literature review chapter provided a foundation for this chapter, which focused on research design, data collection, sample selection, and data analysis methods, outlining the general research plan. This chapter used Saunders et al. (2019) research onion depicted in Figure 6 as a guide to establishing a clear structure. The structure is composed of the following sections:

- Section 3.1 explains the research's objective and the primary research question.
- Sections 3.2 to 3.6 provide a detailed description of the philosophy that underpins the research, an explanation of the research approach used a description of the strategy used, an explanation of the strategy choice, and an explanation of the timeframe of this study.
- Section 3.7 discusses the ethical implications of the research.
- Section 3.8 gives a thorough discussion of the data collecting and analysis techniques used.
- Section 3.9 outlines this study strategy.
- Section 3.10 expands on the limits discovered throughout the investigation.
- Section 3.11 summarises the research method.

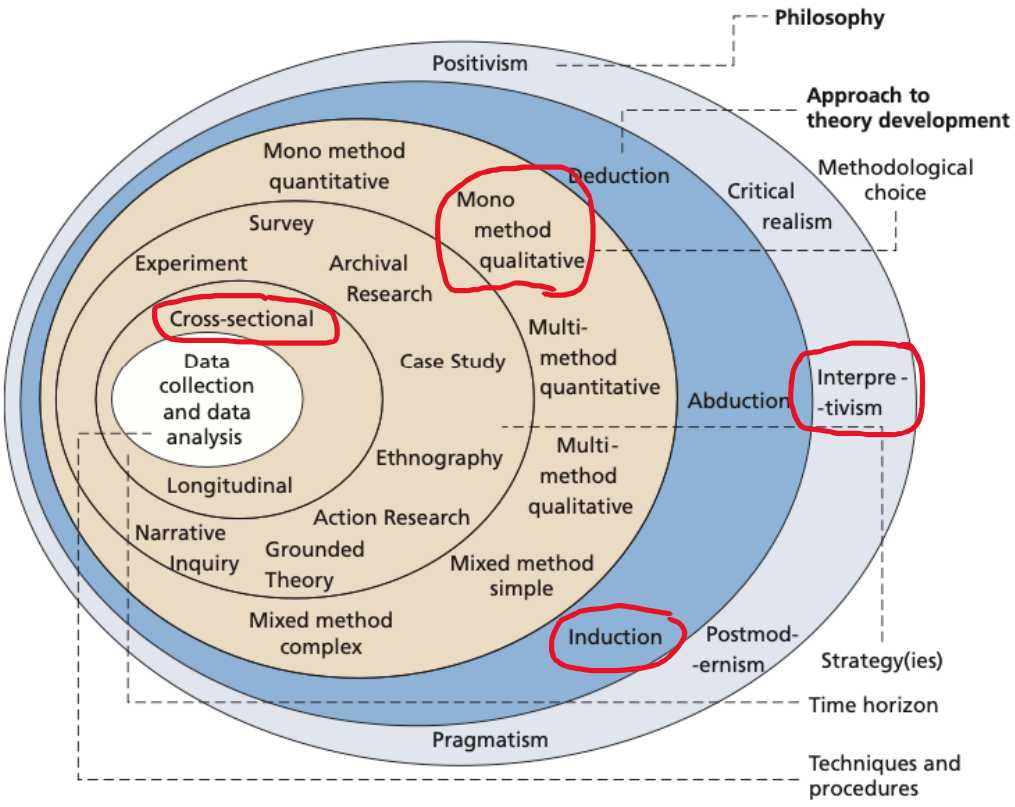


***Figure 6**. The Research Onion (Saunders et al., 2019)*

3.1. Research Purpose

The researcher aimed to gain a deep understanding of the affordances of and barriers to the use of handy services platforms in South Africa. To do this, the researcher carefully constructed the research question: How do the affordances and barriers influence the assimilation of digital

platforms for handy services within South African society? This study was explanatory research due to the construction of the research question. Furthermore, the supporting research questions and interview questions that were used to gather data for this study began or included "How" or "Why".

Explanatory research is a research approach that aims to explain the links between components and to understand an issue or situation through research, it often provides a how and why explanation (Saunders et al., 2019). This study explained the relationships between the affordances of and barriers to the use of handy services. The next section discusses the philosophical stance of this study.

3.2. Research Philosophy

The research philosophy usually adopted by researchers comprises important assumptions about their view of the world. These assumptions, which consist of epistemology and ontology, are believed to influence instructional strategies and methods (Luo, 2011; Saunders et al., 2019). The two philosophical stances are discussed.

3.2.1. Ontology

Researchers consider ontology as the nature of reality or the values a researcher holds about what can be known as real and what someone believes to be factual (Al-Ababneh, 2020; Ryan, 2018; Saunders et al., 2019). Literature demonstrated varying perceptions of sharing platforms, with some viewing them as beneficial (Denisova, 2020) and others perceiving them as platforms used by criminals to lure individuals (BusinessTech, 2019a). Although this may seem contradictory, the researcher's ontological assumption is shaped by how the researcher sees and understands the research objective (Saunders et al., 2019). In other words, ontology determines how researchers see the world of the SE and the choice of what to research.

The primary research question of this study focused on people's views of the affordances of and the barriers influencing the assimilation of sharing platforms for handy services. To be able to explore these realities from individuals' views, this study adopted subjectivism as the ontology because participants' views and subsequent behaviours are what give rise to social phenomena (Saunders et al., 2019).

3.2.2. Epistemology

Researchers consider epistemology as acceptable knowledge or a way of looking at the world and making sense of it (Al-Ababneh, 2020; Creswell, 2003; Saunders et al., 2019). Epistemological assumptions like other assumptions such as axiological or ontological help researchers understand their research questions, the methods used and how to interpret findings. A credible research philosophy will consist of a well-thought-out and consistent set of assumptions that will serve as the foundation for the researcher's methodological choice, research strategy, data collection methodology, and analytic procedures (Saunders et al., 2019). As such, researchers should develop a coherent research project in which all parts of the research fit together, and they need to ask themselves questions about their beliefs and assumptions (Saunders et al., 2019).

This study adopted an interpretivism epistemology, as interpretive studies suggest that knowledge and truth are both subjective, culturally influenced and based on lived experiences (Ryan, 2018). Furthermore, interpretivism asserts that each observer has a unique view and interpretation of reality (Saunders et al., 2019). This epistemology offered the researcher significant insight into experiences as seen through the eyes of the individual experiencing them.

3.3. Research Approach

The research approach employed is an inductive approach, which involves a thorough data analysis when extracting themes and concepts based on the researcher's interpretations (Saunders et al., 2019; Thomas, 2006). Inductive studies typically rely on small sample sizes, in-depth investigations, and qualitative methods of analysis, intending to develop theories, themes, and patterns based on specific observations or data (Saunders et al., 2019). The goal of using an inductive technique was to develop a theory, themes and patterns based on specific observations or data (Saunders et al., 2019). For these reasons, this study followed the inductive approach by collecting data, transcribing it, coding it, analysing it, and identifying themes after each interview session.

The literature aided in defining key terms of this study, identifying, and providing a review of the affordances of and barriers to the SE services. This study could not find an appropriate theoretical framework as a result, a conceptual model was developed based on the findings. The strategy is emphasised in the next section of this chapter.

3.4. Research Strategy

The research onion suggests various research strategies which include experimental research, interviews, and archival research (Saunders et al., 2019). Furthermore, the research strategies include phenomenological, narrative research (Creswell, 2003) and systems thinking. And in extension to the research onion, at least one option of the research strategy should be picked, and this study picked one-on-one interviews depicted in Figure 7 and systems thinking.

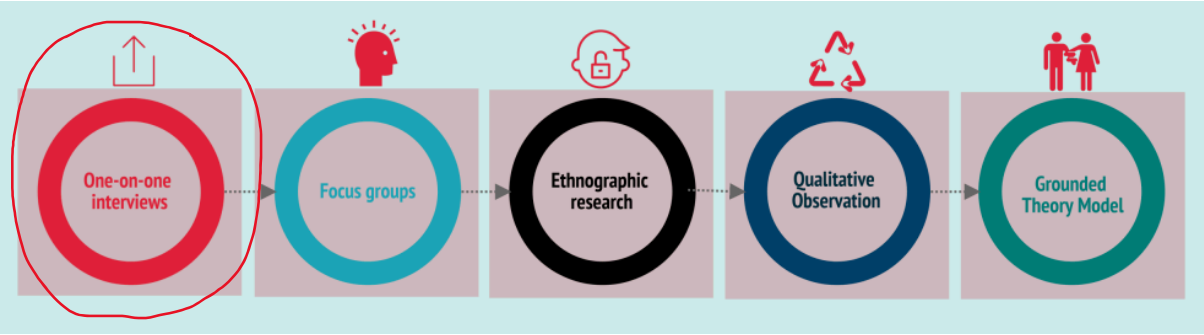


***Figure** 7. Qualitative research methods (Cuofano, 2024)*

Researchers consider system thinking as a set of interconnected components joined together to form a whole, with attributes that are properties of the whole rather than components (Lannon, 2012), and a system is a collection of interconnected things or subsystems that work together (Cambridge Dictionary, n.d.). The researcher identified the lived experiences of participants in this study concerning the SE and particularly handy services using system thinking designs

such as causal loop design. The design aided in narrating a story shown by interrelationships within a system's structure (Lannon, 2012).

This study also picked one-on-one interviews as a strategy. An interview is a purposeful discussion between two or more people and its use can help gather data that may help answer the research questions (Saunders et al., 2019). Consequently, this strategy was chosen because of the type of data required to answer RQ1 and the purpose of this study. The research choice is emphasised in the next section.

3.5. Research Choice of Method

The most used research methods are qualitative and quantitative. For this study, a qualitative research methodology was employed. A qualitative technique was utilised to explore the phenomena in depth by gathering non-numerical data and employing a collection of open-ended materials and a flexible research plan to produce themes from the data (Creswell, 2003; Nassaji, 2020; Saunders et al., 2019).

Previous studies have offered qualitative insights to shed light on, define, and comprehend the SE, particularly in the sphere of customer behaviour (Chua et al., 2019). In the case of this study, the collected data was used to explain people's views relating to the phenomenon of this study. Furthermore, non-numeric data was needed when studying people's perceptions or behaviour (Saunders et al., 2019). To support this choice, interviews were used for data collection and thematic analysis was used for data analysis. The next section discusses the timeframe.

3.6. Timeframe

Researchers consider time as a crucial aspect of the research, and they believe that a researcher should either collect data once over a brief period – cross-sectional or several times over an extended period – longitudinal (Al-Ababneh, 2020). The main difference between cross-sectional and longitudinal is the timing of data collection. This study employed a cross-sectional timeframe because cross-sectional studies are significantly less expensive, take up little time to perform, participants are interviewed once and researchers can easily develop a theory (Levin, 2006; Wang & Cheng, 2020). Furthermore, data was collected and analysed at a specific point in time as the nature of this qualification was time-constrained. The next section discusses the ethics.

3.7. Ethics Considerations

The first ethical problem for every researcher is collecting data before obtaining permission from the University of Cape Town; the researcher received permission from the institution before collecting data. The researcher employed a well-structured process when applying for ethics, which involved the use of a research design and individual participants' consent forms. Professor Seymour reviewed the research design and consent form before granting permission to apply for ethics.

The second ethical concern for every researcher is to obtain consent from participants. In the case of this study, the researcher informed participants about this study's objectives and

intentions and received a signed consent form before commencing the interview. Participants were allowed to accept or decline the interview. Thirdly, the researcher did not capture any personal identifying data; instead, the researcher used pseudonyms to ensure anonymity. Fourthly, the researcher kept the interview audio files and research documents in a password-protected cloud folder on OneDrive. Professor Seymour has access to the folder.

Lastly, the researcher followed a set of rules when generating pseudonyms for each participant. The rules are:

- **A** – for consumers/providers who are a participant and working in financial services or technological services or as technical practitioners in any industry.
- **B** – for consumers/providers who are a participant and work in other services as non-tech employees (Medicine, Accountants etc).
- **C** – participants who are full-time platform workers on a sharing platform.
- **D** – a participant who is an IT graduate (BSc Computer Science, BCom IS etc).
- **E** – a participant with other qualifications (BA Law, BCom Accounting Science etc).
- **F** – nontertiary qualification.
- **U** – platform user (platform consumer).
- **P** – pilot participants (platform consumers).
- **W** – platform worker.
- **X** – unemployed and potential platform worker.
- **Z** – potential platform users.
- **001** – ID number used to identify a participant.

The format of the code is then concatenated as TypeofParticipantIndustryQualificationId - e.g. PAD001. The next section discusses data collection and analysis.

3.8. Data Collection and Analysis

When addressing any real-life issue, it is often found that the data at hand is inadequate and as such, there is a need to collect data from appropriate sources. Data collection in inductive studies is used to explore a phenomenon and then identify themes around the phenomenon before developing a conceptual framework or a theory (Saunders et al., 2019). There are several methods for collecting the appropriate data, each with its own set of considerations regarding monetary costs, time constraints, and available resources. (Kothari, 2004).

3.8.1. Research instrument

This study utilised an interview protocol as a tool to collect the data. Data collection took place through Microsoft Teams for online meetings and Voice Memos for in-person interviews. The file formats produced as outputs on each tool are MP4 and M4A, respectively. This protocol was chosen because this study sought to get people's perceptions and hoped to improve participants' lives by making them aware of the SE services for handy services within their communities or potential services that could make their way to participants' communities (Cilliers & Viljoen, 2021). Appendix B shows the interview protocol that was employed by this study. This study understood participants' views by employing semi-structured in-depth

interviews. The interview questions that were asked were open-ended and participants were afforded opportunities to add more questions and/or rephrase some of the questions.

The research instrument design was guided by the research questions, the topic, the literature on SE services, and the process of fine-tuning the research protocol designed by Yeong et al. (2018). See Figure 8 which illustrates the process of fine-tuning the interview protocol. Table A1 in the appendix's subsection illustrates the interview protocol that was used for data collection.

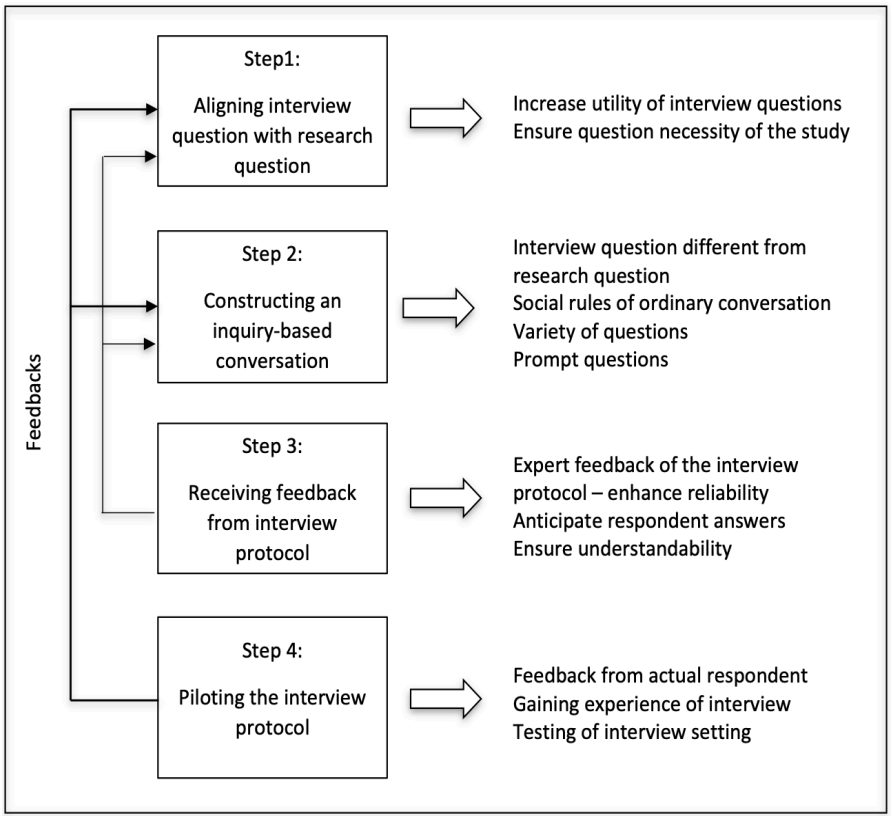


Figure 8. *Processes of Fine-Tuning Interview Protocol (Yeong et al., 2018)*

3.8.2. Target population

The target population for this study is the general public living in South Africa. The targeted population came from diverse backgrounds (living in urban and rural areas). Literature indicates that the general public experiences both the affordances of the SE services and the barriers to using the SE services (Denisova, 2020). Literature indicated that the general public could function as both the provider and consumer of sharing platforms (Denisova, 2020). To identify the participants, the researcher requested access to platform users of the SE platforms such as HomePlus and SweepSouth. In addition, reach out to potential participants who are typically found standing outside retailers such as Builders Warehouse seeking employment (Menon, 2018).

This population is targeted because the platform users are assumed to have access to online services and smartphones (ITWeb, 2022b). Job seekers who normally stand outside retailers such as Builders Warehouse (Menon, 2018), will be able to express if the SE platforms will be beneficial to them. A similar study was done in Japan, it investigated factors that inhibited the

use of SE services in Japan. This study focused on local individuals in the country with diverse backgrounds (Nakamura et al., 2021). This study gained insights from a diverse group living in South Africa. The next subsection focuses on a sample population.

3.8.3. Sample population

All sample selection strategies assume that the researcher's sample is picked statistically at random or that another method (non-probability sampling) is used if there is no sampling frame (Saunders et al., 2019). Non-probability sampling offers a range of alternative techniques to select samples based on your subjective judgement. Researchers who use non-probability sampling to answer their research question need to undertake an in-depth study that focuses on a small population (Saunders et al., 2019).

Figure 9 illustrates how the most relevant sampling technique—Heterogeneous Purposive—was chosen. The red circles in Figure 9 represent the decisions made during the selection of the appropriate sample. Heterogeneous purposive sampling employs the researcher's discretion in selecting participants with diverse case characteristics relevant to a specific phenomenon or event (Saunders et al., 2019). The goal of this type of sample design is to provide as much information as possible about the event or phenomenon under investigation. It allowed the researcher to use their discretion when choosing examples that best answered the research question and accomplish the research aim (Saunders et al., 2019). The sampling technique does not need underlying theories (Etikan et al., 2016). Furthermore, due to the difficulty in securing interviews with platform users from sharing platforms for handy services, the snowballing technique was employed to find users. This technique is often used when the population cannot easily be engaged, and/or the sample group is hard to find (Khoury, 2024; Saunders et al., 2019).

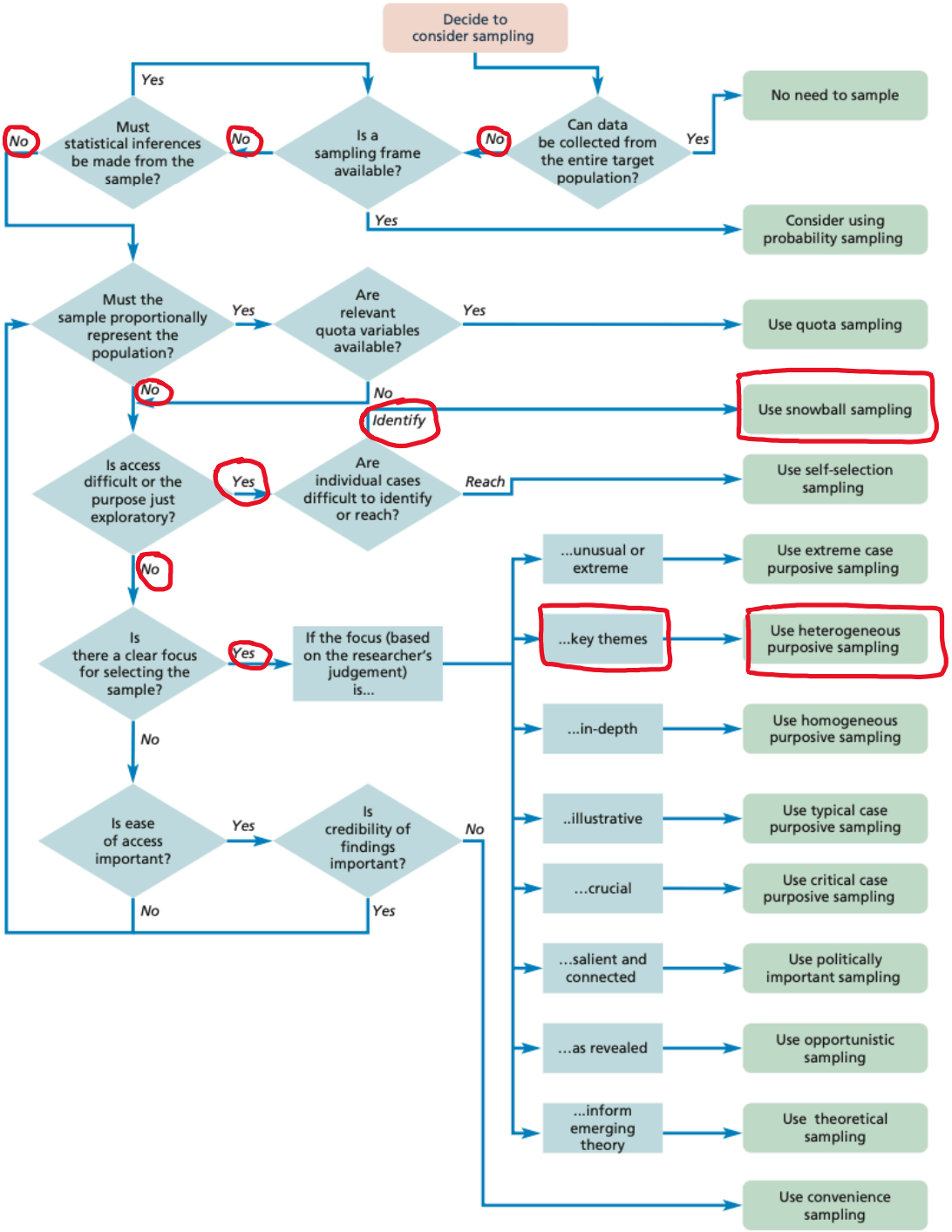


***Figure 9**. Selecting a non-probability sampling technique (Saunders et al., 2019)*

Once a specific population was selected using both heterogeneous and snowballing sampling techniques, the researcher sent the participants an invitation and a consent form. Appendix A and Appendix D contain the invitation letter and the consent form that were distributed to the participants. Platform workers were invited through the SE application. Appendix E depicts the invitation to platform workers using a sharing platform.

3.8.4. Sample size

The sample size is determined by the research questions and objectives. Specifically, it considers what needs to be discovered, what will be useful, what will have credibility, and what can be accomplished within the available resources. (Saunders et al., 2019). For this study, a small sample size was proposed – 22 participants. Saunders et al. (2019) recommend a small sample size for a qualitative study. A modest sample size in a qualitative study maximises the depth of case-oriented analysis (Vasileiou et al., 2018). The next subsection discusses the demographics of the participants.

3.8.5. Demographic profile of the participants

This study collected data from a total sample size of 22 participants. The population that volunteered to participate in this study is diverse meaning the group is made up of individuals with their highest qualifications at a tertiary level and secondary level. Some of the participants are unemployed while most are employed. Most individuals who participated are consumers while others are full-time platform workers, part-time platform workers, and potential platform workers with handy skills. Participants are from various parts of the country; most participants are based in Gauteng province followed by Limpopo province and lastly, Western Cape province. Table 3 presents the demographic profile of the participants who participated in this study, with an average session time of 21 minutes and 22 seconds. The average time was calculated using Microsoft Excel as a tool and the average function on all the interview durations.

Table 3. Demographic Profile of the Participants

Code	Industry	Qualification	Role/Title	Platform Role	Region	Duration
PAD001	ERP	BCom (Honours) in IS	SAP Engineer	Consumer	Cape Town	00:41:08
PAD002	Automotive industry	MCom in IS	Senior Software Engineer	Consumer	Cape Town	00:31:13
PAD003	Financial services	BSc (Honours) in IS	Senior Software Engineer	Consumer	Pretoria	00:33:00
PAD004	Financial services	BCom (Honours) in IS	Engineering Manager	Consumer	Johannesburg	00:19:13
PAE005	Education	BA (Honours) in Film and Media Production	Video Production Officer	Consumer	Johannesburg	00:26:17
WBD006	Auditing	Higher Certificate in IT	Change and Configuration Junior Specialist	PW	Springs	00:25:12
UBD007	Healthcare	BSc in Computer Science	Software Engineer	Consumer	Johannesburg	00:17:07
UAD008	Financial services	BCom (Honours) in IS	Systems Analyst	Consumer	Johannesburg	00:19:29
UAD009	Financial services	BCom (Honours) in IS	Digital Operations Manager	Consumer	Cape Town	00:21:51
ZBE010	Education	BSc (Honours) in Environmental and Water Science	Project Manager	Potential PW	Polokwane	00:20:31
ZBE011	Education	Certificate in Welding	Welding Facilitator	Potential PW	Polokwane	00:21:54
XF012	Education	Matric Certificate	Welding Student	Potential PW	Polokwane	00:07:12
XF013	Education	Matric Certificate	Welding Student	Potential PW	Polokwane	00:13:18
ZBE014	Education	Diploma in Public Management	Administrator.	Potential Consumer	Polokwane	00:09:25
UAE015	Financial Services	BSc in Actuarial Science	Actuarial Manager	Consumer	Johannesburg	00:30:29
WBE016	Education	LLB (Honours)	Administrator	PW	Johannesburg	00:18:27
WCE017	Sharing Economy	Diploma in Project Management	Plumber	PW	Johannesburg	00:16:07
UAD018	Educational Technology	MCom in IS	Entrepreneur	Consumer	Johannesburg	00:21:10
WCE019	Sharing Economy	Certificate in Plumbing	Plumber	PW	Johannesburg	00:11:23
UAD020	Financial Services	BSc (Honours) in Computer Science	Senior Data Engineer	Consumer	East Rand	00:33:40
UAE021	Telecommunication	BBusSc in Finance and Accounting	Strategy Executive	Consumer	Johannesburg	00:14:37
UAE022	Financial Services	MA in Information Science	Information Management	Consumer	Pretoria	00:17:26

The data collected met the sampling criteria in terms of sampling size, diversity, employment status, participant roles, and geographical distribution. This enabled the researcher to gain a comprehensive understanding of how South Africans from diverse backgrounds perceive the affordances and barriers of digital platforms for handy services. Figure 10 illustrates the diversity within the data.

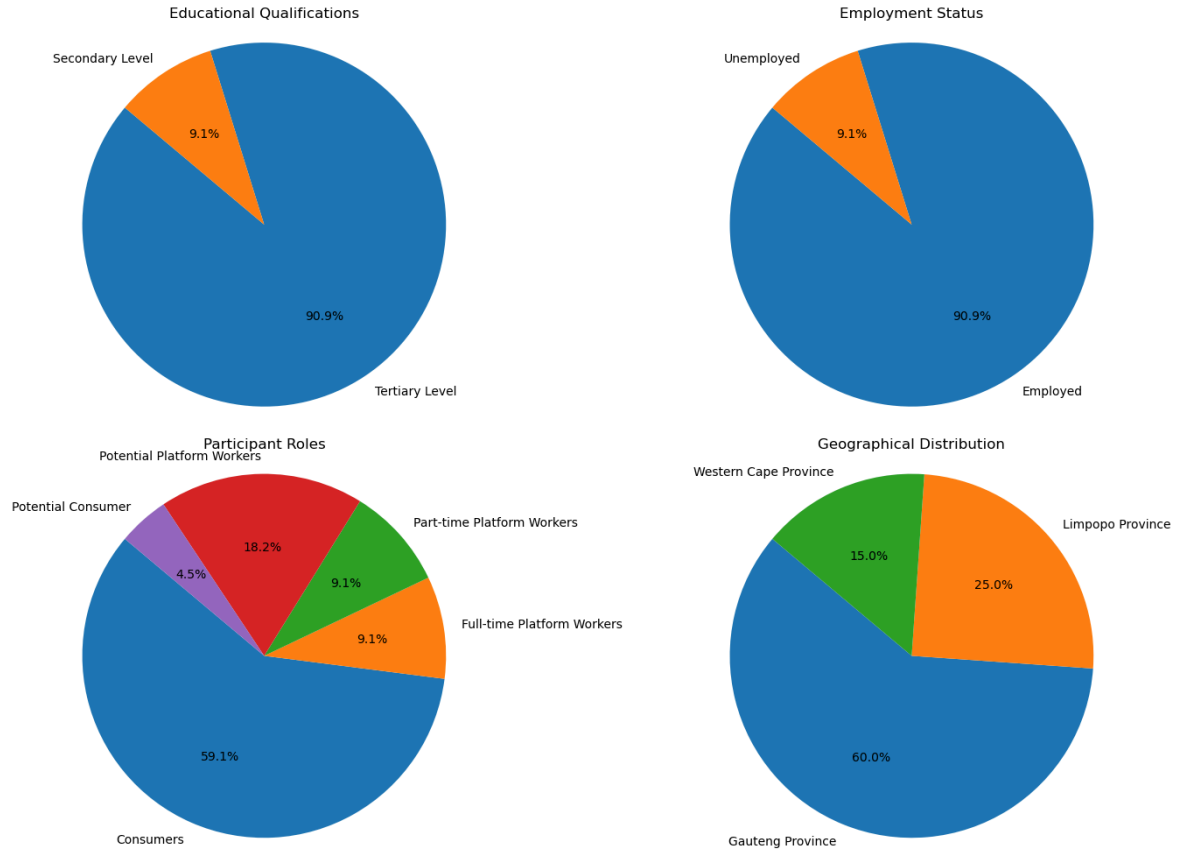


Figure 10. *Diversity in Demographic Profile of the Participants*

The next subsection describes how data was prepared.

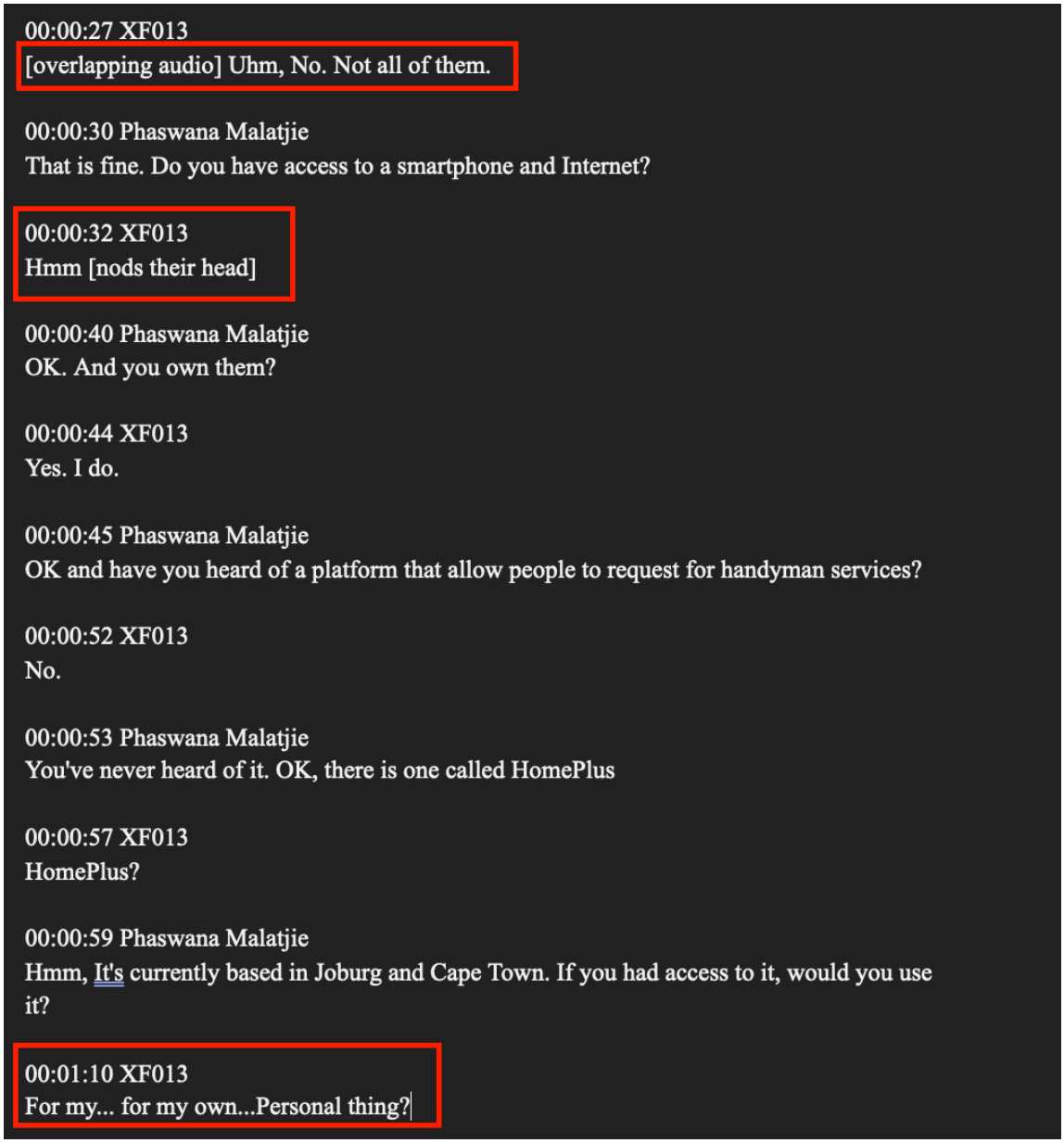
3.8.6. Data preparation

It is here where logical errors and erroneous assumptions are most likely to occur (Hameed & Naumann, 2020). Creativity played a huge role when preparing data before analysing it. Data preparation is a multi-step procedure that is frequently made up of several distinct preparation procedures conducted by socially responsible individuals (Hameed & Naumann, 2020). In recent times, researchers have relied on automated tools to speed up the process of preparing data as it can be time-consuming (Zhang et al., 2003). As such, the researcher downloaded the interview transcription from Microsoft Online Word, and Microsoft Teams and loaded the transcripts into NVivo for analysis. Seven principles developed by Mergenthaler and Stinson (1992) for constructing transcription rules were adopted by this study when transcribing data.

The researcher kept the word form, commentaries, and the use of punctuations as close as possible to the speech presentation of the participant. The **first** principle argued that researchers should preserve the morphologic naturalness of transcription. The researcher ensured that the text structure was visible and consistent. The **second** principle suggests that researchers should

preserve the naturalness of the transcript structure. Appendix C depicts the transcript structure that was employed by the researcher. The **third** principle states that the transcript should be an exact reproduction. When generating the transcript, the researcher ensured that the text was not prematurely reduced and in the event of overlapping audio, the researcher indicated that the audio was overlapping in square brackets.

The **fourth and fifth** principles argue that the transcription rules should be universal and complete. The researcher ensured that the rules such as marking of overlapping of audio, laughing or interpretations were kept in square brackets across all the transcripts. The researcher used everyday language competence rather than specific knowledge when transcribing. Lastly, the **sixth and seventh** principles argue that the rules used should be intellectually elegant and independent. In the case of this study, the researcher ensured that the rules were limited and easy to learn. Figure 11 illustrates the evidence on how the 7 principles were applied in this study.


00:00:27 XF013
[overlapping audio] Uhm, No. Not all of them.

00:00:30 Phaswana Malatjie
That is fine. Do you have access to a smartphone and Internet?

00:00:32 XF013
Hmm [nods their head]

00:00:40 Phaswana Malatjie
OK. And you own them?

00:00:44 XF013
Yes. I do.

00:00:45 Phaswana Malatjie
OK and have you heard of a platform that allow people to request for handyman services?

00:00:52 XF013
No.

00:00:53 Phaswana Malatjie
You've never heard of it. OK, there is one called HomePlus

00:00:57 XF013
HomePlus?

00:00:59 Phaswana Malatjie
Hmm, It's currently based in Joburg and Cape Town. If you had access to it, would you use it?

00:01:10 XF013
For my... for my own...Personal thing?

Figure 11. *Evidence reflecting the principles*

3.8.7. Inductive thematic analysis

Due to the objective of this study, this study used inductive thematic analysis to analyse data. Inductive thematic analysis is required for data analysis because it provides a systematic and flexible method for qualitative data analysis, allowing researchers to uncover, examine, and report patterns or themes within the data (Braun & Clarke, 2019; Castleberry & Nolen, 2018; Javadi & Zarea, 2016; Kiger & Varpio, 2020). It is one of the most prevalent types of analysis in qualitative research (Javadi & Zarea, 2016). It is a data analysis method that involves detecting, analysing, and reporting patterns or themes found in data. This analysis approach is widely used because researchers may identify themes and concepts from participant interviews and because the analysis method is inductive, the themes are highly connected (Javadi & Zarea, 2016). This state regarding themes is called theme emerging (Javadi & Zarea, 2016).

Inductive thematic analysis was used as an approach because this study developed a theory from the themes that emerged through the analysis phase. Relationships between the affordances of and barriers to the potential use of digital platforms for handy services were formed and explained. This study uncovered themes from the data acquired through open-ended interviews and identified related topics before developing a theory (Castleberry & Nolen, 2018; Javadi & Zarea, 2016). This study adhered to the "how to engage data" steps developed by Braun and Clarke (2006). Figure 12 shows the six-phase framework for doing a thematic analysis.

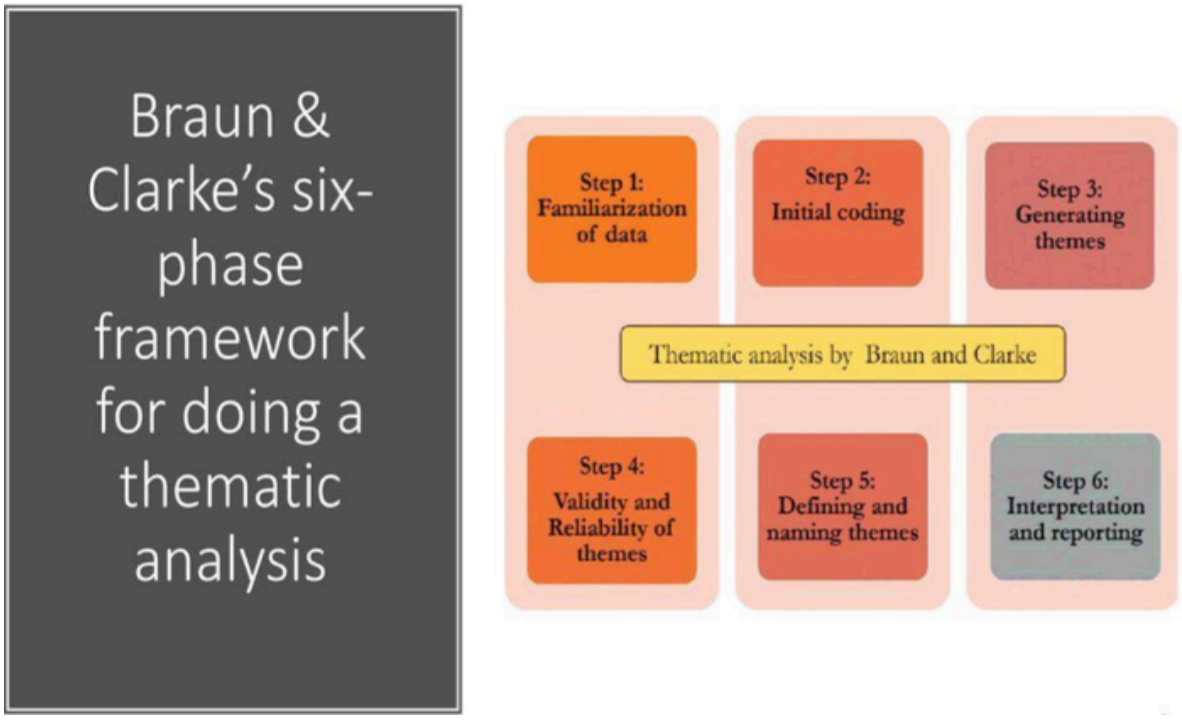


Figure 12. *How to engage data steps (Braun & Clarke, 2006)*

Step 1: The first step of thematic analysis is to get familiar with the entire data set (Kiger & Varpio, 2020). In the case of this study, it is called the interview recordings. It can be tempting to start coding and searching for themes from the data but familiarising oneself with the entirety of the data set first provides a valuable orientation to the raw data (Kiger & Varpio, 2020). The researcher engaged with the data first during the data transcribing phase to ensure that they

were familiar with the data. The researcher took notes in the form of annotations in Nvivo and also engaged with the notes generated by Copilot on Microsoft Teams. Figure 13a and Figure 13b depict the initial stage of getting familiar with the data using Annotations and red markings, and Figure 13c depicts the initial stage of getting familiar using notes generated by Copilot.

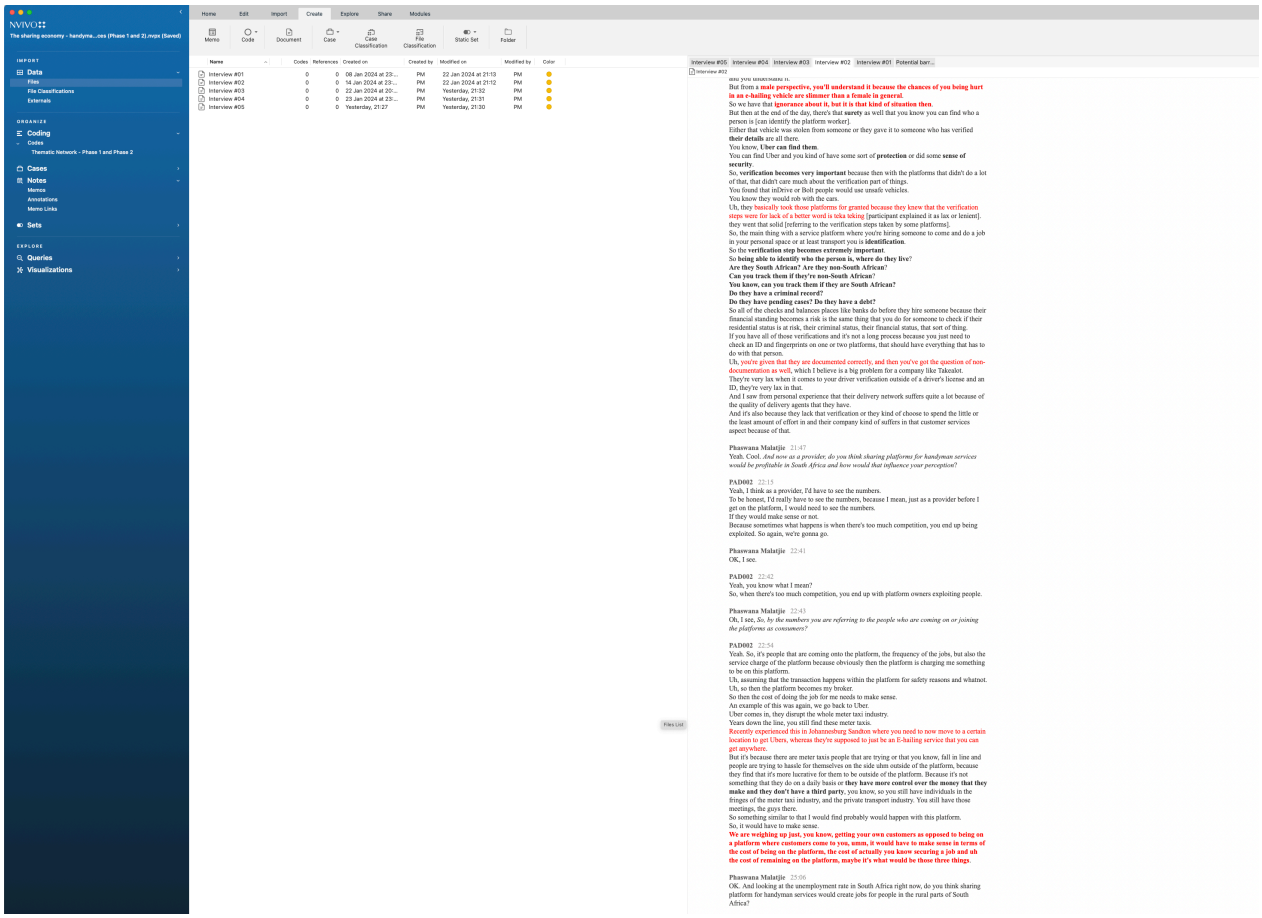


Figure 13a. *Getting familiar with the data using red marking*

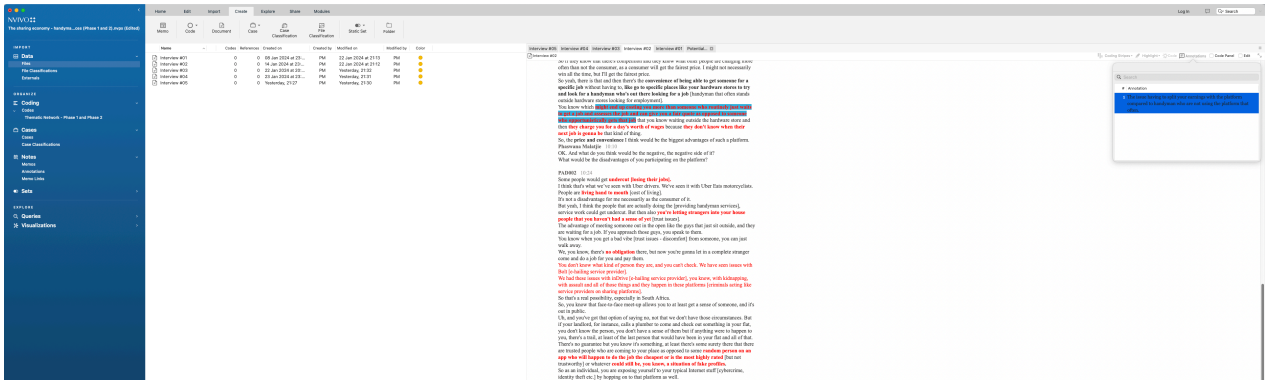


Figure 13b. *Getting familiar with the data by adding annotations*

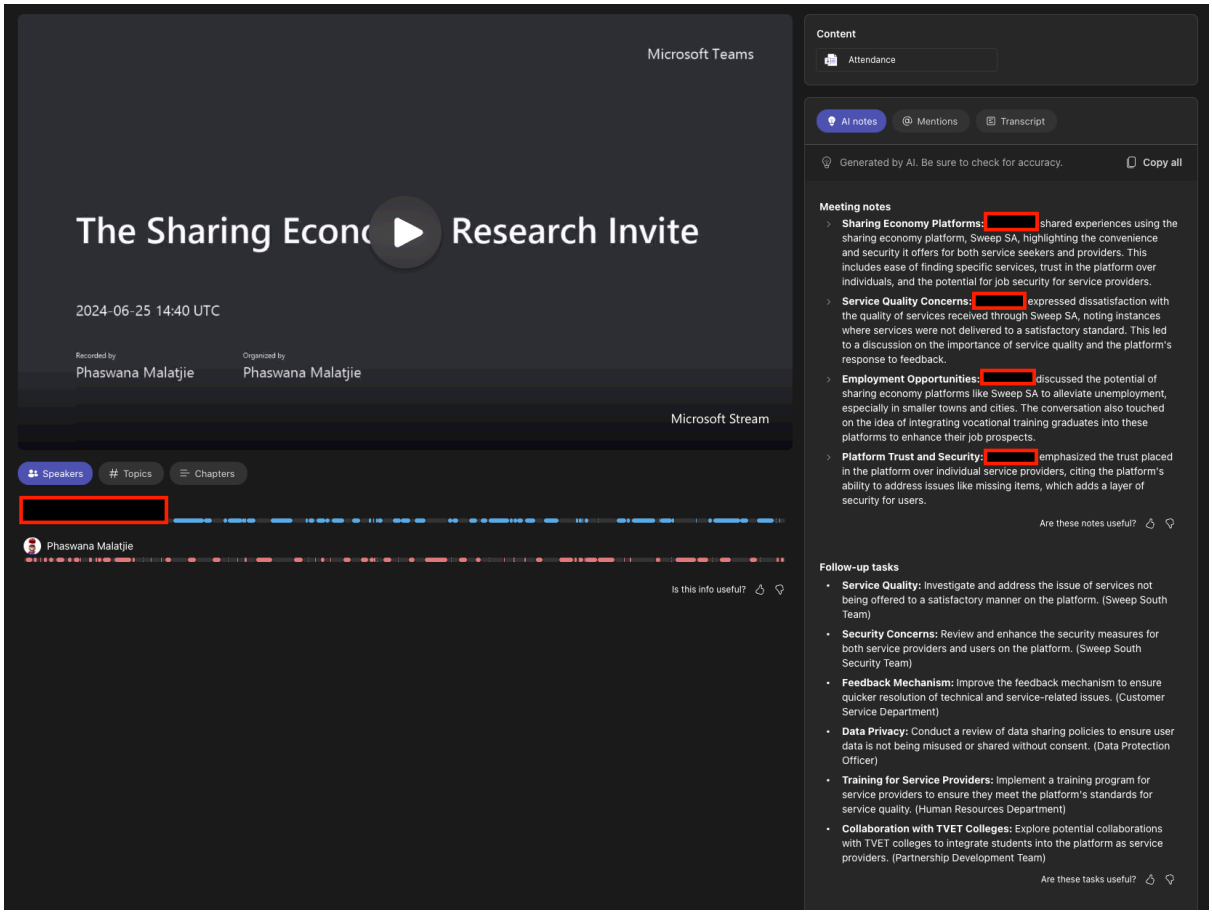


Figure 13c. *Getting familiar with the data using AI notes.*

Step 2: This step focuses on coding the data. Coding helps with organising data at a granular and specific level (Kiger & Varpio, 2020). At this step, the researcher had to "go with the flow" by coding each line-by-line. The line-by-line method is crucial as individuals record every detail, even if they may believe it is insignificant (Crosley, 2020). This study, however, "went with the flow" by using the line-by-line method only on data that is relevant to the research question (Braun & Clarke, 2006). The researcher accessed the codes and codes with similarities or duplicates were merged. Figure 14 illustrates the initial coding step.

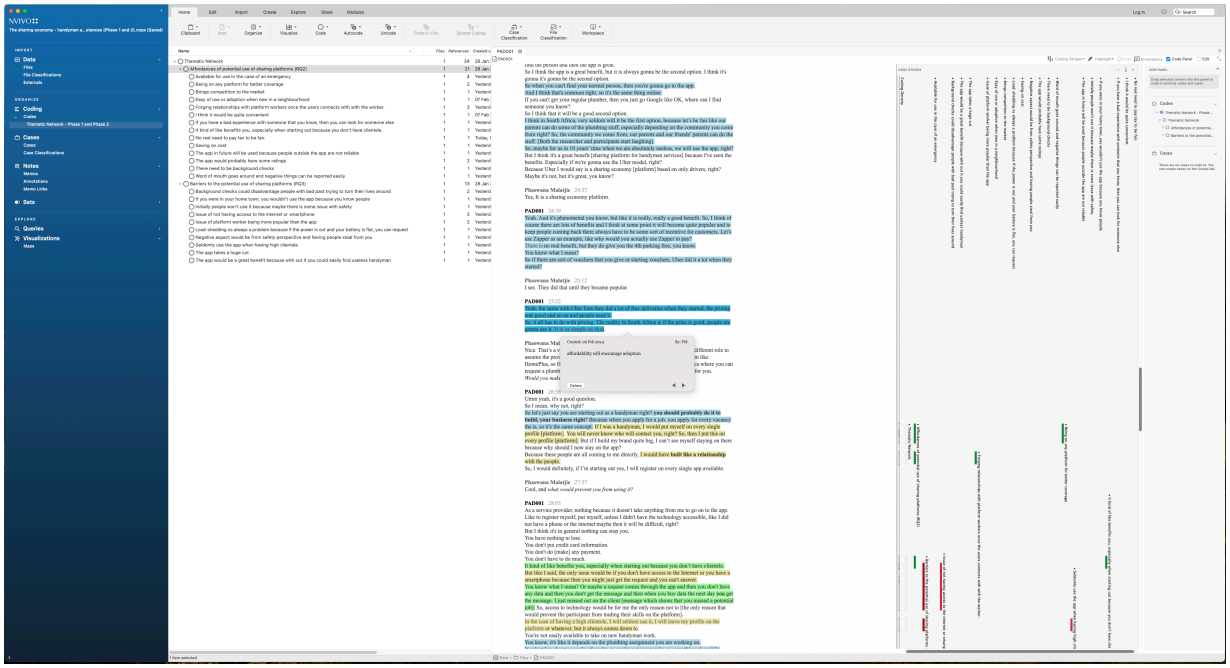


Figure 14. *Initial Coding*

Step 3: Codes are examined with the hope of finding themes. In this step, the researcher started to develop subcategories based on the initial codes that are related. This is done because researchers are expected to create themes by analysing, combining, comparing, and even graphically mapping how codes connect (Kiger & Varpio, 2020). The researcher used axial coding to break themes into core themes and subthemes. Axial coding is the second level of coding which further refines, aligns and groups themes (Williams, 2022). Figure 15a and Figure 15b show the themes and subthemes that emerged from the data.

Name	Files	References	Created on	Created...	Modified on	Modified by	Color
Thematic Network	22	672	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:03	PM	
Affordances of potential use of sh...	22	441	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:03	PM	
Affording convenience	22	206	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:03	PM	
Affording increased financial b...	21	59	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:03	PM	
Affording reduced overhead	19	62	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:02	PM	
Affording protection	18	73	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:02	PM	
Affording relationships	9	28	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:01	PM	
Affording reduced inequalities	8	12	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:02	PM	
Barriers to the potential use of sh...	22	231	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 21:59	PM	
Decreased financial benefits	18	47	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:00	PM	
Increased inequality and social...	15	48	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:00	PM	
Increased crime and safety co...	12	45	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:00	PM	
Not convenient	10	45	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 21:59	PM	
Alternative market	9	17	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:00	PM	
Technical challenges	9	22	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 21:59	PM	
Regulatory challenges	4	7	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 21:59	PM	

Figure 15a. *Themes*

Name	Files	References	Created on	Created...	Modified on	Modified by	Color
Thematic Network	22	672	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:03	PM	
Affordances of potential use of sh...	22	441	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:03	PM	
Affording convenience	22	206	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:03	PM	
Affording access to consum...	19	89	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:03	PM	
Affording access to services	17	58	13 Jul 2024 at 21:57	PM	13 Jul 2024 at 22:03	PM	

Figure 15b. *Subthemes*

Step 4: The researcher should ask questions such as "Does each theme have adequate support data?" or "Are some themes too large or diverse?" (Kiger & Varpio, 2020) when checking for the validity and reliability of themes that emerge. The researcher ran matrix coding which aided in developing causal loop diagrams. Subsection 3.8.8 discusses the development of causal loop diagrams in detail.

Step 5: Once the causal loop diagrams were refined, step 5 encourages the researcher to create a definition and narrative description of each theme (Kiger & Varpio, 2020). The researcher had to provide supporting data showing why the coded data within each theme provides unique insights and select a set of data for the final report.

Step 6: This step encourages researchers to work on the write-up and refrain from seeking further clarification from participants on the data that was collected (Wang & Cheng, 2020). The researcher gave a clear concise and logical reason for why certain themes were picked and why the data or themes were interpreted in a certain manner. The researcher developed a conceptual model using Draw.io tool. See Chapter 4 for a presentation of the results.

Summary of analysis: Although descriptive studies often use Braun and Clarke's thematic framework, this explanatory study employed axial coding when developing themes and used a causal loop diagram in conjunction to visually represent the relationships between themes (Lannon, 2012) that emerged during data analysis.

Figure 16 shows a sequential process followed during data analysis. Transcripts were analysed one at a time with each file being analysed before moving to the next interview. Themes were developed only after all the interviews were transcribed and analysed. The next subsection explains how a causal loop was adopted by this study.

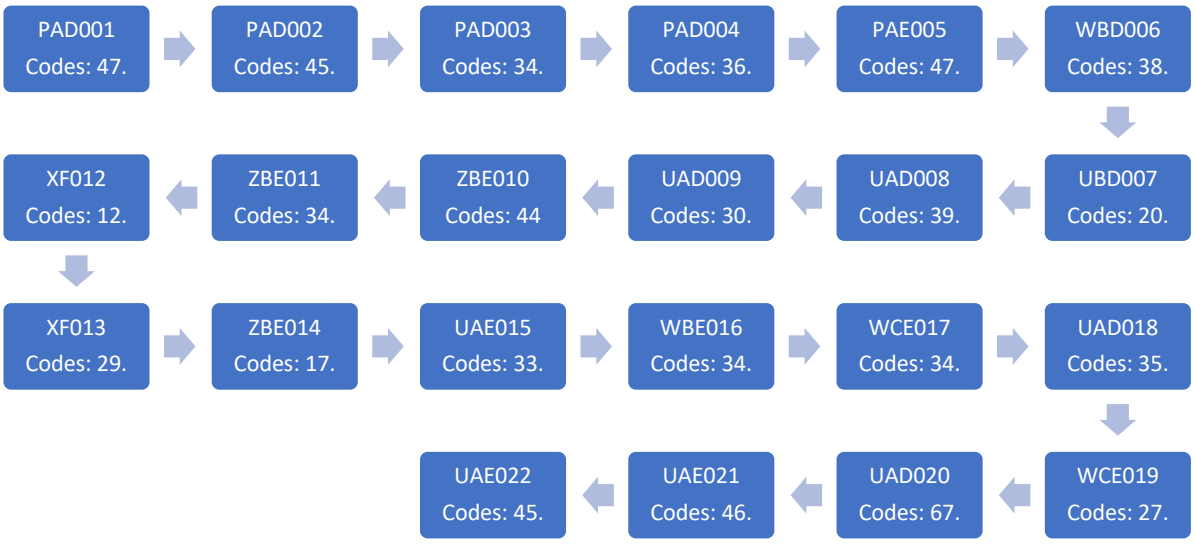


Figure 16. *Sequential process.*

3.8.8. Causal Loop diagram to show relationships

Creating a causal loop in qualitative research requires the researcher to visualise relationships between the themes that emerged during data analysis (Lannon, 2012). In the case of this study, the researcher was able to construct a causal loop diagram using the Vensim modelling tool and followed rigorous steps compiled by Lannon as a guide.

Defining themes. The researcher identified key themes related to this study when analysing the data guided by Braun and Clark's six-phase framework. The themes were both affordances of using digital platforms for handy services and barriers to the use of digital platforms for handy services.

Linking themes. Themes that had reference to others or were identified to link to others were connected using arrows to represent causal relations. For example, if theme A influences theme B, an arrow from A to B was drawn with the tip of the arrow pointing at B. The research used matrix coding to ensure that the themes do link. Figure 17 shows the results of the Matrix coding.

Coding Matrix

	A : Affording convenience	B : Affording increased financial benefits	C : Affording protection	D : Affording reduced inequalities	E : Affording reduced overhead	F : Affording relationships
1 : Alternative market	1	1	0	0	0	4
2 : Decreased financial benefits	4	3	3	0	2	2
3 : Increased crime and safety concerns	0	1	13	1	0	2
4 : Increased inequality and social exclusion	6	0	1	2	0	0
5 : Not convenient	6	0	0	0	1	1
6 : Regulatory challenges	0	0	0	2	0	0
7 : Technical challenges	5	0	0	0	1	0

Figure 17. *Matrix Coding*

Labelling the loop. Once the themes were connected, the researcher identified feedback loops. These can be reinforcing or balancing. For example, when there is an increase in consumer population on a sharing platform, it increases the cost of services on the platform which means platform workers make more money. However, an increase in cost reduces the consumer population size as services are seen to be expensive. This can be regarded as balancing as equilibrium is maintained.

Talking through the loop. Once the researcher completed the causal loop diagram, the researcher then went through the loops and told a story to ensure that the loops captured the desired behaviour. The next subsection covers the trustworthiness and data saturation of this study.

3.8.9. Trustworthiness and Data saturation

This study defines data saturation as the process by which enough data has been obtained to draw essential conclusions, and future data collecting will not provide new insights (Hennink & Kaiser, 2022). Qualitative studies often reach data saturation within a narrow range of interviews (9-17), with few outliers such as code meaning saturation needs a larger sample size for saturation. This may improve the trustworthiness or quality of reporting and critiquing the findings (Hennink & Kaiser, 2022). Contrary to Hennink and Kaiser's (2022) views, Saunders

et al. (2018) argued that saturation cannot be reached because there is uncertainty about how saturation should be conceptualised which leads to inconsistencies in its use. As such, this study stopped data collection after 22 interviews as there is no clear indication of what the actual saturation should be. Additionally, themes were formed between interviews 6 and 16.

Trustworthiness refers to qualitative researchers' level of confidence or trust in their data. Four trustworthiness indicators were used in this study to determine trustworthiness (credibility, transferability, dependability, and confirmability):

Credibility represents the degree to which the observation makes sense and corresponds to reality. It inquires, "How consistent are the findings with reality?" whereas it depends on individual judgements (Stahl & King, 2020). The researcher tested the research instrument through the piloting process to ensure that the instrument captured the necessary data for this study. Subsequently, to verify that valid data was collected, the researcher interviewed both platform workers and customers of the existing SE platforms in South Africa. Furthermore, the researcher recorded the interview sessions, transcribed the data, and cross-checked some of the interview transcripts with participants to ensure credibility.

Transferability refers to the extent to which qualitative research findings may be generalised (Stahl & King, 2020). Based on the findings of this study, the researcher generalised and developed a theory to explain the relationships that emerged from the data.

Dependability relates to credibility and is concerned about researchers having the same observations regarding the same topic (Stahl & King, 2020). This study recorded a logical process that others could repeat on the same topic and produce similar findings.

Confirmability refers to the degree of neutrality and findings may be expressed in such a way that they can be verified independently (Nassaji, 2020). The use of semi-structured interviews allowed the researcher to get the participants' truth and lower the researcher's bias. This study could be audited to eliminate the researcher's bias (Stahl & King, 2020).

3.8.10. Project Plan

To be completed effectively, the research adhered to a plan that adhered to the established timetable, scope, risks, and budget. The research focused on key areas of this study, the affordances of and the barriers to the potential use of handy services. The scope of work is spanned across two years of this master's program, and the budget for securing interviews with platform workers was sponsored by the researcher. The researcher presented the chronology of the programme, showing crucial dates for each milestone using a table. Table 4 shows the research timeline developed using the INF5004W timetable as a guide.

Table 4: The Research Timeline.

Deliverables	Start Date	End Date
Research Proposal Presentation	2023/03/02	2023/03/13
Management Assignment	2023/03/13	2023/04/06
Literature Review	2023/04/14	2023/05/05
Statistical Analysis Assignment	2023/05/08	2023/05/27
Research Proposal Writeup	2023/03/02	2023/06/09
Qualitative Assignment	2023/06/05	2023/07/28
Research Design Presentation	2023/07/29	2023/08/07
Research Design Writeup	2023/07/29	2023/08/25
System Thinking Assignment	2023/08/21	2023/09/15
Critical Reading Presentation	2023/08/25	2023/09/18
Critical Reading Assignment	2023/08/25	2023/09/28
Ethics Application	2023/10/31	2023/11/10
Piloting (Data Collection)	2023/11/15	2024/01/27
Data Collection and Analysis	2024/01/28	2024/06/25
Analysis	2024/06/26	2024/07/07
Final Writeup	2024/07/08	2024/08/26
Edit the final paper	2024/08/27	2024/12/15
Submit Final Writeup	**2024/12/16**	**2025/01/26**

3.9. Limitations and Risk Mitigation

Every study has limitations that might lead to successful future research (Hazée et al., 2020). As such, Table 5 shows the research limitations.

Table 5: Research Limitations

Limitations	Potential Problems
Cultural bias	Our preferences, whether conscious or not, can be positive or negative and can influence research (Sacred Heart University, n.d.).
Inductive Thematic analysis	Interview questions might be impacted by the presumptions of a researcher (Javadi & Zarea, 2016).
Sample size	Due to the small sample size, the findings may not be generalisable (Neupert et al., 2006).
Purposive Sampling	The researcher might be subjective and biased when selecting participants for this study (Etikan et al., 2016).
Subjective	Open to misinterpretations (Saunders et al., 2019).
Cross-sectional studies	The research is limited by the fact that data analysis can only be collected at a one-time point (Levin, 2006).

Although every study has limitations and/or risks, some of the risks can be mitigated. In this study, the risk of **failing to meet deadlines** due to overlapping work and course timelines was reduced by submitting drafts early for evaluation and criticism.

Regarding the **limitation on purposive sampling,** the researcher requested some of the participants to recommend people who were platform users. As such, a snowballing sampling technique was also employed to minimise the risk. The risk of **limited in-person interviews** due to the researcher's work across three countries was addressed by conducting some interviews online (using Microsoft Teams).

Regarding the **language issue or barrier**, The researcher recognised that some participants encountered difficulties expressing their views in English. During the interviews, the researcher spoke slowly, provided verbal encouragement, and sought clarity whenever possible. The recommendation for future studies is to allow participants to express themselves in their native language.

Regarding the **limitation on cross-sectional studies**, the researcher shared transcripts with participants to review and provide feedback. This approach facilitated the researcher's avoidance of revisiting participants for reinterviews.

3.10. Summary of Research Method

Chapter 3 focused on the research method and covered the settings that were followed throughout this study. It was guided by Saunders et al. (2019) framework—The Research Onion—in most of the sections and subsections.

This study employed a qualitative approach and the aim was to gain an in-depth understanding of the affordances and barriers influencing the assimilation of sharing platforms for handy services. This study involved the collection and analysis of non-numeric data such as words and audio. The structure of the research method was as follows:

Introduction and Purpose. The research problem, the need for a research method and the research method framework were outlined.

Research Design. The researcher explained and discussed why the chosen design was appropriate for the RQ and objective.

Data Collection and Analysis Methods. The researcher described and explained the chosen methods for collecting and analysing data.

Ethical Considerations. The researcher highlighted ethical issues and discussed how they were mitigated.

Limitations and Risk Mitigation. Potential limitations were discussed and risks that emerged were explained in the form of how they were mitigated. Some recommendations were made in the case of limitations that were not fully addressed.

In summary, the key aspects of the research methods were discussed and explained. The next chapter presents and discusses the findings.

4. Findings and Discussion

This chapter presents several findings derived from the analysed data, which have practical importance to understanding how affordances and barriers influence the continued usage of digital platforms for handy services. This chapter seeks to summarise and discuss the findings concerning the research objective and the RQs. The researcher identified multiple interrelated themes from the data which can be used to answer the primary research question and present an understanding of the research outcomes. The research questions and related themes are presented next.

4.1. What are the affordances of using sharing platforms for handy services?

This study's objective is to understand how the affordances and barriers influence the assimilation of digital platforms for handy services. The affordances of the use of digital platforms for handy services are discussed in this section. The data analysis revealed several themes, some of which influenced others. Matrix coding and causal loop diagrams were used to visually represent the relations uncovered. The affordances that influence the assimilation of digital platforms for handy services are summarised in Table 6 and thereafter discussed.

Table 6: The affordances that influence the assimilation of digital platforms for handy services.

Master themes	Subthemes	Actors	No. Participants
Affording convenience	Affording freedom in service interaction	Consumers	21
	Empowering autonomy in work	Platform workers	
Enabling access	Affording access to consumers	Platform workers	21
	Affording access to streamlined services	Consumers	
Affording financial benefits	Earning extra income	Both	21
	Getting guaranteed payment	Platform workers	
	Saving money	Both	
Affording protection	Affording background checks and a safer space	Both	18
	Offering insurance cover	Consumers	
	Affording transparent trails	Both	
Providing support	Facilitating administrative functions	Both	17
	Facilitating continuous improvement	Both	
Affording relationships	Forging in-person relations	Both	10
	Forging virtual relations	Consumers	
Affording inclusivity and equality	Affording inclusivity and equality	Both	7

4.1.1. Affording convenience

Digital platforms for handy service offer convenience to both consumers and platform workers and through sharing, people can access services or clients that they could not conveniently access. This study found that platform users have the freedom to interact with the platform in ways that are convenient for them. In addition, platform workers can set up their working model, they can work flexible hours, reject tasks that they do not like and choose to work in their preferred location. Having said that, the literature states that people generally seek the most convenient means at the lowest cost from a strictly rational standpoint (Simic & Liem, 2023) and states that a convenient service may allow users to do other intrinsically motivated activities (Tripp et al., 2022).

This study found that users desire to have a convenient and reliable solution. Consequently, this study agrees with the literature and finds sharing platforms convenient as they give

consumers the freedom to interact with services and afford platform workers the ability to make decisions freely. The supporting subthemes as seen in Table 6 will now be discussed.

Affording freedom in service interaction

Participants expressed that sharing platforms afford them the ability to freely use the service without worrying about subscription fees or feeling pressured to request services. Although no subscription fee might seem disadvantageous to platform workers. Additionally, consumers can afford to leave platform workers unattended cleaning one section of the house while they are busy working on their day-to-day job. These are some of the supporting quotes.

"It doesn't lock you in, right? So, you don't pay a subscription, it is pay as you use, which is quite nice, yeah." (UAE021)

"I don't have to go look for someone on the street and then have to wonder if I can trust them. If I can leave them with my house if I can even step out, if I can leave them in the room on their own. So, it saves time on my end as well" (UAE022)

Empowering autonomy in work

Unlike the subtheme of freedom in service interaction, this subtheme emphasises the importance of platform workers being able to manage their work in ways that suit their needs. Platform workers can choose work locations, have flexible working hours, and have the right to reject tasks or assignments. They have the freedom to accept jobs based on the payment method and/or consumer's profile ratings which in turn might put consumers at a disadvantage. WBD006 said, *"I can choose that I want all the users that pay with the card"*. By fostering autonomy, platform workers can enhance their job satisfaction, productivity, and overall well-being. These are some of the supporting quotes.

"[Having] flexible working hours and being able to choose where I go to work" (WBD006)

"Because you are flexible, you can choose not to work and rest" (WBD006)

4.1.2. Enabling access

Literature indicates that through sharing, people can access services that they could not easily access or afford, and platform workers have access to more clients than they did without the use of sharing platforms (Eckhardt & Bardhi, 2016; SABC News, 2022). This study supports the literature and concludes that sharing platforms provide people with access to services and clients that would otherwise be difficult to reach. Consumers can easily access streamlined services while platform workers can enjoy the benefits of accessing resources that they could not easily access. The two subthemes as seen in Table 6 on page 42 will now be discussed.

Affording access to streamlined services

This subtheme revolves around empowering consumers to make informed choices efficiently. It highlights consumers' abilities to compare prices easily, request services seamlessly and hire professionals without the need for physical visits. In this study, most people believe that digital platforms for handy services provide access to services without requiring payment or extensive search for platform workers. These are some of the views expressed.

"As a single woman who stays alone uhm in a neighbourhood, where it's not like a community-based neighbourhood, it's more of a very individualistic neighbourhood where I would have to find those resources myself. Those platforms afford me the convenience of just going online and stating the resources that I'm looking for" (UAD008)

"if the app is available, you will use it because it's not every day that you need a plumber, but you might just need a plumber right now" (PAD001)

"Convenience of being able to get someone for a specific job without having to, like go to specific places" (PAD002)

The platform also affords consumers platform workers that they can trust and hold accountable, and these benefits make the platform convenient for them.

"So, I like SweepSouth because it gives you a helper who can be held accountable" (UAE021)

Affording access to consumers

There is a perception that sharing platforms for handy services provides platform workers access to a larger clientele that they could not reach on their own. This not only benefits platform workers but also makes it easier for consumers to find platform workers in one central location. However, some participants believe once they have connected with a larger clientele, they will seldom use the platform as they would have direct relationships with the consumers. Additionally, potential platform workers believe that by accessing a larger group of clients, they can provide support and help the people within their communities. These are some of the views that support this subtheme:

"So, I've got this audience that I can actually tap into who already like inclined to use my services" (UAD018)

"It is kind of like benefits you, especially when starting out because you don't have clientele… In the case of having a high clientele, I will seldom use it, I will leave my profile on the platform or whatever" (PAD001)

4.1.3. Affording financial benefits

Financially, the benefits of using sharing platforms add up. Through sharing, individuals can distribute the expenses of hiring professionals and mitigate the risks associated with loss and damage. Platform workers can earn extra income. Consumers can get access to services that they cannot afford. They can save on costs they could incur if they opt to hire platform workers directly. Literature states that users do not have to worry about the need to pay taxes such as Value Added Tax on goods/services that they rent (Denisova, 2020; Orsi, 2023; Sun et al., 2016). Platform workers are, however, responsible for their sole income tax (TaskRabbit, 2024).

This study agrees with the literature and concludes that platform workers have opportunities to earn an income by providing services and are not compelled by the platforms to pay taxes. People can now participate in economic activities as they are guaranteed payment when they

offer services through the platforms. Consumers can save money as the services are affordable. The three subthemes as seen in Table 6 on page 42 will now be discussed.

Earning extra income

Literature suggests that platform workers can increase profits by sharing unused goods or services (Sun et al., 2016). In this study, most participants mentioned the possibility of "earning an income". According to the subsequent statements from potential platform workers, having access to the platform that enables one to share their skills may enable them to start a business, participate in the economy and afford their needs and wants. These are some of the supporting quotes:

"The more I think I will use this app. The more people will want me to work for them, so I think I will make a lot of money" (ZBE011)

"I will make money because the welders are few and there is plenty of jobs for welding" (XF013)

Moreover, platform workers believe they are not overworked, and when they do work overtime, they receive appropriate compensation. However, platform workers should remain mindful of managing their own working hours and income tax (TaskRabbit, 2024). UAD020 said, *"You don't get overworked if you're gonna get overworked, you're gonna be paid for it".*

Saving money

Saving money in this study is defined as the ease with which people can access affordable services and save money. Literature suggests that saving money is a widely recognised benefit of sharing (Ivankovic, 2020). In times of economic crisis, consumers prioritise saving money due to reduced purchasing power and heightened awareness of practical purchasing decisions over consumerism. The increased financial insecurity has led consumers to critically evaluate traditional businesses, prompting a re-evaluation of the value of accessing cheaper handy services on digital platforms. Platform workers are tempted to evade tax which in turn increases their financial benefits. These are some of the supporting quotes:

"I do not have to buy any of the materials, I just go on the app and pay a fee, and everything is done" (PAD004)

PAD001 and PAD004 argued that there is "no real need to pay tax" while some other platform workers argue that with the guaranteed pay, they will be in a position to pay taxes. Consumers, however, have the option to pay at the time of booking or after the job is complete (Kandua, n.d.-a).

Getting guaranteed payment

Literature indicates that consumers have the option to pay at the time of booking and receive discounts. The platform would then hold the funds securely and guarantee that the platform worker is paid once a consumer signs off the job. Consumers can also choose to pay when the job is complete which also guarantees that the platform worker will get paid (Kandua, n.d.-a). In this study, platform workers expressed that they would continue using the platform because their payment is always guaranteed once they complete a job. However, they also expressed

that they sometimes have challenges with delayed payments even though they are guaranteed. Here are some of the supporting quotes.

"So, I think the benefit obviously is you definitely… you don't worry about pay." (UAD020)

"If maybe something gets stolen, or I damage anything [HomePlus will pay for it]." (WCE019)

Although payments are guaranteed even for claims against damaged or stolen items, participants also expressed that sharing platforms also afford them protection.

4.1.4. Affording protection

Literature defines affording protection as the safety measures and regulations put in place to protect consumers, platform workers and platforms (Koczetkow & Klimczuk, 2022). This study agrees with the literature as it concludes that sharing platforms can help everyone get to know the people within their communities and make the communities safer. The platforms encourage a community-based model with communal security and Botho/Ubuntu. Community members can rate platform workers as a security means of raising awareness. They also have the option to request services from accountable providers, rather than driving to warehouse stores to find platform workers waiting for their next job. Platform workers value that consumers pay with credit cards, viewing this payment method as a form of protection. If any issues arise, consumers can be traced using their credit card details. The topic of protection will now be explored in more detail. The three subthemes as shown in Table 6 on page 42 will now be discussed.

Affording background checks and a safer space

Affording background checks in this study refers to the process of conducting screenings on individuals who participate as platform workers or consumers on sharing platforms. The idea is that vetting users helps create a trusted community or safer space. However, some people argue that background checks might exclude former convicts who are trying to rebuild their lives. Despite these concerns, participants generally prefer a safer space that does background checks as it fosters trust and accountability among platform users. Additionally, safer spaces allow platform workers to advertise their services through trusted platforms. Here are some supporting quotes:

"Before you join their platform… you go through a series of certification vetting, police clearance and they also need to check your background" (WCE017)

"Another thing is for security reasons if I book you from an app, I know that sort of like they've got your details and everything, so it's more safer than just requesting somebody somewhere" (WBD006)

"I'm not really comfortable with strangers, but because they got to be reviewed via the handyman service platform, I'm a little more comfortable." (PAD003)

Participants also expressed that they trust and can hold sharing platforms accountable because the platforms offer them insurance coverage.

Offering insurance cover

Offering insurance cover in this study refers to platforms offering insurance policies that protect both the consumers and platform workers. Participants believe that they will continue using sharing platforms because they are protected against potential property damage or theft. Here are some of the supporting quotes:

"If something were to happen while I am there, and the customer breaks my equipment. Then, yes, I would like to and if there is an option to actually opt-in for that insurance then definitely, I would like to be insured" (PAE005)

"The platform actually does offer insurance but then it comes at a cost" (UAD020)

Although the platforms provide insurance coverage, they charge both consumers and providers for it. Participants appreciate that these charges are transparent.

Affording transparent trails

In this study, affording transparent trails refers to the ability to track, view, and verify the activities and transactions of both platform workers and consumers. Consumers can monitor the prices of insurance covers offered by the platform and receive detailed service quotations before committing. Platform workers are informed about the platform's commission on each job they complete. Both platform workers and consumers can leave reviews and ratings for each other, creating a transparent feedback loop that helps future users make informed decisions based on past experiences. Here are some of the supporting quotes:

"If they pay maybe by credit card instead of cash. Then it's much more you know… it's much more easier to trace it in case anything were to happen to me" (PAE005)

"the fact that many people can review these services and write on them, is my biggest attraction" (UAD009)

While reviews can sometimes serve as a protective measure, it is important to recognise that this advantage is made possible by the support provided by sharing platforms for convenient services.

4.1.5. Providing support

This study could not find supporting literature as a result, this study defines "providing support" as the ability to afford both consumers and platform workers with technical support such as a feedback loop that helps users rate and review one another to continuously improve their user experience. Additionally, the theme means the sharing platforms for handy service administer services such as administrative tasks, marketing, and regulatory compliance for platform workers and developed training programs to ensure that platform workers improve their skills. This is achieved through several elements such as digital infrastructure. The two subthemes presented in Table 6 on page 42 will now be elaborated upon.

Facilitating administrative functions

Facilitating administrative functions involves streamlining and supporting various essential tasks within an organisation to ensure smooth operations. The platforms organise and manage marketing campaigns, ensuring that the platform workers benefit from their trusted brand. Participants expressed that they enjoy the benefit of having their invoices managed by the

platforms and audited for tax purposes. Literature supports this observation, emphasising that platform workers' services are advertised or marketed on the platform. However, platform owners are not held responsible for any agreements made between consumers and platform workers (HomePlus, n.d.-b). Here are some of the supporting quotes.

"It also assists us in marketing our product and services." (WCE017)

"The application's administrative function ensures that revenues collected by service providers are well documented in simplicity and easily accessible when one needs to file in for taxes with our government department SARS." (ZBE010)

"The benefit for them is that they've got a captured audience of people who are looking… so supply and demand they've got, they don't have to, uh, carry a placard next to uhm Builds Warehouse saying painter" (UAD018)

Although participants highlighted how the platforms assist with their administrative tasks, they also noted that the platforms support continuous improvement by allowing new workers to join and receive training, which can enhance their skills.

Facilitating continuous improvement

Facilitating continuous improvement involves creating an environment where ongoing development and enhancement are encouraged and supported by sharing platforms. In the context of this study, sharing platforms allow consumers to rate services they receive, and the ratings are subsequently utilised as a safety precaution or a guide to locating trustworthy platform workers. Furthermore, sharing platforms evaluate consumers and platform workers to ensure that only trustworthy people use the service. In other words, consumers and platform workers can review one another which fosters accountability and transparency. Furthermore, platform workers' qualifications are also vetted, and they are offered training when joining the platform. Consequently, platforms establish a resilient framework that facilitates and promotes ongoing enhancements, yielding advantages for both users and the platform. The following quotes provide evidence:

"I will learn more and gain more knowledge… remember in welding you have a lot of categories. So, most of the companies use, they use CO2 [Carbon dioxide to improve weld speed] and I have never welded with brazing… if I get an opportunity to work with Brazing, that is where I will gain more experience" (ZBE011)

"I can make use of reviews from other people that have used those services before" (UAD008)

"The fact that someone who is able to rate my service then other people will be able to know me and my service." (PAD003)

Participants expressed that by having a reviewing process, platform workers can grow their portfolios in their communities which fosters relationships for them.

4.1.6. Affording relationships

The literature posits that SE platforms foster a community through shared services, ownership, and mutual trust. (González-Torres & Rodríguez-Sánchez, 2024). In the context of this study,

participants did not strongly believe that sharing platforms foster or establish communities. However, they acknowledged that, in specific instances, sharing platforms offer consumers the opportunity to develop relationships with platform workers. Based on the results of this study, it can also be assumed that sharing platforms in the context of South Africa create a virtual community where users share reviews and engage through referral programs. This study found that consumers only make use of sharing platforms because they do not have direct relationships with the people within their neighbourhood particularly in metropolitan areas. The two subthemes that emerged under forging relationships affordances as summarised in Table 6 on page 42 are now discussed.

Forging in-person relations

This study refers to platform users believing that sharing platforms afford them opportunities to form direct relationships among themselves. At times, this is influenced by the groups of people speaking the same language, the satisfaction of the service rendered or sharing profiles as a form of rending a favour to your friend. Some participants expressed that they formed relationships with platform workers because they did not know anyone within their neighbourhood. PAD001 said, "*it works once off, so that's exactly what happened to me when I used it because I moved to Cape Town and did not know anyone. And then I established a relationship with a handyman, and then I just call the handyman now*". Having said that, this affordance in itself can have consequences for the continuous use of sharing platforms.

Forging virtual relations

This theme did not come out strongly, but it is worth noting that although sharing platforms build communities, this can be broken down into two categories. For example, users can interact through reviews or comments about a particular platform worker, users can refer the platform to potential users in the form of sending them a link to join. WCE017 said, *"I had to share the HomePlus opportunity actually with my… with my fellow brothers and sisters in the market"* in other words, platform workers suggested the sharing platform for handy services to potential platform workers through the platform. UAE021 said, *"there is a referral from a friend whatever, which is how most people do it right."* This implies that the platform is not always visible to the people, and the referral program that the platform offers is how at times relationships are forged.

4.1.7. Affording inclusivity and equality

Inequality and poverty are some of the leading challenges in South Africa (Henama, 2018; Rahman, 2024). Having said that, sharing platforms offer to reduce inequities by creating temporary jobs for residents (Akbar & Bodhanya, 2021). In support of the literature, this study discovered that sharing platforms create temporary jobs or opportunities for them to launch their start-ups or earn extra income and that women are taking advantage of such platforms as there are no rules that exclude them from participating.

Affording inclusivity and equality

Inclusivity typically talks about creating an environment where everyone feels welcomed, valued and able to contribute (University of Cambridge, n.d.). In this study, participants

expressed that sharing platforms have created a space that allows everyone to participate including foreigners. Women expressed that they would provide their services even when they are pregnant but do acknowledge that they will miss out when they have to give birth. In terms of equity, literature indicates that it may be viewed as a tool to ensure that everyone has equal opportunity (University of Cambridge, n.d.). This study agreed with the literature as participants expressed that women could participate in a male-dominated industry and unemployed youth have access to temporary jobs. Foreigners are offered equal access to resources. Here are some of the supporting quotes.

"Women in particular on the platform doing deliveries…which is not a typical thing because it's been a male-dominated industry." (PAD002)

"As a single woman who stays alone uhm in a neighbourhood, where it's not like a community-based neighbourhood, it's more of a very individualistic neighbourhood where I would have to find those resources myself. Those platforms afford me the convenience of just going online and stating the resources that I'm looking for and getting that person" (UAD008)

"if I can go to the app now, 80% of the time are people from foreign countries" (UAD020)

In summary: Although sharing platforms provide users with affordances that influence the assimilation, some of these affordances were accompanied by barriers that will be discussed in the subsequent section.

4.2. What are the barriers to the use of sharing platforms for handy services?

Before answering RQ1, it is essential to identify the barriers that influence the assimilation of digital platforms for handy services. It is also important to note that sharing platforms for handy services do afford users in South Africa a lot of benefits however some of the benefits come with barriers. The barriers to the continuous use of digital platforms for handy services that were uncovered as part of data collection and analysis are discussed in this section. The data analysis revealed several themes with some themes influencing others. See Table 7 which summarises the themes that emerged during data analysis.

Table 7: The barriers that influence the assimilation of digital platforms for handy services.

Master themes	Subthemes	Actors	No. Participants
Creating financial distress	Exploiting platform workers	Both	17
	Services are too expensive	Consumers	
	Receiving payments late	Platform workers	
	Having inconsistent pricing and transactions	Consumers	
Increasing societal disparities	Increasing societal divides	Consumers	15
	Deepening the unemployment crisis	Consumers	
Providing Insufficient value	Insufficient quality assurance	Consumers	15
	Inadequate service availability	Consumers	
	Promoting alternative markets	Both	
Increasing crime and safety concerns	Enabling deception and robbery	Both	12
	Increasing safety concerns	Both	
Technical challenges	Support challenges and technical glitches	Both	9
Non-compliance with regulations	Imposing unregulated rates	Both	6
	Violating labour laws	Both	

4.2.1. Creating financial distress

Contrary to both the literature and the affordance of financial benefits found by this study. This study also found financial distress as a challenge. This concept was understood as a consequence of several subthemes that were expressed by participants when asked to share what their challenges or barriers when using sharing platforms for handy services. It refers to a situation where an individual struggles to meet their financial needs. For example, when sharing platforms enter the market, they disrupt traditional institutions and end up cutting jobs (Aref, 2024), which leads to income losses. The subthemes of creating financial distress are summarised in Table 7 and are now discussed.

Exploiting platform workers

Digital platforms that connect platform workers with temporary jobs can sometimes exploit those platform workers. As these platforms compete to offer services at lower costs, they may create financial distress for workers who often lack the bargaining power to negotiate better terms. Both consumer and platform worker participants expressed that they do not have to negotiate prices that are set by the platforms. Consumer participants were concerned about fair payouts or fair rates taken by the platform from the money earned. In support of those concerns, platform workers confirmed that they have issues with low rates and at times they feel the job

might require more but because the platform is structured to attract consumers, they have to accept the rates. Here are some of the supporting quotes.

"It was a bit concerning because I think if you pay R250 for a cleaning session, the platform took like R100 which is like 40% off" (UBD022)

"What would prevent me is the money, perhaps the pay split does feel a bit unfair" (PAE005)

"We do have the issue of low rates [not profitable]. Sometimes you might feel that this job might require more, but because there [not audible] steps that we have to follow, which is quite a challenge because you might not maybe charge something that is above their limit." (WCE017)

Even though participants expressed their concerns about platform workers being exploited. Participants also expressed that the services are at times expensive as there is no competition in South Africa and the services are more expensive on weekends.

Services are too expensive

This theme encompasses a range of factors that contribute to the overall cost of accessing certain services. Participants indicated that there are underlying costs that they need to pay to fully enjoy the service facilitated by the platforms. There were also concerns about platform workers being required to pay a fee for using the platform however, this study found a contradicting view that stated users were not required to subscribe to the platform and pay a subscription fee. Consumers have to pay insurance, which brings comfort in terms of protection. Participants also argue that at times the prices are a little bit extra because the assumption is that people who use sharing platforms can afford them. There is also a belief that the services are priced in such a way that people living in less affluent areas cannot afford them. Thus, creating financial distress. These are some of the supporting quotes.

"I would say sometimes the pricing is a little bit extra because I guess because it's a digital platform, maybe there is a certain expectation that people that use those platforms are people that have money" (UAD008)

"another barrier would be the cost I think shared umm services or platforms and there are costs and platform costs on top of it [handyman costs plus platform costs]. So, it will probably be more expensive." (UAD009)

Although services are perceived to as expensive at times, there was also a perception around platform workers receiving payments on time or consumers getting better deals.

Receiving payments late

This study defines receiving payments late as a process where platform workers receive their payment late from the sharing platform. This study found that platform workers at times, are paid late by the platform. This finding contradicts the literature which indicates that platform workers get paid within 15 minutes after consumers accept the quotation (Kandua, n.d.-b). For example, there were concerns that at times platform workers are paid late. WCE017 and WCE019 voiced their worries about receiving their payments late. Here is a supporting quote.

"It's challenging sometimes, maybe they're taking some time to pay" (WCE019)

Although this study discovered that platform workers struggle with the issue of late payments at times, consumers were uncertain financial impacts. The next subsection discusses having unfair pricing.

Having inconsistent pricing and transactions

Unfair pricing often involves a lack of transparency about how prices are determined. Participants felt that they were misled or taken advantage of in the case of this study. Issues such as hidden costs were indicated as one of the barriers that could prevent them from using the platform going forward. Some participants even argued that the costs are inconsistent per job requested or the transactions are inconsistent on their accounts. Here are some of the supporting quotes towards unfair pricing.

"Inconsistencies in costs per jobs requested [price changing]. As a customer, I would love to see that jobs or services rendered are affordable and fair under the current economic status South Africa seats in" (ZBE010)

"the platform owners in terms of like changes in prices, I mean you see this with Uber and with other e-hailing services is that price control is, unfortunately, something that they don't have" (UAD018)

"So that would make me stop because then it means they are sort of sharing my data with somebody else who's just doing funny transactions on my account" (UAE022)

The issue of financial distress often discourages users from using sharing platforms. And base services are often too expensive, the platform is then seen as a not convenient solution anymore. The next subsection will discuss convenience as a barrier.

4.2.2. Providing insufficient value

Contrary to both literature and the affordance of convenience, this study found that participants sometimes found sharing platforms inconvenient due to insufficient value. As such, this study defines insufficient value as a situation where the processes or systems in place for ensuring quality or accessing services are inefficient, cumbersome, or inaccessible, leading to delays, frustration, or additional effort for users. Consumers believe that when they get unskilled platform workers or they get unsatisfactory services, it can be considered to be not convenient. This theme is now discussed in more detail.

Promoting alternative markets

The challenge that comes with sharing platforms affording users opportunities to forge relations is that some platform workers end up leaving the platforms because they have direct access to consumers which results in having a platform that is no longer convenient to everyone else as there are fewer platform workers. Participants expressed that once they have developed relations, they do not see the value in remaining on the platform as they can continue using the same providers that they trust and can access at cheaper rates. This makes the platform less convenient as the alternative market is preferred and few platform workers participate. Here is the corroborating data.

"if the person maybe I know the person who knows how to do the skill that I need and then that person charges me less than the app? No then I will use the one who is cheaper" (XF013)

"In the case of having a high clientele, I will seldom use it, I will leave my profile on the platform or whatever" (PAD001)

Insufficient quality assurance

Participants expressed their concerns about the quality of service they receive from the platform. Their concerns arise from the fact that platform workers at times provide them with uneven service. For instance, UAE021 stated, *"The problem with the SE is that you don't get the consistency of service, for example, in an Uber I could have a fantastic Uber ride today and then tomorrow I could have the worst Uber ride ever*". Participants also said that platform workers' tardiness, a lack of competence, and their general inability to receive satisfactory service might be contributing factors to the problem. Additionally, several participants said that they occasionally had to watch over platform workers while they were working. The concerns brought up contradict the purpose of sharing platforms, which is to provide its users with ease.

"there's no consistency of service and it's the same on the helper side. Maybe you know there are certain places where they don't like to work. So, for example, if a helper is going somewhere they exposed to extremely dirty environments with smokes of weed, smells of weed, or, you know, there are certain UM clients that they probably go to that are not the most ideal people to provide a service to" (UAE021)

"It's services not being offered like let's say for an example I said I wanted someone to clean my windows, and my windows were not clean enough if that makes sense. They were not cleaned properly. Those are some of the challenges, just the service not being offered to a satisfactory manner" (UAE022)

Quality assurance goes hand-in-hand with service availability, which will be discussed next.

Inadequate service availability

As previously said, service availability and quality assurance work in tandem since everyone who can engage should have access to high-quality services. Within the framework of South Africa and this research, participants from larger and smaller cities said that sharing platforms are only available in specific locations and are not readily visible to all users, making it more difficult for South Africans to engage. Some participants expressed dissatisfaction by complaining that, although they could access the service, it was inconvenient and unreliable because it was not always available. Here is the corroborating data.

"It's not as very responsive not fast enough, Like maybe you have to book for someone and maybe if you want someone tomorrow, you're unlikely to get them [they are fully booked or don't have services around]. You'll probably get them the day after." (PAE005)

"there's just no visibility, there's no visibility of SweepSouth whatsoever, at least among a lot of people." (UAE015)

Participants in South Africa acknowledge that sharing platforms while aiming to improve social exclusions or inequalities, somewhat negatively influence social exclusion because they are not often accessible and marketed to everyone.

4.2.3. Technical challenges

Support challenges and technical glitches. Technical challenges can significantly impact the convenience of sharing platforms because users experience technical glitches or support challenges, which can frustrate users. Users cannot log in, or users are randomly getting transactions on their bank accounts linked to their profiles. Some participants expressed that they had technical support queries that took several months to get resolved, causing them to create multiple accounts as a workaround. There were also debates around load-shedding. As such, this study agrees with the literature regarding load-shedding being a technical problem and negatively impacting their user experience; however, this study acknowledges that some users do not struggle with load-shedding as they have backup power. Here is the corroborating data:

"I sent a Technical Support query in March, literally like yesterday. They came back to me on Facebook or on Twitter, with an answer, two months later! I was like ah guys I already solved this thing via uhm telephone" (UAD018)

"Generally, load-shedding like every privileged South African with backup power. I'll say privilege because like, not everyone has backup power like you. You don't think a lot about the relationship between a service that you require and the availability of power. It only hits you; it hits ah perhaps at the end" (UAD018)

"for me not having power would affect me if I'm unable to charge my phone… the equipment, I will use will need electricity. So, if there is a load shedding, I will not be able to perform my work" (WCE019)

"I have had experience with like other online platforms where after you buy or you pay for something from that specific website, you start randomly getting weird deductions on your account." (UAE022)

4.2.4. Increasing societal disparities

The advent of sharing platforms has changed the way handy services are accessed and delivered. These platforms are designed to connect platform workers with consumers efficiently. They promise to democratise access to essential services. However, in practice, sometimes they worsen existing social inequalities and exclusions. In regions like South Africa, where economic disparities are pronounced (Henama, 2018), literature shows that the inaccessibility and lack of marketing strategies of these platforms inadvertently reinforce social divides. In this study, the concern about an increase in social divides was pronounced. As such, this study agrees with the literature. The underlying subthemes are discussed next.

Increasing societal divides

According to the literature, societal divides are recurring patterns of separation within society, often linked to specific social groups and typically driven by inequality and cultural differences

(McCarthy & Edwards, 2011). In the context of this study, participants expressed their concerns regarding how the platforms are not well marketed and accessible to people living in lower LSMs. Those who have criminal records seeking to change are often excluded by background checks done on the platform. Thus, increasing societal divide within South Africa. Here is the corroborating data:

"I don't think it's well marketed to lower LSM [living standard measure]" (UAE021)

"do background checks to ensure they aren't issues in their past. But this is another issue, because commonly you know sometimes people turn their life. I know many people that didn't have their greatest life prior and now they are among the best brick layers and, you know, plumbers and so on and they are trustworthy" (PAD001)

Deepening the unemployment crisis

This study found that sharing platforms are contributing to the rising unemployment crisis in South Africa. This barrier suggests that when sharing platforms enter South African markets, they disrupt existing businesses, leading to layoffs. Moreover, this study found that platforms do not pay platform workers the minimum wage set by the government. Supporting this finding, the literature indicates that platform workers initially receive less than the government's hourly rate (SweepSouth, n.d.-a) of R27.58 per hour (Molotsane, 2024). These arguments align with the issues of sharing platforms only creating temporary jobs (Akbar & Bodhanya, 2021) and only seeking to make revenue as opposed to attempting to address unemployment in South Africa. Here is the corroborating data:

"Some people would get undercut [losing their jobs]." (PAD002)

"You might not even be making minimum wage, so for me, the type and the quality of work that someone who signs up for SweepSouth is doing does not have a dent on unemployment" (UAD018)

4.2.5. Increasing crime and safety concerns

In recent years, literature has emphasised that sharing platforms are in conflict with the law in South Africa owing to the issue of people creating fake profiles to entice and harm others. There were reports of kidnapping, leaving sharing platforms in trouble with the law (BusinessTech, 2019a). Participants in this study also raised alarm about potential fake profiles and criminality, notably in South Africa. The subthemes are now discussed.

Enabling deception and robbery

Sharing platforms are in trouble with the South Africa law because of issues such as the kidnapping of women by registered platform workers (BusinessTech, 2019a). Participants stated that this is often caused by fake profiles created on the platforms. They also expressed that because of such issues, they might stop using the platforms. Some participants also indicated from their experience that at times, platform workers steal from their belongings. Contrary to that, platform workers also expressed that they fear their working equipment could be stolen as they go to strangers' houses. There was also an issue of people using fake profiles to sell their skills. Here is the supporting data.

"They can fake profiles and say I know how to do this, but you'll find out that they will come to your house and once they are in your house, it's easy to pull up the gun in your house" (PAD003)

"from a safety perspective, so let's just say there one or two issues where someone got a domestic worker/helper] from say SweepSouth or from these types of apps and the person stole" (PAD001)

Increasing safety concerns

According to Statistics South Africa (2020), South Africa has a high crime rate and with the current landscape of sharing platforms in South Africa, insurance covers platform workers if they are connected on the application. But with challenges such as load-shedding, it becomes difficult for platform workers to keep their mobiles powered on. As such, a participant raised their concern concerning security protection. There is a fear that even though users are vetted, people tend to fake profiles, and it poses a security threat to them. Consequently, sharing platforms should perhaps invest in improving security concerns. Here is the supporting data.

"A disadvantage is a lack of security because remember when you request for a handy person, you wouldn't know them until you meet them" (PAD003)

"the next one which is a very underrated in this country is safety. So, I know that I'm not uh as vetted as them. Like if I'm a platform worker, how do I know that the home that I'm going to is safe" (UAD018)

4.2.6. Non-compliance with regulations

Non-compliance with regulations is a problem when it comes to sharing platforms. In most countries, sharing platforms are not regulated and this often pose a threat to how platform workers are treated. For example, Uber drivers were protesting for employment rights (IOL, 2021). In the case of this study, participants indicated that platform workers do not necessarily have employment rights that are defined by South Africa labour laws. Navigating through challenges such as maternity leave is regarded as a problem in South Africa and such challenges demote potential platform workers from participating on the platforms. The subthemes are now discussed.

Imposing unregulated rates

This study found an issue with unregulated rate splits between platform workers and the sharing platforms. Participants raised concerns about the platform's commission fees, noting that cleaning services often do not meet the South African minimum wage. They highlighted that, due to the lack of government regulation, sharing platforms arbitrarily set their commission rates. Here is the supporting data.

"if you pay R250 for a cleaning session, the platform took like R100 which is like 40% off Which is crazy so, it's a way of making money, but I wouldn't call it profitable" (UBD007)

"There is a certain amount of money that is taken out of what you make or your profit as the commission, other people would be sceptical about using those platforms because if they go

directly to clients and get that money directly then they don't have to pay commission" (UAD008)

Violating labour laws

Participants noted that sharing platforms and South African law often fail to verify workers' nationalities, leading to many foreign workers providing non-scarce skills, which hinders local platform workers. These platforms infringe on labour laws by not recognising platform workers as employees, depriving them of benefits like annual and maternity leave. This study identified this issue as significant, as participants indicated they would leave the platform for permanent jobs. This finding aligns with existing literature, such as Uber's legal issues in South Africa over driver rights (IOL, 2021). Furthermore, as sharing platforms infringe on South African labour laws and work permit laws, potential local platform workers as the platform are not visible in less affluent areas, nor do they have the resources to participate on the platform, unlike their counterparty. Here is the supporting data:

"I am a woman, when I fall pregnant and I was on that stage, I would not be able to weld anymore" (ZBE011)

"It's always people from foreign countries and then we have an issue here in South Africa, you understand, the unemployment rate is very high. You know, cleaning someone's house is not a scarce skill" (UAD020)

"Our government can play an important part in assisting with this. Firstly, is to educate our people on how technology works for people who have no idea how these things work. The second thing… If water is a necessity, Internet can also be considered to be a necessity" (WBE016)

The next section will identify and discuss the relationships among the affordances and barriers.

4.3. What are the relationships among affordances and barriers to the usage of sharing platforms for handy services?

The affordances of and barriers to continuous usage of digital platforms for handy services are closely related, as they both influence the overall effectiveness and user experience of these platforms. Understanding these relationships helps in designing better sharing platforms that maximise affordances while minimising barriers, ultimately leading to a more effective and user-friendly service. In this section, the researcher will start by exploring and explaining the interlink between affordances and affordances, barriers and barriers before getting to the relationships between affordances and barriers. This will help the researcher answer the RQ1. Causal loop diagrams were created to show the relationships between the two attributes that are investigated by this study. The relationships are now discussed:

4.3.1. Relationships between the affordances

Figure 18a and Figure 18b illustrate the relationships between the affordances.

Coding Matrix

	A : Affording convenience	B : Affording financial benefits	C : Affording protection	D : Affording inclusivity and equality	E : Affording relationships	F : Providing support	G : Enabling access
1 : Affording convenience	47	3	0	0	0	1	0
2 : Affording financial benefits	3	63	1	2	1	0	2
3 : Affording protection	0	1	73	0	0	3	2
4 : Affording inclusivity and equality	0	2	0	10	0	0	2
5 : Affording relationships	0	1	0	0	29	0	0
6 : Providing support	1	0	3	0	0	53	3
7 : Enabling access	0	2	2	2	0	3	152

Figure 18a. *Matrix coding showing relationship between the affordances*

"Affording financial benefits" and "Affording inclusivity and equality"

In the case of "financial benefits" and "inclusivity and equality", this study found that as sharing platforms afford people opportunities for temporary jobs, they earn an income. To some, this affords them opportunities to participate in the economy as they can now afford basic needs with the money they make. The literature also corroborates this by indicating that users can now access services and resources that they could not afford (SABC News, 2022). Furthermore, financial benefits have a positive impact on the reduction of inequality in South Africa, and the benefits encourage individuals to continue using the platform. Thus, the proposition:

P1. Affording inclusivity and equality often leads to affording financial benefits.

"I will make money because the welders are few and there is plenty of jobs for welding" (XF012)

"Enabling access" and "Affording inclusivity and equality"

When it comes to "inclusivity and equality" and accessibility, this study found that these affordances are often realised when the platform creates temporary work for people, more people have equal access to services such as cleaning, plumbing, and gardening. This means anyone can easily access these services. Furthermore, platform workers can economically participate and find it easy to afford basic needs and/or wants thus increasing inclusivity and equality. The literature adds to this by indicating that anyone who can access the platform will be able to monetise their skills (Vallas & Schor, 2020). Thus, the proposition:

P2. Enabling access to sharing platforms results in affording inclusivity and equality.

Example of the proposition.

"it would alleviate unemployment, maybe not full-time, but… people would be able to get temporary jobs… and then make some sort of income" (UAE022)

"Enabling access" and "Affording financial benefits"

Although this study found a relationship where financial benefits and enabling access are barriers to sharing platforms. Contrary to that finding, this study also found that when the sharing platform becomes accessible to its consumers, platform workers start making more money as there is more demand for their services. At times, they have to provide services on weekends when it is more convenient for consumers. The cost of having access on weekends

is higher, and that is how platform workers end up making more money. The literature corroborates this by highlighting that platform workers can earn extra income using sharing platforms (SABC News, 2022) leading to more people seeking to access the platforms. Thus, the proposition:

P3. Enabling access to services increases the chances of platforms affording financial benefits.

Examples reflect the proposition in parts.

"I think I will make money because the welders are few and there is plenty of jobs for welding" (XF012)

"Enabling access" and "Providing support"

One of the dominant affordances that emerged is that platform workers are well-marketed by the platforms. Support that they do not have or afford outside sharing platforms. Consumers have the benefit of going through reviews when accessing potential platform workers. The literature also indicates that sharing platforms allow both consumers and platform workers to access each other's reviews (Tushev et al., 2022). This is also a support that they do not have to outside sharing platforms, as they often have to visit outlets such as Builders Warehouse and find service providers who are marketing their services by carrying placards. This study found that because users can access support easily, they then find it convenient as they do not have to struggle with such support services. Thus, the proposition:

P4. Enabling access to resources directly enhances the capacity for providing support.

Example reflecting the proposition.

"they don't have to, uh, carry a placard next to uhm Builds Warehouse saying painter" (UAD018)

"Enabling access" and "Affording Protection"

This study shows that users make use of platform features as a means of security measures. For example, the platforms offer users an opportunity to conveniently review platform workers and access them if they can trust them. Similarly, platform workers make use of features such as credit card payments as a protection mechanism. The literature agrees with this finding and confirms that sharing platforms enhance transparency in every transaction, leading to comprehensive verification processes for all users (Surve & Khandelwal, 2025; Wang et al., 2024). Other solutions such as insurance covers, not only offer users peace of mind but also ensure they feel protected. These features are meant to make the platform convenient for users. Thus, the proposition:

P5. Enabling access to services through the platform often results in affording protection.

Example reflecting the proposition.

"HomePlus must pay for it, if maybe something gets stolen, or I damage anything of the customer" (WCE019)

"Providing support" and "Affording protection"

This study found that South Africa users not only use the support features to make informed decisions when requesting handy services from platform workers. Reviews and ratings are used in such a way that helps users to assess one another as a means of security. Furthermore, users rely on the platforms' trusted brand and believe the platforms would provide support should anything go wrong between the parties involved. This reduces the issues highlighted in the literature, which indicate that female consumers are being kidnapped on other sharing platforms like Uber (BusinessTech, 2019a) and to assist in such criminal activities, users can be tracked via the platform. Thus, the proposition:

P6. A platform that providing support often ends up affording protection to users.

Example reflecting the proposition.

"There is some sort of security in terms of, you know, this person booked on a platform, and you can find them if ever required to" (UAE022)

"Affording convenience" and "Affording financial benefits"

In extension to the relationship between "enabling access" and "affording financial benefits" and in support of the literature, this study found that users are not obligated to request or subscribe to any service instead, they are allowed to compare prices which makes the platforms cost-effective and convenient to them (Eckhardt & Bardhi, 2016). As such, this study found that this helps consumers save money. Thus, the proposition:

P7. Affording convenience through platforms often leads to affording financial benefits by enabling consumers to save money.

Example reflecting the proposition.

"Remember the artisans are expensive and I am sure everyone will be selling themselves. So, their price will fluctuate, and some will be higher. So, for me, I will save more money" (ZBE011)

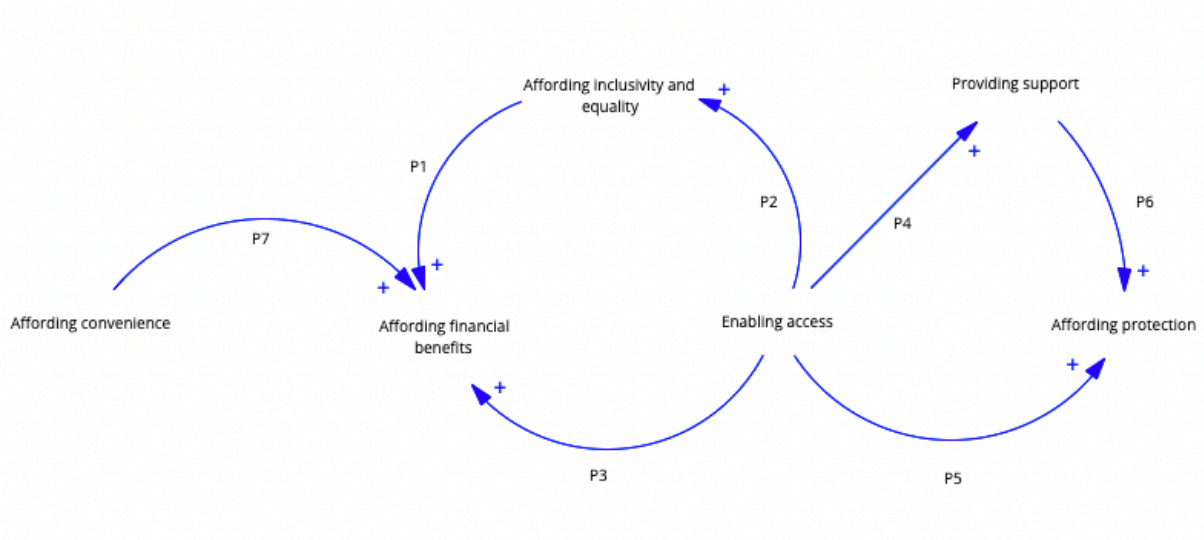


Figure 18b. *Causal loop diagram showing relationships between the affordances*

In summary, Figure 18b shows that users' affordances often depend on others. For example, consumers find platforms convenient for booking weekend services, though these services can be more expensive. However, platform workers with diverse backgrounds gain access to sharing platforms for handy services, they often encounter opportunities to earn financial gains, which enables them to participate in the economy and meet their basic needs. Additionally, when users make money, more people are encouraged to access the platforms.

The complex interlinks within the system, highlights how multiple affordances can strengthen each other and create persistent benefits. The interlinks found in Figure 18b also emphasise the importance of understanding the affordances which helps with understanding the effective usage of sharing platforms, understanding the possibilities and how to apply the technology in new ways.

4.3.2. Relationships between the barriers

The relationships between the barriers of sharing platforms for handy services are discussed in this subsection. Figure 19a of matrix coding and Figure 19b of causal loop illustrate the relationships between the barriers.

Coding Matrix

	A : Creating financial distress	B : Increasing crime and safety concerns	C : Increasing societal disparities	D : Providing insufficient value	E : Non-compliance with regulations	F : Technical challenges
1 : Creating financial distress	39	0	0	2	3	0
2 : Increasing crime and safety concerns	0	42	0	0	0	0
3 : Increasing societal disparities	0	0	46	2	3	0
4 : Providing insufficient value	2	0	2	62	0	0
5 : Non-compliance with regulations	3	0	3	0	10	0
6 : Technical challenges	0	0	0	0	0	23

Figure 19a. *Matrix coding showing relationships between the barriers*

"Increasing societal disparities" and "Creating financial distress"

This study reveals that financial distress can create a vicious cycle where individuals and families are trapped in poverty, unable to access the resources and opportunities needed to improve their situations, thereby increasing inequalities and social exclusion. For example, when people are exploited by the platforms, they often struggle to make ends meet, they even struggle to start their businesses as they do not make profits or enough money for resources. This study further shows that when sharing platforms enter the market, they often disrupt traditional businesses causing them to cut jobs which in turn influences a loss in financial benefits and an increase in social exclusion. This relation contradicts literature which highlights financial values in the form of platform workers earning extra income using sharing platforms (SABC News, 2022). Thus, the proposition:

P8. Financial distress is increasing social disparities in South Africa.

Example reflecting the proposition.

"Some people would get undercut [losing their jobs]. I think that's what we've seen with Uber drivers. We've seen it with Uber Eats motorcyclists. People are living hand to mouth" (PAD002)

"Creating financial distress" and "Non-compliance with regulations"

In the case of "creating financial distress" and "non-compliance with regulations", this study shows that sharing platforms are non-compliant with regulations in pursuit of profits at the expense of exploiting platform workers and having unfair pricing. Thus, creating financial distress. This study supported by the literature further shows that platform workers are not regarded as employees (Ganapati & Reddick, 2018) and that their invoices are prepared by sharing platforms (Kandua, n.d.-b) as such, they cannot negotiate their prices with consumers. Furthermore, the sharing platforms also require them to pay a percentage fee that is not regulated by the law of South Africa. Thus, the proposition:

P9. Platforms that are non-compliant with regulations often creating financial distress to the users.

Example supporting the proposition.

"if you pay R250 for a cleaning session, the platform took like R100 which is like 40% off" (UBD007)

"Increasing societal disparities" and "Non-compliance with regulations"

In the case of "increasing social disparities" and "non-compliance with regulations", this study reveals that sharing platforms do not comply with the labour laws of South Africa. These platforms often favour individuals who already possess certain assets thus increasing social disparities by providing more opportunities to those who are already better off. Furthermore, those who participate on sharing platforms as platform workers do not enjoy employment benefits such as maternity leave or paid leave. The literature corroborates this relation, indicating that regulatory challenge leads to an increase in inequality as platform workers lack essential benefits, exacerbating economic disparities (Bagwell et al., 2023). Thus, the proposition:

P10. Platforms that are non-compliant with regulations often increasing social disparities in South Africa.

Example reflecting the proposition.

"Remember I am a woman, when I fall pregnant and I was on that stage, I would not be able to weld anymore" (ZBE011)

"Creating financial distress" and "Providing insufficient value"

This study found that as the prices of sharing platforms increase, consumers frequently find themselves stranded due to unavailable or expensive services, thereby diminishing their value to consumers. Furthermore, platform workers perceive these platforms inconvenient, as they sometimes have to wait for payment. The literature corroborates this finding, highlighting that when platforms fail to provide adequate financial incentives to users, they often result in a decline in the overall value offered by those platforms. For instance, the digital conflict

between Nigerians and South Africans arose after a beauty model withdrew from the Miss South Africa pageant. In response, citizens from both countries booked e-hailing rides from each other's countries, only to cancel them upon the drivers' arrival. This resulted in fares increasing significantly, leaving the less affluent stranded, while platform workers made unnecessary trips, wasting fuel (Business Insider Africa, 2024). Thus, the proposition:

P11. Platforms create financial distress through surging prices and delayed payments, ultimately providing insufficient value to the users.

Example reflecting the proposition.

"It's challenging sometimes, maybe they're taking some time to pay" (WCE019)

"Increasing societal disparities" and "Providing insufficient value"

This study revealed that sharing platforms often fail to reach people living in less affluent areas, leaving them behind. This is because the majority of people, particularly those in low-income communities, rely on traditional institutions for handy services and are often unaware of sharing platforms that offer these services. Additionally, many individuals in lower-LSMs have never used these platforms, resulting in insufficient value for them. The literature supports this observation, emphasising the historical segregation in South Africa's lower socioeconomic status areas. Consequently, individuals residing in these areas face significant challenges in their daily commutes, as they are compelled to travel extended distances utilising inadequate and informal transportation options due to the lack of access to shared transportation platforms. (World Economic Forum, 2019). Thus, the proposition is:

P12. Platforms that are providing insufficient value to people living in lower LSMs are often increasing social disparities in South Africa.

Example reflecting the proposition.

"I don't think it's well marketed to lower LSM [living standard measure] no… I think they need to do more aggressive advertising on platforms like Facebook, platforms that are less perceived to eat a lot of data" (UAE021)

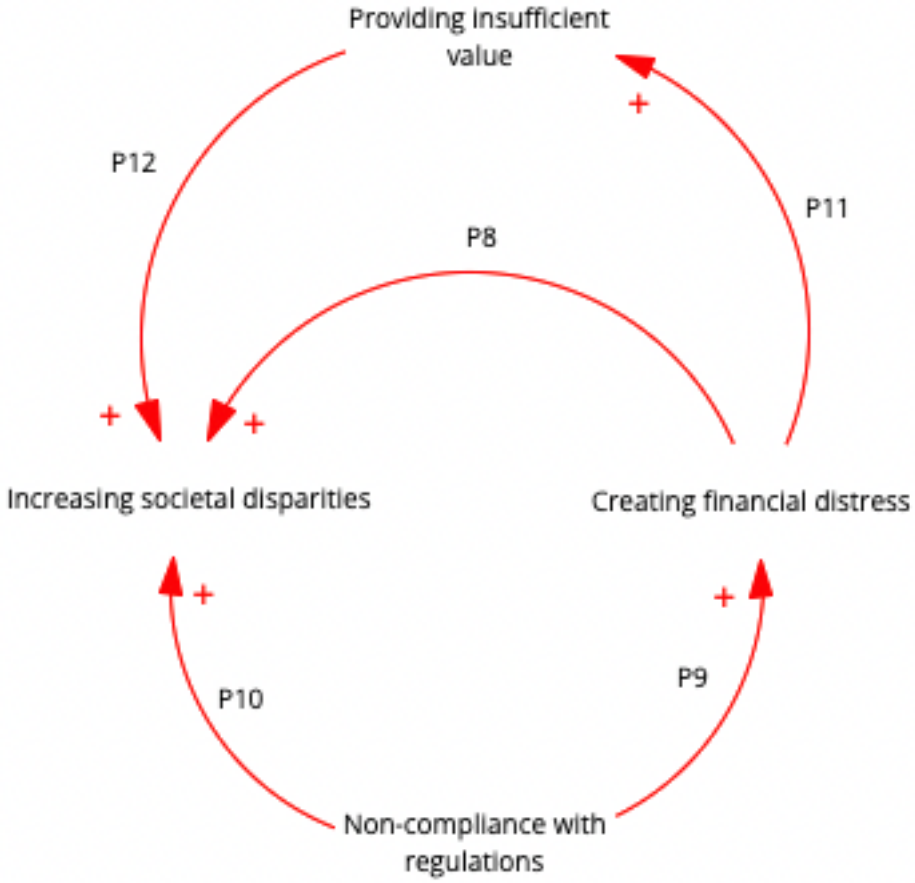


Figure 19b. *Causal loop diagram showing relationships between the barriers*

In summary, Figure 19b involving multiple interconnected barriers that persistently hinder progress of the assimilation of sharing platforms in South Africa. This means, platforms that are non-compliant with regulations increase or create financial distress. This causes an increase in societal disparities. Societal disparities are also increased when platforms fail to provide sufficient value to society and when they are not compliant with the rules and regulations. These connections can potentially worsen over time as each barrier involved increases the next, creating challenges that adversely impact the assimilation of sharing platforms for handy services. Furthermore, visually Figure 19b emphasises the importance of addressing each barrier to break the cycle and improve the overall system. Here are summarised interlinks:

- Creating financial distress leads to an increasing societal disparities.
- Non-compliance with regulations contributes to financial distress.
- Non-compliance with regulations contributes to an increasing societal disparities.
- Financial distress can lead to providing insufficient value.
- Increasing societal disparities are worsened by providing insufficient value.

4.3.3. Relationships between the affordances and barriers

The relationships between the affordance of and barriers to the use of sharing platforms for handy services are discussed in this subsection. Figure 20 of matrix coding illustrates the relationships between the affordances and barriers.

Coding Matrix

	A : Affording convenience	B : Affording financial benefits	C : Affording protection	D : Affording inclusivity and equality	E : Affording relationships	F : Enabling access	G : Providing support
1 : Increasing crime and safety concerns	0	1	13	1	2	0	0
2 : Increasing societal disparities	1	0	0	2	0	5	0
3 : Creating financial distress	0	2	3	0	2	4	2
4 : Providing insufficient value	0	3	0	0	5	7	0
5 : Non-compliance with regulations	0	0	0	2	0	0	0
6 : Technical challenges	0	0	0	0	0	5	0

Figure 20*. Matrix coding shows relationships between the affordances and barriers*

"Non-compliance with regulations" and "Affording inclusivity and equality"

This study found that regulatory challenges hinder inclusivity and equality, highlighting the importance of maternity leave in decreasing gender disparity. With that said platform workers are not provided maternity leave. The literature consistently indicates that Uber drivers are protesting and seeking employment rights (IOL, 2021). Thus, the proposition:

P13**.** Platforms that are non-compliant with regulations reduce the likelihood of sharing platforms affording inclusivity and equality to users in South Africa.

Example reflecting the proposition:

"Remember, I am a woman, when I fall pregnant and I was on that stage, I would not be able to weld anymore" (ZBE011)

"Technical challenges" and "Enabling access"

This study found technical challenges hinders access to the platforms. Users struggle to access their accounts due to technical challenges as such they end up creating new accounts to be able to access the services. This finding contradicts the literature, which indicates that sharing platforms have reliable help centres (SweepSouth, n.d.-b). Thus, the proposition

P14. Technical challenges hinder enabling access, ultimately restricting users from fully benefiting from the platform.

Example reflecting the proposition:

"they didn't respond even to the help desk, they're not active, they don't respond to my query as an alternative I end up creating a new account" (UAD020)

"Providing insufficient value" and "Enabling access"

This study found that platforms are not always reliable or convenient to consumers which in turn hinders their desire to access platform workers. For example, platform workers are often fully booked making consumers wait for a long time before getting access to a service. Thus, the proposition:

P15. Providing insufficient value often deters consumers, thereby hindering enabling access to the platform.

Example reflecting the proposition:

"*it's not as very responsive not fast enough, like maybe you have to book for someone and maybe if you want someone tomorrow, you're unlikely to get them [they are fully booked]. You'll probably get them the day after*" (PAE005)

"Affording relationships" and "Providing insufficient value"

Although forming relationships can be seen as an affordance, this study found that some users both platform workers and consumers believe that having this affordance also acts against them. They believe that once they form relationships, the platforms no longer add value to them as they can simply access one another directly. Furthermore, this study found that platform workers exploit their relationships and fail to deliver consistent service to their customers. The literature challenges this finding by emphasising that forming communities enables users to access valuable resources from others (Govender, 2017; Strapp, n.d.) Thus, the proposition:

P16. Affording relationships on the platform can sometimes result in the platform providing insufficient value.

Example reflecting the proposition:

"I established a relationship with a handyman, and then I just call the handyman now" (PAD004)

"Providing insufficient value" and "Affording financial benefits"

Platforms provide insufficient value due to inadequate service availability. This study suggests that everyone who can participate should have access to high-quality services. However, sharing platforms are not accessible to all South Africans due to their limited availability in certain regions of the country, resulting in insufficient value to some South African. This challenge poses a significant obstacle for potential platform workers to join the platforms and earn an income. Literature corroborates this finding, indicating that sharing platforms in South Africa offer opportunities to some people as their accessibility is limited to specific regions (Mara, 2020). Thus, the proposition:

P17. Limited-service availability provides insufficient value to users, reducing the platforms' ability to afford financial benefits to everyone.

Example reflecting the proposition:

"there's no visibility of SweepSouth whatsoever, at least among a lot of people outside of the, you know, metro areas. People don't actually know about what's the SweepSouth is and how people can benefit from it... So, how do you then access?" (UAE015)

"Affording relationships" and "Increasing crime and safety concerns"

This study found that platform workers often share their profiles with other workers they meet on the platform. This practice sometimes causes consumers to worry about safety when using

the sharing platform. Consequently, the relationships formed can lead to safety concerns, which may deter consumers from continuing to use the platforms. Thus, the proposition:

P18. Affording relationships on the platform can lead to increasing crime and safety concerns.

Example reflecting the proposition:

"You find that you can request, and the drivers name is Lucas, now when he arrives it is no longer Lucas [participant looked concerned]" (ZBE014)

"**Increasing crime and safety concerns" and "Affording protection"**

This study found the connection between these two factors to be strong in that the platforms afford consumers protection. However, this study also found that conflicting views were expressed by both consumers and platform workers. They cannot vet one another directly and rely on the platform to perform that task. Criminals pretending to be platform workers create fake accounts and have the opportunity to attack consumers in their homes. Criminals pretending to be consumers have the chance to lure platform workers to rob them. Consequently, the protection that is afforded to users is negatively impacted by criminal activities that are happening on the platform. Users are even considering closing their accounts due to this challenge. Thus, the proposition:

P19. Increasing crime and safety concerns often diminish trust in platform's ability to affording protection.

Example reflecting the proposition:

"I would need convincing that something like this would work from a safe point. I've only seen pictures of uh a delivery person on a scooter getting mugged in a township area" (UAD018)

"Increasing societal disparities" and "Enabling access"

This study found that people living in less affluent areas often do not know how to market or price their skills and consequently potential platform workers are reluctant to access the platforms. Another issue is people with resources often gain access to the platforms however, people living in less affluent areas do not have resources such as smartphones and data. These challenges have a negative impact towards the affordance of accessibility. Thus, the proposition:

P20. Increasing societal disparities hinder the potential of enabling access to the platform.

Example reflecting the proposition:

"Smartphones are very expensive, and we assume, I mean you and I, we are IT people, and we want the best tech, but a lot of people out there are using not smartphones. What are the other phones called? [Feature phones]…Yes, So they'll have a basic for that, maybe as WhatsApp… So, my point is they might not have the money, or the start-up costs associated with running any business using an app" (UAD009)

"Increasing societal disparities" and "Affording inclusivity and equality"

Although sharing platforms for handy services creates temporary jobs, this study found that foreigners are also allowed to provide services which are not listed as scarce skills in South Africa. Users expressed their concerns on how the challenges of having foreigners trade on the platform accelerate societal divides as the platforms do not have any reasons to advertise their platforms to people living in rural parts of the country. They argued that foreigners are often found in affluent areas and can access resources needed to participate on the platforms. This study also found that because the platforms do not afford platform workers with maternity leave, female platform workers are discouraged from using the platforms. Thus, the proposition:

P21. When platforms are not affording inclusivity and equality, they often increasing societal disparities.

Here is the supporting data:

"On SweepSouth, even if I can go to the app now, 80% of the time are people from foreign countries" (UAD020)

"Creating financial distress" and "Affording financial benefits"

This study found that when the platform is affording consumers financial benefits, platform workers often do not see the value in the platform because they do not make enough profits. Similarly, when platform workers are afforded higher profits, consumers find the platforms to be expensive and this can influence their access to the platform, leading to financial distress. Thus, the proposition:

P22. Platforms affording financial benefits can lead to financial distress because they are either costly or exploitative of users.

Here is the supporting data:

"they even do weekend. You know, we can work, which is slightly more expensive from a pricing for the consumer but good for them [platform workers]" (UAE021)

"Creating financial distress" and "Affording relationships"

This study discovered that when consumers connect with platform workers, they sometimes prefer to contact these workers directly for a lower price. Some consumers mentioned that they would use the platform initially to establish relationships with the workers and then continue to hire them privately at a reduced rate. This practice, however, diminishes the financial benefits for platform workers, as they end up accepting lower-paying jobs compared to those obtained through the platform. Thus, the proposition:

P23. When platforms are affording relationships to users, platform workers often creating financial distress as consumers negotiate for cheaper rates.

Here is the supporting data:

"for someone like me, I would use it once to find the person and thereafter it's too expensive to use the service. So, the handyman may have its own company and then just get the handyman via his company" (PAD004)

"Creating financial distress" and "Providing support"

This study revealed that platform workers cannot negotiate rates with consumers, as prices are determined by the platform owners. Literature corroborates this finding, indicating that prices are fixed on the platforms (Kandua, n.d.-a). This support from platform owners can sometimes negatively impact the platform workers. Platform workers argued that they are unable to adjust prices even when the work required exceeds the initial quote.

P24. Platforms are providing support to platform workers sometimes they inadvertently create financial distress for those workers.

Here is the supporting data:

"At some point, we do have the issue of low rates [not profitable]. Sometimes you might feel that this job might require more, but because there [not audible] steps that we have to follow, which is quite a challenge" (WCE017)

"Creating financial distress" and "Affording protection"

In the case of these two factors, this study found when the platform afforded users protection covers such as insurance, this came at a cost. Although the insurance cover was deemed to be worth it, users expressed that it was costly and affected them financially. Thus, the proposition:

P25. Platforms affording protection through insurance often create financial distress because of the costs associated with the insurance covers.

Here is supporting data:

"the platform actually does offer insurance…but then it comes with a cost" (UAD020)

"Creating financial distress" and "Enabling access"

This study found that as the platform enables access to a lot of people, competition arises, and this often leads to platform workers being exploited. Consequently, this study finds financial distress negatively affects individuals' access to sharing platforms. And this barrier could potentially prevent potential platform workers from joining the platform. Thus, the proposition:

P26. Platforms enabling access to services can foster competition among platform workers, which occasionally results in financial hardship due to exploitation.

Here is the supporting data:

"when there's too much competition, you end up with platform owners exploiting people" (PAD002)

In summary, Figure 20 of matrix coding illustrate the relationships between the barriers and affordances. It shows how the barriers relate with the affordances which can be used for strategic planning and decision-making. Based on the relationships, the affordance can counteract barriers, helping to stabilise the system. For example, ease of access to convenient platforms can reduce societal disparities in South Africa. This relation would positively encourage people to assimilate sharing platforms. From the barriers reference point, they can reduce the affordances, creating a cycle that perpetuates challenges. For example, regulatory hurdles reduces inclusivity and equality which impact the assimilation of sharing platforms.

The next section will discuss how the barriers and affordances influence the assimilation of sharing platforms.

4.4. How do the affordances and barriers influence the assimilation of sharing platforms for handy services within South African society?

To answer the primary question, the researcher needed to identify and understand the affordances and barriers that influence the assimilation of sharing platforms for handy service. The researcher also needed to identify and understand the relationships among the affordances and barriers. The outcome of RQ2, RQ3 and RQ4 provided insight into the affordances and barriers that influence the assimilation of digital platforms for handy services. Two causal loop diagrams and 3 matrix coding were formed, and they were used to aid the development of the conception model. The model depicts a broad overview of the barriers from both consumers' and platform workers' points of view and the affordances also came from the two actors.

As there are multiple interactions among affordances and barriers, the model synthesised diverse attributes to create a comprehensive understanding of digital platforms for handy services. The model also depicts how the barriers and affordances influence the assimilation of digital platforms for handy services. Figure 21 is the conceptual model that shows all the relationships found by this study.

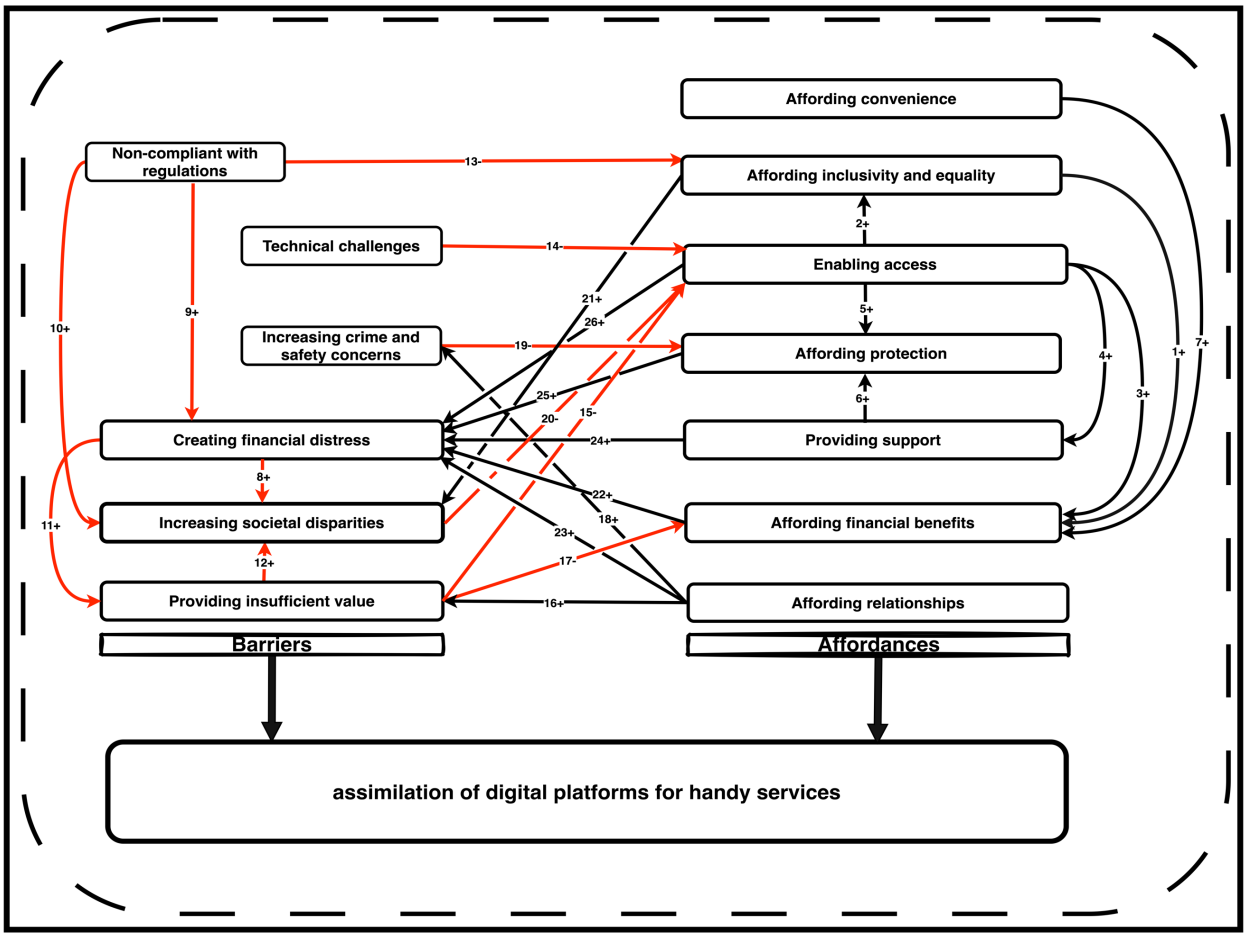


Figure 21. *Explanatory conceptual model of various facets of sharing platforms for handy services*

The assimilation of sharing platforms for handy services in South African society is influenced by a combination of various affordances and barriers. While affordances shape how sharing platforms are adopted, barriers have varying impacts based on the actor's perspective. For example, one of the dominant affordances – enabling access positively influences the assimilation of sharing platforms as consumers find it easy to find and hire platform workers. Platform workers find it easy to access consumers while consumers find it easy to access services. This study also found several factors, including technical challenges, insufficient value, and societal disparities, that were reducing the accessibility of services. With the reduction in the affordances, South Africans are discouraged from assimilating the platforms. Sharing platforms owners could consider addressing the barriers that reduce the accessibility of sharing platforms. Platform owners should consider marketing the platforms to both groups people living in metropolitan and those in smaller cities or towns. Thereby creating visibility, trust and accessibility. Governments should collaborate with private entities to establish reliable infrastructure that facilitates the integration of sharing platforms. This approach will enable a broader range of individuals to participate in the platform, thereby increasing its accessibility and potential impact.

Another dominant affordance – financial benefits indicates that consumers sometimes found the platforms expensive and questioned their continued use. This expense, however, resulted in higher pay for platform workers. On weekends, when accessing costly services, platform workers benefited from increased earnings due to doubled rates. Thus, barriers influence the use of sharing platforms differently depending on the actor's viewpoint, often negatively affecting their usage. Platform owners should consider making the pricing competitive to encourage platform workers from join the platform and affordable to consumers to attract consumers. Platform owners should also consider creating awareness and visibility to attract more users including the unemployed youth with handy skills. Consequently, as the platform creates more opportunities for people to earn money or reduce expenses, it naturally attracts a larger number of users to assimilate sharing platforms for handy services.

Another viewpoint regarding barriers is that, in South Africa sharing platforms for handy services are providing insufficient value in less affluent areas. This barrier hinders the assimilation of the platform as people in less affluent areas with no access to resources such as internet struggle to find adequate service offered by the sharing platforms. Additionally, the issue of getting consistent services, platforms offer insufficient value to consumers that find the platforms to be inconsistent with the services they receive.

Another dominant factor – creating financial distress. This barrier indicates that the costs of services are too high for the majority of the people living in lower LSMs, platform workers struggle with overdue payments and are sometime exploited by the platforms. This barrier is often increased when platforms are non-compliant with the regulations as such prices are not regulated and are not transparent. The barrier of non-compliance with regulation negatively influences the assimilation of sharing platforms as there may be insufficient legal framework to support the operation of these platforms. This study found that sharing platforms neither provide platform workers with the necessary labour rights nor withhold trading taxes, thus shifting the responsibility for these matters onto the platform workers themselves. These

platforms often favour individuals who already possess certain assets thus increasing social disparities by providing more opportunities to those who are already better off.

To improve the assimilation of sharing platforms, government should consider partnering with sharing platform owners to work on legal frameworks that would aid in ensuring that sharing platforms are complaint with the regulations thereby reducing financial distress and societal disparities. This improvement will facilitate inclusive access to the platform for a diverse population. Lastly, government should partner with private institutions and improve on the infrastructure in rural parts of the country. This encompasses the development of reliable internet access in rural areas of the country and digital literacy training. Based on the model, when technical challenges and non-compliance with regulations are improved, a diverse population gains access to the platforms leading to the ultimate benefit of sharing platforms which is financial gain.

In summary, reducing barriers enhances the affordances of using digital platforms for handy services causing users to assimilate the sharing platforms and high barriers negatively affect the affordances causing users to either outright stop using the platform or be hesitant to continue using the platforms. These factors collectively shape how effectively sharing platforms for handy services are adopted and utilised within South African society. By assimilating sharing platforms for handy services, platform owners could take the initiative to market these platforms in smaller towns and less affluent areas, thereby creating job opportunities for unemployed people.

4.5. Summary of Findings and Discussion

Chapter 4 delved into the findings and discussed the interactions of numerous factors. It addressed the primary objective by answering the research questions, thereby providing new valuable insights to the body of knowledge. To answer the research questions, the existing literature and statements from participants provided support for the researcher's interpretation of the results. Dominant affordances and barriers were identified and discussed. Causal loop diagrams and matrix coding were developed to explain the relationships among the numerous factors. A conceptual model was also developed to explain how the affordances and barriers influence the assimilation of sharing platforms for handy services. The structure of the findings and discussion was as follows:

- A discussion of the affordances.
- A discussion of the barriers.
- A discussion of the relationships among the affordances and barriers.
- A discussion of how the affordances and barriers influencing the assimilations of sharing platforms for handy services.

And a summary of the propositions that were discussed in this study are illustrated in Table 8.

Table 8: Summary of the propositions.

Propositions	Quotes	Supporting Literature
1. Affording inclusivity and equality often leads to affording financial benefits.	*"I will make money because the welders are few and there is plenty of jobs for welding"* (XF012)	The literature corroborates this, indicating that users can now access services and resources that they could not afford (SABC News, 2022).
2. Enabling access to sharing platforms results in affording inclusivity and equality.	*"it would alleviate unemployment, maybe not full-time, but… people would be able to get temporary jobs… and then make some sort of income"* (UAE022)	The literature corroborates this, indicating that anyone who can access the platform will be able to monetise their skills (Vallas & Schor, 2020).
3. Enabling access to services increases the chances of platforms affording financial benefits.	*"I think I will make money because the welders are few and there is plenty of jobs for welding"* (XF012)	The literature corroborates this, highlighting that platform workers can earn extra income using sharing platforms (SABC News, 2022) leading to more people seeking to access the platforms.
4. Enabling access to resources directly enhances the capacity for providing support.	*"they don't have to, uh, carry a placard next to uhm Builds Warehouse saying painter"* (UAD018)	The literature corroborates this, indicating that sharing platforms shorten the distances between having a skill and making a living from it without needing to stand outside hardware stores (Klemmer, 2021).
5. Enabling access to services through the platform often results in affording protection.	*"HomePlus must pay for it, if maybe something gets stolen, or I damage anything of the customer"* (WCE019)	The literature agrees with this, confirming that sharing platforms enhance transparency in every transaction, leading to comprehensive verification processes for all users (Surve & Khandelwal, 2025; Wang et al., 2024).
6. A platform that providing support often ends up affording protection to users.	*"There is some sort of security in terms of, you know, this person booked on a platform, and you can find them if ever required to"* (UAE022)	The literature contradicts this, indicating that female consumers are targeted and kidnapped on sharing platforms like Uber (BusinessTech, 2019a)
7. Affording convenience through platforms often leads to affording financial benefits by enabling consumers to save money.	*"Remember the artisans are expensive and I am sure everyone will be selling themselves. So, their price will fluctuate, and some will be higher. So, for me, I will save more money"* (ZBE011)	The literature corroborates this, highlighting that consumers have the privilege to compare prices and select cheaper rates. This makes the platforms cost-effective and convenient to them (Eckhardt & Bardhi, 2016).
8. Financial distress is increasing social disparities in South Africa.	*"Some people would get undercut [losing their jobs]. I think that's what we've seen with Uber drivers. We've seen it with*	This proposition contradicts literature which highlights financial values in the form of platform workers earning extra income using sharing platforms (SABC News, 2022).

	Uber Eats motorcyclists. People are living hand to mouth" (PAD002)	
9. Platforms that are non-compliant with regulations often creating financial distress to the users.	*"if you pay R250 for a cleaning session, the platform took like R100 which is like 40% off"* (UBD007)	The literature corroborates this, showing that platform workers are not regarded as employees (Ganapati & Reddick, 2018) and that their invoices are prepared by sharing platforms (Kandua, n.d.-b) as such, they cannot negotiate their prices with consumers.
10. Platforms that are non-compliant with regulations often increasing social disparities in South Africa.	*"Remember I am a woman, when I fall pregnant and I was on that stage, I would not be able to weld anymore"* (ZBE011)	The literature corroborates this, indicating that regulatory challenge leads to an increase in inequality as platform workers lack essential benefits, exacerbating economic disparities (Bagwell et al., 2023)
11. Platforms create financial distress through surging prices and delayed payments, ultimately providing insufficient value to the users.	*"It's challenging sometimes, maybe they're taking some time to pay"* (WCE019)	The literature corroborates this, highlighting that when platforms don't offer fair financial rewards, their overall value suffers—a point the literature strongly supports. A striking example involved Nigerians and South Africans digitally sabotaging ride-hailing apps after a beauty pageant dispute: users booked and cancelled cross-border rides, driving up prices and leaving low-income riders stranded, while drivers wasted fuel on pointless trips (Business Insider Africa, 2024).
12. Platforms that are providing insufficient value to people living in lower LSMs are often increasing social disparities in South Africa.	*"I don't think it's well marketed to lower LSM [living standard measure] no… I think they need to do more aggressive advertising on platforms like Facebook, platforms that are less perceived to eat a lot of data"* (UAE021)	The literature corroborates this, emphasising the historical segregation in South Africa's lower socioeconomic status areas. Consequently, individuals residing in these areas face significant challenges in their daily commutes, as they are compelled to travel extended distances utilising inadequate and informal transportation options due to the lack of access to shared transportation platforms. (World Economic Forum, 2019).
13. Platforms that are non-compliant with regulations reduce the likelihood of sharing platforms affording inclusivity and equality to users in South Africa.	*"Remember, I am a woman, when I fall pregnant and I was on that stage, I would not be able to weld anymore"* (ZBE011)	The literature corroborates this, indicating that Uber drivers are protesting and seeking employment rights (IOL, 2021).
14. Technical challenges hinder enabling access, ultimately restricting users from fully benefiting from the platform.	*"they didn't respond even to the help desk, they're not active, they don't respond to my query as an alternative I end up creating a new account"* (UAD020)	This proposition contradicts the literature, which indicates that sharing platforms have reliable help centres (SweepSouth, n.d.-b).

15. Providing insufficient value often deters consumers, thereby hindering enabling access to the platform.	"*it's not as very responsive not fast enough, like maybe you have to book for someone and maybe if you want someone tomorrow, you're unlikely to get them [they are fully booked]. You'll probably get them the day after*" (PAE005)	The literature corroborates this, indicating that booking frictions and limited short-notice availability are real pain points, especially for time-sensitive users (Lim et al., 2022).
16. Affording relationships on the platform can sometimes result in the platform providing insufficient value.	*"I established a relationship with a handyman, and then I just call the handyman now"* (PAD004)	The literature challenges this proposition by emphasising that forming communities enables users to access valuable resources from others (Govender, 2017).
17. Limited-service availability provides insufficient value to users, reducing the platforms' ability to afford financial benefits to everyone.	*"there's no visibility of SweepSouth whatsoever, at least among a lot of people outside of the, you know, metro areas. People don't actually know about what's the SweepSouth is and how people can benefit from it... So, how do you then access?"* (UAE015).	The literature corroborates this, indicating that sharing platforms in South Africa offer opportunities to some people as their accessibility is limited to specific regions (Mara, 2020).
18. Affording relationships on the platform can lead to increasing crime and safety concerns.	*"You find that you can request, and the drivers name is Lucas, now when he arrives it is no longer Lucas [participant looked concerned]"* (ZBE014)	The literature contradicts this, indicating that sharing platforms alters the opportunity structure of committing a crime and enhance safety by increasing digital place managers (Stickle, 2025).
19. Increasing crime and safety concerns often diminish trust in platform's ability to affording protection.	*"I would need convincing that something like this would work from a safe point. I've only seen pictures of uh a delivery person on a scooter getting mugged in a township area"* (UAD018)	The literature agrees with this, indicating that reduction in crime, increased safety, and enhanced trust on sharing platforms (Stickle, 2025).
20. Increasing societal disparities hinder the potential of enabling access to the platform.	*"Smartphones are very expensive, and we assume, I mean you and I, we are IT people, and we want the best tech, but a lot of people out there are using not smartphones. What are the other phones called? [Feature phones]...Yes, So they'll have a basic for that, maybe as WhatsApp… So, my point is they might not have the money, or the start-up costs associated with running any business using an app"* (UAD009)	The literature corroborates this, indicating that sharing platforms can bridge societal divides if supported by inclusive policy, digital access and training (Akbar & Bodhanya, 2021).
21. When platforms are not affording inclusivity and equality, they often increasing societal disparities.	*"On SweepSouth, even if I can go to the app now, 80% of the time are people from foreign countries"* (UAD020)	The literature supports this, suggesting that existing disparities stemming from historical injustices and systematic exclusion can be exacerbated by the digital divide, leading to heightened concerns about inclusion and exclusion (Raihan et al., 2024).

22. Platforms affording financial benefits can lead to financial distress because they are either costly or exploitative of users.	*"they even do weekend. You know, we can work, which is slightly more expensive from a pricing for the consumer but good for them [platform workers]"* (UAE021)	The literature supports this, indicating that customers and consumers may have no choice but accept unfair terms or excessive prices for a prolonged period of time (Balasingham & D'Amico, 2024).
23. When platforms are affording relationships to users, platform workers often creating financial distress as consumers negotiate for cheaper rates.	*"for someone like me, I would use it once to find the person and thereafter it's too expensive to use the service. So, the handyman may have its own company and then just get the handyman via his company"* (PAD004)	The literature corroborates this, highlighting that platform dependency is often driven by price-sensitive consumer interactions which leads to financial hardship (Glavin & Schieman, 2022).
24. Platforms are providing support to platform workers sometimes they inadvertently create financial distress for those workers	*"At some point, we do have the issue of low rates [not profitable]. Sometimes you might feel that this job might require more, but because there [not audible] steps that we have to follow, which is quite a challenge"* (WCE017)	The literature corroborates this, indicating that prices are fixed on the platforms (Kandua, n.d.-a)
25. Platforms affording protection through insurance often create financial distress because of the costs associated with the insurance covers.	*"the platform actually does offer insurance…but then it comes with a cost"* (UAD020)	The literature supports this, highlighting how insurance intermediaries and financial advisers face financial distress due to regulatory burdens including compulsory insurance costs (Kyriakou, 2025).
26. Platforms enabling access to services can foster competition among platform workers, which occasionally results in financial hardship due to exploitation.	*"when there's too much competition, you end up with platform owners exploiting people"* (PAD002)	The literature supports this assertion, underscoring that policymakers and social partners have cautioned that this could result in unfair competition or an uneven playing field (European Parliament, 2020).

The next chapter will conclude the research paper.

5. Conclusion

Poverty is a major social, economic, and political concern for many emerging countries, not just South Africa. The South African government is addressing the legacy of poverty, and the undeveloped regions remain the government's focus (Statistics South Africa, 2022). Unemployment rate is very high, with the current average of 32.1 per cent (South African Government, 2024). Hence the need for IS researcher to investigate alternative solutions that could aid in reducing the unemployment and social disparities in South Africa. This study took the opportunity to investigate how the affordances and barriers influence the assimilation of sharing platforms for handy services. By understanding factors that influence the assimilation of sharing platforms could help in identifying barriers and finding solutions which would improve the assimilation thereby assisting in reducing unemployment or social disparities.

This study discovered that SE for handy services has the potential to worsen current disparities; but, if advertised and made available to a wider demographic, such as those living in lower-income areas and/or smaller cities, inequalities might be reduced. This may be accomplished by fostering community sharing and offering job possibilities for unemployed people. The risk of worsening disparities stems from the lack of visibility of SE platforms for convenient services in smaller cities or less wealthy areas. Citizens who do not live in metropolitan regions or with no resources such as smartphones or without access to these services are left behind, since foreign nationals often join the platforms.

Consequently, this study sought to understand how the affordances and barriers influence the assimilation of digital platforms for handy services within the South African context. In doing so, this study found the key affordances of the use of sharing platforms in South Africa. Seven affordances which had sixteen subthemes were identified and discussed. Secondly, this study identified the key barriers to the use of sharing platforms in South Africa. Six barriers with fifteen subthemes were identified and discussed. This study also identifies marketing as a key finding particularly in smaller cities or less affluent areas. This key finding could assist in reducing unemployment in South Africa.

Thirdly, this study identified relationships between (1) the affordances, (2) the barriers and (3) the relationship between affordances and barriers. To explore the relationships, this study used causal loops to study the relationships. The primary question: How do the affordances and barriers influence the assimilation of sharing platforms for handy services within South African society? Was answered with the help of the supporting research questions.

This study used an interpretative approach and selected platform workers together and consumers as participants through purposive heterogeneous non-probability and snowball sampling. Participants' information was gathered using a semi-structured interview methodology, and data was then inductively analysed with careful precautions to preserve credibility, transferability, reliability, and confirmability. By utilising pseudonyms rather than participants' real names to represent them, this study made sure there were no ethical issues.

A conceptual model was developed to explain how the affordances and barriers influence the assimilation of sharing platforms. With that, this study a found relationship that indicates

the need to market sharing platforms for handy services to groups in lower LSM. This study identified barriers relevant to the South African market such as “increased crime and safety concerns”. Understanding these factors can help in designing better strategies to promote the adoption and effective use of sharing platforms for handy services in South Africa. Finally, this study leverages its findings to propose a theory that the interconnections between affordances and barriers significantly impact the assimilation of digital platforms for handy services.

5.1. Theoretical Contribution

The contributions made by this study are multifaceted, encompassing theoretical, practical, and methodological aspects. The findings of this study contributes to the existing body of knowledge by providing novel insights, particularly in the realm of the affordances and barriers to the assimilation of sharing platforms for handy services within the South African context. This study introduces gaps, such as marketing strategies tailored to lower-income groups and regulatory challenges pertaining to sharing platform handy services. This study also contributes to the existing body of knowledge by providing a theory on how to resolve the conceptual model proposed in order to enhance the assimilation of sharing platforms for handy services in South Africa. Furthermore, this study introduces a gap on barriers of the assimilation of sharing platforms in less affluent areas and how they can be resolved.

5.2. Practical Contribution

This study offers novel insights that enable start-up businesses to leverage both the affordances and barriers to create more effective strategies to promote the assimilation of sharing platforms. Traditional businesses may utilise the affordances and barriers to integrate sharing platforms in their business models. Businesses may utilise the barriers to improve on marketing the platforms to lower-income groups. Government together with businesses could utilise the barriers to address regulatory challenges and perhaps partner in developing programs that will afford graduates from TVET colleges opportunities that they did not have. Governments should collaborate with businesses to ensure the provision of reliable internet access in rural areas. Additionally, they should offer digital literacy courses to empower individuals with essential digital skills. Businesses can use this study to identify the underlying causes of the barriers and develop more effective solutions more swiftly.

This study also identifies the gap of sharing platforms allowing cross border service requests, this gap shows that it can create financial distress to both consumers and platform workers. Sharing platforms for handy services could benefit from this contribution and develop solutions to minimise it. Lastly, newer start-ups can arise by exploiting the existing market.

6. Recommendations and Limitations

While this study acknowledges the contributions it makes to understanding the affordances and barriers that influence the assimilation of sharing platforms for handy services, it also acknowledges its limitations. Specifically, it did not provide detailed information on how to market sharing platforms in rural areas of South Africa. However, it highlights the necessity to explore marketing strategies and/or other approaches that can facilitate the inclusion of lower LSM groups in sharing platforms, particularly within the handy service industry. Sharing platforms such as HomePlus, Kandua and potential platforms should consider collaborating with technical training institutions and/or government agencies to help in identifying more skilled job seekers. This collaboration could contribute to the economic development goals of South Africa, which include making the economy more labour-absorbing (National Planning Commission, n.d.). The government should consider helping by providing devices and stable internet connection to prospective platform workers living in less affluent areas.

Although data in this study reveals that both consumers and platform workers trust the platform and somewhat feel safe, sharing platforms should review and enhance the security measures for both platform workers and consumers on the platform. There is a need to investigate solutions that will alleviate the risks of fake profiles. IS researchers also have the opportunity to investigate data-sharing policies to ensure user/consumer data is not being misused or shared without consent. They also have the opportunity to investigate cybersecurity challenges. Furthermore, this study's dataset is limited to a small sample size of people living in less affluent areas, future studies should consider investigating the potential of assimilating sharing platforms in less affluent parts of South Africa.

This study further demonstrated that to understand regulations around sharing platforms, researchers should consider investigating ways that can improve regulations designed to protect users and those designed to ensure that the platforms conform with the labour laws of South Africa. While some regulations might be suitable for traditional institutions, they might not fully work for sharing platforms. This research's findings suggest that sharing platforms should partner with the government and review the regulations depending on the country they operate.

This study adopted a qualitative approach to propose a conceptual model to explain the relationships among the affordances and barriers that influence the assimilation of sharing platforms for handy services in South Africa. While conceptual models provide longer-term perspectives compared to theoretical frameworks, this study acknowledges that they can also be limited in terms of the broader social context (Passey, 2020). As such, this study suggests that using a theoretical framework might address this limitation.

Lastly, this study is limited to sharing platforms for handy services that already exist in South Africa. This means this study's findings could be highly specific and limited to the contexts of sharing platforms for handy services in South Africa. Nevertheless, considering the limited research on this topic, this study offers valuable insights into sharing platforms for handy services and serves as a solid foundation for future research.

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8. Appendices

This chapter provides the research instrument that was used for data collection, a letter of consent that participants read and signed by participants. The research invitation template that was used when sending out invitations to participants and the transcription template.

8.1. Appendix A: Research Invitation Template

To whom it may concern,

You are invited to participate in a one-hour interview session that seeks to understand the affordances of and barriers to the potential use of digital platforms for handyman assistance in South Africa.

Details about the study:

This interview will be conducted in person and/or online and will take approximately one hour (60 minutes) to complete.

You will be asked personal questions and questions relating to the study.

You will be allowed to answer and ask questions should you have any.

You will be asked if the session can be recorded, and you will receive a consent form that you will need to read and sign.

Who can participate in this study?

1. You must be South African and above the age of 18

2. employed or unemployed

3. and having access to a smartphone with internet access

Are there any risks to taking part in this study?

The researcher has not identified any risks that may harm the participants, however, should you experience any distress or concern throughout the interview session, please alert the researcher.

Please receive the attached consent form with further information.

Please let me know if you will not be able to make it to the interview.

Kind Regards;

Phaswana Malatjie

8.2. Appendix B: Research Instrument (Interview Protocol)

Research Instrument (Interview Protocol – Steps).

Interview sessions will follow a semi-structured sequence of events that are shown in Table A1.

Table A1: Interview Sequence of Events

Introduction	
Steps	Details
1. Greetings and Introduction - Introduce the researcher and this study.	"Hi, I would like to thank you for taking your time and participating in this study. My name is Phaswana Malatjie, and I am working on a study that seeks to understand the affordances of and the barriers to the potential use of digital platforms for handyman services."
2. Interview Duration - Provide the participant with the duration of the interview and inform them that they can extend the time should they wish to do so.	"This interview session will be between 30 minutes and 1 hour (The session can be extended if necessary)."
3. Confidentiality - Ensure that the participant is aware that this study is approved by the Research Ethics Committee. - Ask the participant if the researcher can record and transcribe the interview. - Ensure that the participant is aware of any additional ethical considerations.	"The Research Committee at the University of Cape Town accepted this study's design and ethics. Your personal information will be always kept safe thanks to the design and ethics." "Could I please record this session due to the nature of this study? Later, when I need to analyse the replies from each participant, I will need the recording." "Please keep in mind that you are not obligated to answer questions and that you have the option to leave the interview at any time. Furthermore, you are welcome to ask any questions at any time throughout the interview."
4. Introduction Conclusion – questions and answers. - Provide the participant an opportunity to respond to steps 1 to 3 before the interview questions can commence.	"At this point do you have any questions relating to the procedure or need any clarity on what has been covered?" "Should you think of any questions later on, please stop me and ask."
Interview Questions	
1. Getting to know you	"If you do not mind me asking, what do you do for a living?" "Where are you based?" "What is your highest qualification?"

	"Do you engage with people in your neighbourhood?" "Do you have access to an internet connection and a smartphone?" "Have you heard, or do you know a platform that allows people to request handyman services for a fee?" "Would you use such a platform? Or have you used it before?" "Why?" "What is your understanding of the sharing economy?"
2. Consumer	Imagine you are a user of a platform that allows you to hire someone to execute handy-person tasks such as plumbing or gardening in your home. "How would the platform benefit you? And why do you think that is a benefit?" "What do you think would negatively impact you or rather put you off? Why" "What do you think should be done to fix the issues you mentioned? Or how can you turn these issues into benefits". "Would you be comfortable with having strangers come to your home? Or would you prefer people within your community? Why?" "What should be done to address the challenge that you have before you can start experiencing benefits again?
3. Handyperson – provider	"As a handyman, what do you think of a platform like HomePlus – An uber-like platform for handymen?" "Would you make use of such a platform? And why?" "What would prevent you from using it and why?" "What needs to happen to fix the issues you mentioned?" "Do you have any preferred times or locations and why?" "Do you think participating on a platform like this would be profitable and how would that also influence your perception?"
4. Closing questions	"As a user or a citizen, what are your views of having such a platform in South Africa?"

The open-ended questions are semi-structured in such a manner that they address both ends of the hiring and hiring out of household goods using an internet platform. This allows participants to engage in this study from both ends in a single session.

8.3. Appendix C: Transcript formatting

Individual interview transcripts will adopt this structure:

Participant ID: PAB001

Interview ID: #01

Location: Morningside

Date: 25/03/2023

Duration: 25m 3s

Interviewer and Transcriber: Phaswana Malatjie

Body:

PhaswanaM 0:01 – What is the sharing economy?

PAB001 0:06 – OK, I think…

PhaswanaM 0:11 – What …?

End of Interview

8.4. Appendix D: Consent Form (Individual Participants)

Department of Information Systems

Leslie Commerce Building
Engineering Mall, Upper Campus
OR
Private Bag X3 - Rondebosch - 7701
Tel: +27 (0) 21 650 2261 Fax: +27 (0) 21650 2280
Internet: http://www.commerce.uct.ac.za/informationsystems/

02 November 2023

Request to conduct research and interview participation consent form
Dear Sir/Madam,

In terms of the requirements for completing an M.Com Degree in Information Systems at the University of Cape Town a research study is required.

The researcher, in this case, **Phaswana Malatjie**, has chosen to conduct a case study entitled **The Sharing Economy: Understanding the Affordances of and Barriers to the Potential Use of Handyman Platforms**. The objective of the research is to **understand the affordances and barriers to the potential use of digital platforms for handyman assistance in the South African context.**

Your participation in this research is voluntary. All information will be treated confidentially and used exclusively for this study. No individual names will be recorded or published. You will not be requested to supply any identifiable information, ensuring the anonymity of your responses. You can choose to withdraw from the research at any time for whatever reason, per ethical research requirements.

The data collection method will be one-on-one in-person or online and the interviews will be recorded. In the case of in-person meetings, you will have an option to suggest a location such as a coffee shop etc. In the case of online meetings, you can join from any place as long as you have a stable network. Interview sessions will last between 30 to 60 minutes. If you are willing to participate in this study, kindly sign the attached form and return it to me at your earliest convenience.

Should you have any questions regarding this research, please feel free to contact me at mltpha002@myuct.ac.za

Your participation in this study would be greatly appreciated but is entirely voluntary.

Sincerely,
Phaswana Malatjie

Researcher M.Com Student, (UCT)
Department of Information Systems
University of Cape Town
Email: mltpha002@myuct.ac.za

Supervisor Name and surname [signature]

Research Supervisor
Department of Information Systems
University of Cape Town
Email:

Research Participant Consent Form

I, _____, consent to participate in the research on **the sharing economy: Understanding the affordances of and barriers to the potential use of handyman platforms.**

I am aware that participation is voluntary and that I may choose to withdraw from this study at any time, should I choose to do so.

_____ _____

Signature Date

8.5. Appendix E: Invitation to Platform Workers