UNIVERSITY OF GHANA

DIGITAL PLATFORMS AND THE GIG ECONOMY: THE CASE OF UBER IN GHANA

BY

OBED KWAME ADZAKU PENU

(10636356)

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DECLARATION

I hereby declare that this thesis is my own research and has not been submitted by anyone for the award of any academic degree in this or any other University. All references used in the work have been fully acknowledged.

…… …….

OBED KWAME ADZAKU PENU DATE

(10636356)

CERTIFICATION

I certify that this thesis was done under my supervision and in accordance with the guidelines on supervision of thesis laid down by the University of Ghana.

……. ……

PROF. RICHARD BOATENG DATE

(SUPERVISOR)

…….. ……..……

DR. ERIC AFFUL - DADZIE DATE

(CO-SUPERVISOR)

DEDICATION

I dedicate this work in memory of my late dad; Ex. Warrant Officer Class One (WOI) Paul - Laud Kofi Penu, to my mum; Comfort Korkor Tettey, my elder brother; Dennis Korbla Amego Penu and my younger sister; Emily Kosiwor Penu who have always believed in me and have been there for me.

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LIST OF ABBREVIATIONS

ACCA	-	Association of Chartered Certified Accountants
DIT	-	Diffusion of Innovation Theory
EE	-	Effort Expectancy
EOU	-	Ease of Use
GHC	-	Ghana Cedis
GPS	-	Global Positioning System
HND	-	Higher National Diploma
IS	-	Information Systems
IT	-	Information Technology
ICT	-	Information Communication Technology
MPCU	-	Model of Personal Computer Utilisation
PEOU	-	Perceived Ease of Use
SCT	-	Social Cognitive Theory
SHS	-	Senior High School
TAM	-	Technology Acceptance Model
TAM2	-	Technology Acceptance Model 2
TAM3	-	Technology Acceptance Model 3
TPB	-	Theory of Planned Behaviour
TTF	-	Task - Technology Fit Theory
UTAUT	-	Unified Theory of Acceptance and Use of Technology

ABSTRACT

An increasing number of people are turning their attention towards the gig economy, away from the traditional methods of engaging and being engaged for jobs. The Gig economy refers to an environment of technology-facilitated short-term consultative tasks that are performed on a project-by-project basis , popularly known as “Gigs”. Gigs are done in different sectors (e.g. computer and information technology, media and communications as well as transportation and dispatch sectors of the economy). This study explores a Gig platform called Uber, which is a ride-hailing platform and focuses on riders and drivers who use the application as a medium of accessing transportation and offering transportation services respectively.

This study explores the nature of the gig economy as well as the motivations and outcomes of participating in the gig economy from a developing economy context. The study is explorative in nature and adopts a qualitative research approach. It uses a theoretical model based on the Unified Theory of Acceptance and Use of Technology (UTAUT) which is an integrative concept that has been widely used to measure IT adoption. Data was collected using semi structured interviews.

The study made use of a number of sampling techniques in the following order; convenience sampling, random sampling and purposive sampling in arriving at the final respondents used for the study. In all, 16 respondents were used for the study, comprising 8 drivers and 8 riders. For divers, respondents were purposively sampled based on characteristics such as the length of time of using the platform and number of trips they have made.

For riders, respondents were purposively sampled with sample characterises based on length of time of using the platform as the basis for selection.

Findings from the study suggests that riders who sign on to the platform had some considerable level of education. Additionally, their motivation for subscribing to the gig economy is due more to the convenience and cost savings that the platform provides. Again, using the application was both complementary and substitutive since some riders still used the traditional means of transport whiles for other riders, the platform has virtually come to replace how they would hitherto go through the trouble of requesting for taxi services and as such found the use of the platform to be a substitute in how they request for services. Payment for services was also done by cash and an electronic form of payment called "mobile money" as compared to the credit card or debit payment option made available on the platform.

Service providers (drivers) on their part also had considerable level education with the least being a senior high school qualification. Additionally, their motivation for joining the gig economy is due more to the flexibility that the platform presents to them as well as an opportunity to earn additional income and also to earn a living. On the aspect of outcomes, using the application provides them with the opportunity to network and to earn supplementary income. Also, just like riders, some drivers found working on the platform to be a complementary job whiles others found it to be substitutive. The mode of payment for the services they rendered was often done by cash or "mobile money" as compared to the credit card or debit payment option made available on the platform.

On the aspect of how the service providers (drivers) receive remuneration from their use of the platform, they indicated that the platform tracks every transaction on the services they provide and the amount they make is shared between the platform and the driver with 65 percent of the earnings per trip going to the driver and 25 percent going to the platform initiators.

This study fills the gap of the scarcity of research work done on the gig economy from a developing economy context and its originality lies in the researcher's adoption of the UTAUT framework to explore this study qualitatively even though the UTAUT framework is generally used in quantitative studies to access technology adoption.

CHAPTER ONE

INTRODUCTION

1.1 Research Background

"The gig economy is not new – people have always worked gigs…but today when most people refer to the "gig economy," they're specifically talking about new technology-enabled kinds of work." – (Turner, 2017.p3)

On-the-demand jobs are emerging and growing rapidly in developing countries (O'Sullivan & Shiffrin, 2003). More recently, the advancement in technology otherwise seen as the 'digital revolution' through the use of digital platforms has influenced the way job seekers and employers negotiate for work in what is now known as the 'Gig' economy (Brinkley, 2016). The gig economy refers to contingent work that is dependent on technology and is undertaken on a digital marketplace (McKinsey Global Institute, 2015).

The term "gig(s)" was originally used back in the 1920's in the music industry to refer to a one-time music performance (Zumbrun & Sussman, 2016). However, it is now actively used in the employment and labour sector in reference to technology facilitated short-term consultative tasks that are performed on a project-by-project basis (Cutter, Litan, & Stangler, 2016; Field Nation, 2016; Kessler, 2014). Instead of signing long-term contracts, workers are independent and self-employed, engaging with firms only on a temporary or short-term basis. This implies that the new generation of gig work is not distinguished by the type of work or skill set but rather by the nature of the underlying work relationship (Friedman, 2014).

There are primarily two classifications of the gig economy, these are; (i) “crowdwork”, which refers to jobs that are acquired through websites that employ people to undertake low-level jobs such like data entry, transcribing recordings or tagging photographs and (ii) “work on-demand” which refers to jobs that are acquired via mobile applications but are executed through traditional working activities such as transportation, running errands as well as cleaning services (Cardon & Casilli, 2015;Smith & Leberstein,2015).

The rapid development of the internet has enhanced such gigs. Coupled with the sophistication of computing and mobile devices, the internet has influenced working environments by making it possible for people to work remotely and in accordance with work agreements between employers and employees (Ye,2012). In the United States of America for example an increasing number of workers do not have long-term jobs that keep them connected to an employing firm, they rather prefer to be hired for ‘gigs’ which provide more flexibility in terms of work schedule and only require them to complete a particular task within a period of time (Friedman, 2014). Some of the major industries where gig workers are engaged include; (i) the field of computer and information technology (where jobs are done in web and software development, computer programming and graphic designing), (ii) media and communications (where the services of technical writers, interpreters, translators, musicians and photographers are hired) and (iii) the transportation and dispatch sector (where there are services like that of Uber, Deliveroo and Foodora) (Torpey & Hogan 2016).

Working gigs makes it possible for the unemployed and even those who feel underemployed to move ahead in their career and provides full-time workers an opportunity to be entrepreneurs (Carson, 2012). On the part of the employer, digital platforms present an opportunity for access to a broader number of prospective job seekers, to speed up the hiring

process and more importantly to reduce the cost of hiring workers (Broughton *et.al.*, 2018). These ever-evolving benefits in employing and working gigs supported by technology (online platforms) have become vastly widespread and many organisations and job seekers are taking advantage of this opportunity to hire and be hired respectively. However, these forms of work are not without problems. Gig platforms are seen to undermine the standard of employment by fragmented work and increased casualization (De Stefano, 2016). Working gigs eliminate the formal processes by bypassing regulation and traditions that govern gig work (Graham & Woodcock, 2018).

These emerging forms of work coupled with its benefits and issues have raised a number of interests for studies into the practice. This exploratory study adopts a qualitative research approach to explore the nature, motivation, and outcomes of the gig activities in Ghana. The focus of this study is on the ride-hailing gig economy and more specifically the perceptions of drivers and riders who use Uber as a gig platform.

1.2 Research Problem

Driven by the high interest for independence, work in the gig economy is expected to grow in the next decade (Brinkley, 2016). An increasing number of people are turning their attention towards gigs, away from the traditional methods of being engaged for employment. Firms are creating 'on-the-demand' jobs driven by technology which is transforming employment patterns globally (Manyika *et al*., 2016; ILO, 2016a). Their motivation could be attributed to the fact that this mode of work is gaining grounds because of the emergence of the digital freelance environment. Digital platforms for example allow freelancers to swiftly connect with employers to find jobs, market their skills, manage various clients and accept secure

payments (Manyika, Lund, Robinson, Valentino & Dobbs, 2015). In the United Kingdom (UK) for example, the growth of technology has enabled the development of online platforms to facilitate the matching of supply and demand for work in a range of areas and involving a range of skills (Broughton *et al.*, 2018).

Hence, the gig economy has arguably generated a lot of interest for information systems researchers. One of the issues of interest concerns an understanding of the nature of the gig economy and the motivation for joining it. For instance, the use of the internet in the labour and employment sector was originally used for advertising job vacancies among job seekers (Mýtna-Kureková *et al.*, 2015). The type of work offered and undertaken through these internet platforms go beyond IT jobs. Internet-enabled platforms facilitate the exchange of information between employers and workers thereby creating opportunities for all involved (Barnes, Green & de Hoyos, 2015). Yet, the gig economy remains elusive and poorly understood (Behrendt, 2016), and the understanding and use of these platforms is still in its infant stages with little known about it within the developing economy context (Drahokoupil & Fabo, 2016). Broughton *et.al.* (2018) for example highlight the diversity of the gig economy and argue that individuals come from a variety of backgrounds, with a range of differing experiences and skillsets and as such find themselves undertaking work in the gig economy for a diverse range of reasons. They also look at the impact of digital platforms on the gig economy but only from the perspective of the job seeker. Considering the developing nature of the gig economy and the expansion of these platforms used, there is still the need for scholarly research that will focus on how experiences of the gig economy otherwise known as platform economy have changed over time (Barnes, Green, & de Hoyos, 2015).

Also talked about on the gig economy is the perception workers have about engaging in it; either as a regular work schedule, a hobby, or for income supplement. (Donovan, Bradley & Shimabukuru 2016; Berg, 2016). To add, a number of studies have sought to identify whether working gigs is complementary or supplementary to the income of those who engage in it. A study done by the Union of Freelancers in the United States of America (USA) in 2014 identified more than 34 percent of workers (about 53 million Americans) undertaking jobs as freelancers. The outcome of the study suggests that the engagement of workers in these freelance jobs were supplemental, temporary, or projector contract-based work (Dokko, Mumford & Schanzenbach 2015). Hall and Krueger (2015) also assert that gigs or contingent work arrangements are undertaken by people to generate supplemental income and many have entered crowdwork following a period of unemployment or labour market inactivity. Even for those crowdworkers who combine crowdworking with other jobs, most do so to complement their income (Berg, 2015). There is however still the need to understand how workers are using independent contracting as a main job or in combination with regular jobs and for which demographic groups (Bernhardt & Thomason, 2017; Barnes, Green, & de Hoyos, 2015).

Another area of study on the gig economy has been on regulatory and policy issues (Dokko, Mumford & Schanzenbach, 2015). There are calls for self-regulation in the context of the gig economy (Cohen & Sundararajan, 2014) to explore how workers feel about the gig economy, how information is collected and displayed, how and in what contexts participants are exposed to each other, who can work on the platform and the status they will have, as well as whether or not to intervene and mediate disputes.

Further, there is the need to explore the asymmetrical relationship between platform workers and firms in greater detail, in particular, the role of software and digital technologies in shaping power and information differentials (Lee *et al.*, 2015).

1.3 Research Purpose

The main purpose of this research is to explore the nature of the ride-hailing sector of the gig economy in Ghana and also to explore the motivations and outcomes of participating in the ride-hailing sector of the gig economy from a developing economy context. As with all forms of peer-to peer economy, there are three actors in the ecosystem; The riders (consumers), drivers (service providers) and the market aggregator (the digital platform). However, this study focuses on only two of the actors;(a) riders (consumers) and (b) drivers (service providers) on the Uber platform which is a ride-hailing gig platform.

1.4 Research Objectives

The objectives of this research are as follows;

1. To describe the nature of the ride-hailing sector of the gig economy in Ghana?
2. To explore the motivations and outcomes for participating in the ride-hailing sector of the gig economy in Ghana?

1.5 Research Questions

The study poses the following research question in order to meet the research objectives;

1. What is the nature of the ride-hailing sector of the gig economy in Ghana?
    a. What are the forms of digital technologies used by riders and drivers in the ride-hailing sector of the gig economy in Ghana?
    b. What are the characteristics of participants in the ride-hailing sector of the gig economy in Ghana?
2. What are the motivations and outcomes of participating in the ride-hailing sector of the gig economy in Ghana?

1.6 Significance of Study

The research is significant in three ways; in terms of the contribution to the general body of knowledge, lessons for practice and then recommendations for policy. With regards to the significance to the general body of knowledge the study looks beyond the current trends on how the gig economy is facilitated by examining the nature as well as the motivation and outcomes of the gig economy. There is arguably not much literature on the nature of the gig economy especially from a developing economy context. With regards to the significance to practice, the study will guide gig employers, employees as well as its stakeholders to know how the gig economy works in Ghana and to identify strategic options to address challenges in managing and sustaining it. With regards to the significance to policy, the study will provide feedback in guiding policies regarding the nature of the gig economy in Ghana. These contributions to practice and policy will become necessary to the development of more advanced or complex functionalities for organisations and individuals seeking to employ and be employed in the gig economy respectively.

1.7 Layout of the Thesis

This thesis is presented in seven (7) chapters. A brief description on these chapters are given below;

Chapter One: Introduction; this chapter provides an outline of the research and it covers the background of the research, research problem, research purpose, objectives of the study, research questions, significance of the research and ends with a presentation on an outline of how the research is organised.

Chapter Two: Literature Review; this chapter reviews relevant literature to the study.

Chapter Three: Research Framework; this chapter explores the research framework for the study which guided the research design, data collection methods, instruments, and will serve as a benchmark for the data analysis and discussions.

Chapter Four: Methodology; this chapter highlights the research strategy and paradigm and the discussion of sampling techniques and size that are utilized. The instrument for data collection and the method used as well as data processing and analysis are expounded in this chapter.

Chapter Five: Research Findings; this chapter presents the finding of cases narrowing down to the case of those making a demand for task or job to be delivered for them and case those seeking for jobs or tasks.

Chapter Six: Analysis and Discussion of Findings; this chapter analyses the findings of the study in order to unearth central themes arising from the findings and further discusses the findings in order to answer the research questions.

Chapter Seven: Summary, Conclusion and Recommendations; this chapter presents a summary of the entire research, its implications (and recommendations) to research, practice and policy and the future research directions.

CHAPTER TWO

LITERATURE REVIEW

2.1 Chapter Overview

As discussed in the previous chapter, the way people are engaged for employment is evolving. Technology using digital platforms is changing the way job seekers find jobs and how employers find workers in what is known as the 'Gig Economy'. This emerging form of employment has stimulated valuable research that seeks to study and understand the gig economy from a developing economy context. This chapter therefore presents related research on the gig economy.

The chapter begins with an overview of the literature which pertains to the concept of the gig economy; overview, definitions, scope, types, benefits and challenges. Furtherance to that, an in-depth review of literature regarding the gig economy is done in order to divulge current knowledge and gaps in the area. The chapter ends with a summary and gaps for future research.

2.2 Overview of the Gig Economy

Online labour is growing fast as an economic phenomenon and thus, will be an important model in the future of work and the future of economic development for both developed and developing countries (Heeks, 2017). In the basic form of the gig economy, gig workers enter into formal agreements with on-demand companies to render services to them. Clients or employers requesting for a service or a task to be done for them make a request via online

platforms through the internet which enables them to search for providers or to specify jobs. The providers of the service (known as gig workers) having been engaged based 'on the demand' of the service by the client receive payment for the job after its completion (Donovan, Bradley & Shimabukuru, 2016). Table 2.1 below provides some definitions of the gig economy.

Table 2. 1: Some Definitions of the Gig Economy

Author(s)	Definition
Donovan, Bradley and Shimabukuru (2016)	A match making process where providers are matched to consume on a gig (or job) basis in support of on-demand commerce.
Brinkley (2016)	A form of work engagement by direct connection between individual providers and customers and clients through a digital platform in order to have some task undertaken and delivered.
Manyika *et. al.* (2015)	A temporary form of work that is executed in a digital marketplace.
Baranowski (2018)	An emerging employment business model which is different from the traditional forms of employment. Workers accept jobs on a short term basis from those who demand their services.
Broughton *et.al.* (2018)	Receiving payment for a short term job between individuals or companies via digital platforms through a match making process.
Stewart & Stanford (2017)	The type of work that is performed and coordinated through faceless on-line platforms and compensated through digital transfers.

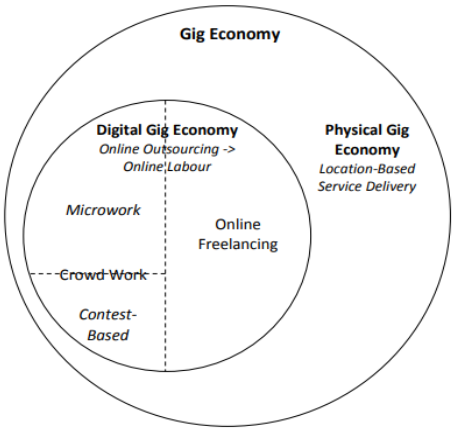
According to the definitions as seen in Table 2.1, the gig economy could be understood in the following ways. Firstly, as an "on-the-demand" service model that is based on employment (Baranowski, 2018). In other words, the gig economy is influenced and sharpened by 'on-the-demand' request. Secondly, the gig economy involves a "match making process" between clients or employers and customers or employees (Donovan, Bradley & Shimabukuru, 2016; Brinkley 2016). For example, in seeking for employment, a person could share their

experiences and expertise on digital platforms for employers to identify and poach them to deliver a particular service or task. Employers could also in turn make available via online platforms job openings for job seekers who feel they can deliver the service to apply and deliver the service. Thirdly, gig economy is facilitated by digital platforms as job seekers through online platforms such as mobiles app and web sites. (Broughton *et. al.*, 2018; Brinkley, 2016).

2.2.1 Scope of the Gig Economy

Heeks (2017) analyses the many different ways in which the gig economy is described and concludes with the term of "Online Labour". The basis for his definition is from a 'work and labour' perspective which has (client-side) that refers to "online outsourcing" and a wider domain called the "digitally enabled gig economy". As shown in Figure 2.1, online labour refers to a contingent (task- or project-based) intangible work delivered by means of a digital platform in order to receive remuneration, organised via online outsourcing platforms. Part of the gig economy is also the physical gig economy where the work is delivered at the physical location of the requester.

Figure 2. 1: Scope of the Gig Economy



Source: Heeks (2017)

2.2.1.1 Types of Gigs

A number of studies that have been done have attempted to identify the various forms of the gig economy. De Stefano (2015) for example categorises the gig economy into two; firstly, by what is termed 'Crowdwork'; which involves bidding for and completing work through open websites. These websites usually involve jobs that can be completed and delivered online. The platform's role is typically limited to matching workers with the end patrons of their services. The second example is what is termed 'Work-on-demand'; which involves a more traditional and physical job assignment. These jobs are organised through online platforms managed by companies which may have some level of control over important aspects of the work (including setting prices and standards, and selecting and managing the workforce).

Just like De Stefano (2015), other studies understand the gig economy to be in two forms "crowdwork" and "work on-demand via apps" (Cardon & Casilli, 2015; Kessler, 2015a; Said, 2015; Smith & Leberstein, 2015). Schmidt (2017) also provides an in-depth dissection of online labour, and places the 'online-labour" into two major groups, namely; 'Crowd work', where tasks are not given to a specific individual and which is further subdivided into microwork (breaking a task into smaller units). An example of microwork includes data entry, tagging or interpretation of content and under taking data surveys (Berg, 2016) and 'Contest-Based' work (which is a much more competitive form of work where many compete for the task but only best output based on the judgement of the employers is selected). Examples of contest-based work includes graphic design jobs such as designing logos, flyers and posters.

The second group as identified by (Schmidt 2017) is "Online Freelancing" where tasks are assigned to "Freelancers" or "Upworkers" based on their experience and expertise in delivering the task. Freelance work is usually popular in software and web development, sales and marketing, data analytics and translation and transcribing (Agrawal *et al.,* 2013; Margaryan, 2016).

From the above review and differentiation, the gig economy can basically be seen to be in two types 'Crowdwork'; which involves finding and completing jobs through open websites without any physical contact with the requester the service and secondly through 'Work-on-demand'; which involves a more traditional and physical job assignment where there is some form of physical interaction between the service provider and the request of the service, and in this case whoever requests for the service does so (on-the-demand) using mobile applications (Facility & Woodcock, 2017).

2.3 Digital Platforms used in the Gig Economy

Platforms can broadly be defined as "digital infrastructures that enable two or more groups to interact" (Srnicek, 2017, p. 43). They are a set of digital frameworks that "serve to organise and structure economic and social activity" (Kenney & Zysman 2016, p. 65) and are built upon a complex combination of algorithms, software, hardware, networks and cloud computing. Some digital platforms provide users with the tools to create their own products or marketplaces (Srnicek, 2017) and mediate interactions between different groups of users including producers, consumers, suppliers, service providers and advertisers.

Digital platforms can be categorised in many ways. The Productivity Commission (2016) defines three broad task-oriented categories: matching platforms (which connect workers and end-users, or buyers and sellers); platforms which allow analysis and sorting (for example, by providing referrals and reviews); and platforms which allow value to be added directly to a product (by facilitating the performance of incremental on-line work). Another common distinction is made between 'labour platforms' (which organise the performance of productive tasks) and 'capital platforms' (which facilitate the sale or rent of assets) (Farrell & Grieg 2016).

Among labour platforms there is a distinction between two major categories; (i) 'Crowdwork' systems, involving bidding for and completing work through open websites. These platforms usually involve jobs that can be completed and delivered online. The platform's role is typically limited to matching workers with the end patrons of their services; (ii) 'Work-on-demand' systems, involving more traditional, physical or 'real world' tasks and jobs. These jobs are organised through online platforms managed by companies which may retain control over important aspects of the work (including setting prices and standards, and selecting and managing the workforce). These systems have important differences. For example, the means of payment is usually decentralised in crowdwork systems but centralised in work-on-demand systems. The implications of these different platforms for workers and labour regulation are also quite different: work-on-demand intermediaries generally take on more responsibility associated with the selection, supervision, and discipline of gig workers than is the case with crowdsourcing platforms, hence may ultimately be found to possess more of the expected characteristics of an 'employer' than those who facilitate crowdwork (De Stefano, 2015).

2.4 Benefits of the Gig Economy

Job seekers perceive the benefit of working gigs to be better than that for alternative employment (Heeks, 2017) and number of literature have highlighted some specific positive impacts of the gig economy.

Firstly, gigs offer a flexibility and reduction in time and cost in finding and offering employment (Heeks, 2017). The digital nature of the gig economy offers flexible cost and time in having to travel long distances to work as compared to local market employment (Fidler, 2016). Employers in turn are not obliged to provide working space and having to meet all the regulatory requirements such as worker insurance and welfare package as compare to the traditional forms of employment. Work in the gig economy work can be undertaken relatively flexibly in terms of timing and location; much more than most of the work available in developing countries (D'Cruz & Noronha, 2016). Locational flexibility has included the ability to work from home, even where the 'home' is a relatively remote village provided there is accessibility to the required tools (Crosby & Rina, 2017) and according to Agrawal *et al.* (2013) flexibility is identified by workers as the foremost benefit of online labour.

Secondly, the gig economy offers a broader access to employment opportunities (D'Cruz, 2017; Agrawal *et al.*, 2013). On the side of the employer, the absence of gig platforms would mean that the jobs would either be done by in-house experts or not done at all, thereby limiting accessibility to employment by others across different geographical regions who can deliver on the service (Agrawal *et al.,* 2013). Being able to outsource employment via online platforms provides new employment opportunities for people living in different parts of the globe (D'Cruz, 2017) and in the case of unemployed job seekers living in developing countries, gigs provide them with a temporary livelihood that they hitherto could not have

accessed (Berg, 2016). Also worth noting in this benefit is the provision of an all-inclusive labour market which is different from the traditional labour market especially in developing countries where certain group of workers (such as those without formal education and qualification; non-resident job seekers; parenting job seekers as well as people with disabilities or health problems are able to find jobs to do (De Stefano, 2015; Graham *et. al.*, 2017a).

Thirdly, the gig economy presents an opportunity for talents to be identified and skills to be developed. Gigs empower individuals from high school students to workers seeking a mid-career change with better information about educational investment and training. They could, for example, make it easier for highly talented individuals to find one another, offering new possibilities for collaboration and innovation (Manyika *et al.,* 2015). Online labour enables Gig workers "to renew existing skills through practice, to discover and utilise skills and to develop specialist skills" (Barnes *et al*., 2015, p.28) and according to Malik *et. al.* (2017) working gigs enables people to acquire new knowledge in order to develop their skills.

Fourthly, the gig economy presents an opportunity for job seekers to earn reasonable remuneration (Khanna *et. al.,* 2010; Agrawal *et al.*, 2013; Berg, 2016; Martin *et al.*, 2016). Gig workers earn more than they would from alternative forms of employment (Agrawal *et al.*, 2013) and remuneration received are less likely to be delayed and are sure to be received when jobs are done via digital platforms (D'Cruz & Noronha, 2016; Crosby & Rina ,2017)

2.5 Challenges of the Gig Economy

In as much as working gigs is beneficial, it is also presents some level of disruption (Heeks 2017). Online labour platforms disrupt clients, competitors, workers, and "the social state and its welfare systems" (Schmidt, 2017, p.9). Below are discussions of some of the challenges found in the gig economy.

Firstly, working gigs present issues of low remuneration which is usually below the minimum wage as a major concern for worker. Workers are inadequately paid use to poor regulatory and policy in monitoring gig employment earnings (Martin *et. al.,* 2016; Berg, 2016). Secondly, the work process of the gig economy is also of greatest concern (Heeks, 2017). For the type of gigs where there is little or no interaction between the worker and the employer there is the lack of broader information about who the employers is and what the purpose of the task is (Bergvall-Kareborn & Howcroft, 2014; Brawley & Pury, 2016). Additionally, with regards to the work process, there are worker complains about the unclear nature of procedures which may lead to rejection of work, suspension from the platform or account termination (Martin *et. al.,* 2016).These information and interactions issues lead to job dissatisfaction and job stress in executing Gigs (D'Cruz & Noronha, 2016; Graham *et al.,* 2017a).

The third challenge in the gig economy is the lack of proper regulation and policy governing gig employment (Berg 2016; Brawley & Pury, 2016; Martin *et. al.,* 2016). This further leads to concerns of the lack of social protections and welfare for workers as workers receive no welfare packages and social protection benefits such as paid leave, insurance or pension contributions (Berg, 2016; Codagnone *et. al*., 2016; Fidler, 2016).

Fourthly, job insecurity forms part of the employment concerns and issues as identified by Heeks (2017). The precarious and uncertain nature of the gig economy does not guarantee jobs and one can easily lose their jobs (Berg, 2016).

The fifth challenge is the inability of job seekers to develop skills and expertise. Gig workers find themselves unable to upgrade to higher value-added work (Graham *et al.,* 2017a) and in the view of Aloisi (2015), the specificity of gig platforms contribute to this skills development concern where the nature of the platforms require gigs to be done in a particular fashion.

Table 2. 2 Summary of Selected Studies on the Gig Economy

Paper	Focus	Theory/Model Used	Research Method	Areas Identified for Future Research
Alamyar (2017)	To what extent does the current regulatory environment allow for decent work within the platform economy?'	The triangular relationships of the gig economy.	Qualitative	Undertaking an study using interviews on a larger pool of Uber drivers from other cities to test the finding of the study.
Alamyar (2017)	To what extent does the current regulatory environment allow for decent work within the platform economy?'	The triangular relationships of the gig economy.	Qualitative	Detailed analysis of the asymmetrical relationship between platform workers and firms in particular the role of software and digital technologies in shaping power and information differentials.
Barnes, Green & de Hoyos, 2015).	Study on individual factors and circumstances influencing employability in crowdsourcing platforms	Employability framework	Qualitative	Local and macro contexts also need to be investigated further to understand why individuals engage in crowdsourcing either alongside or instead of traditional employment.
Barrenechea (2016)	A study on the nature of crowdwork and future implications for tools and frameworks that support the design and development of crowdwork systems	The Crowdrouter Framework	Systems development approach	Future work needs to investigate how the Crowdrouter influences the design of the system, and how they address the concerns of the crowd.
Berg (2015)	An introduction to crowdsourcing – what it is, how it works, and its potential.	No Theory/Model	Conceptual Paper	A study to understand what truly motivates crowdsource platform participation.
Brabham (2008)	An introduction to crowdsourcing – what it is, how it works, and its potential.	No Theory/Model	Conceptual Paper	A study on which crowdsourcing ventures fail and which ones succeed
Behrendt (2016)	An exploratory research in examining	Conceptual Model	Qualitative	Further studies that use frameworks such as

Paper	Focus	Theory/Model Used	Research Method	Areas Identified for Future Research
	the phenomenon of episodic volunteering, an emerging type of volunteer commitment that is redefining the nature of non-profit work.			the VMI or Harrison´s "theory of episodic volunteer motivation" as a starting point to investigate the implications for the obtained findings.
Behrendt (2016)	Employability, services for unemployed job seekers and the digital divide	The concept of the 'digital divide'	Quantitative	Research on the relationship between ICT access and skills and job-search success and the different ways that unemployed and in-work job seekers relate with the internet.
Lindsay (2005)	Workers and the online gig economy.	No Model/Theory	Qualitative	An evaluation of whether emerging forms of work are substantively new or are simply a different manifestation of contingent work.
Dokko, Mumford, & Schanzenbach (2015).	Digital labour and development: impacts of global digital labour platforms and the gig economy on worker livelihoods.	No Model/Theory	Qualitative	A study on the unfairness of online labour platforms and ways in which they variably impact on different people in different parts of the world.
Graham, Hjorth & Lehdonvirta, (2017)	What Do We Know About Gig Work in California? An Analysis of Independent Contracting	Conceptual Model	Quantitative	The need for an understanding on how workers are using independent contracting as a main job or in combination with regular jobs and for which demographic groups.
Bernhardt & Thomason (2017)	An investigation on the most common crowdsourcing platforms and how they operate.	No Model/Theory	Qualitative	Performing a comparative study to identify certain functions with different crowdsourcing platforms.
Joelsson (2017)	A review of current evidence and	No Model/Theory	Conceptual Paper	The need to investigate broader and longer-term distribution of value and welfare effects

Paper	Focus	Theory/Model Used	Research Method	Areas Identified for Future Research
	ideas relating to the digital gig economy (DGE): contingent (task- or project-based) intangible work delivered digitally and done for money, organised via online outsourcing platforms that are marketplaces bringing together buyers and sellers.			of the digital gig economy
Heeks (2017).	A review of current evidence and ideas relating to the digital gig economy (DGE): contingent (task- or project-based) intangible work delivered digitally and done for money, organised via online outsourcing platforms that are marketplaces bringing together buyers and sellers.	No Model/Theory	Conceptual Paper	Research to understand more about motivations and implications of decent work standards across the range of stakeholders (Clients, Platforms, Platform staff, Workers and Government)
Heeks (2017).	A case study analysis of online outsourcing projects in Pakistan.	Sustainable Livelihoods Framework	Conceptual Paper	Using the sustainable livelihoods framework to further study the online gig economy.
Malik, Nicholson & Heeks (2017)	A presentation of knowledge gaps and research challenges in the Digital gig economy.	No Model/Theory	Conceptual Paper	The need focus studies on digital labour in countries other done those in the Global North.

2.6 Conceptual Approaches in the Gig Economy

This section discusses the various approaches that have been used in existing studies to conceptualise the gig economy. Having reviewed literature, the researcher identified that theorisation of the gig economy was nascent and this can be attributed to that fact research on the gig economy is still a budding one. This section further discusses some of the research frameworks used in existing literature to pave way for the selection of an appropriate research framework for the study and subsequent development of the conceptual model.

A few studies have sought to use theories to explain the study of the gig economy. One of such studies is the use of "the triangular relationships of the gig economy" theory (Alamyar, 2017) to explore the extent at which current regulatory environment allow for decent work within the platform economy. Another theory is the "employability framework" (Barnes, Green & de Hoyos, 2015) to study individual factors and circumstances influencing employability in crowdsourcing platforms. Also, the "Crowdrouter Framework" (Barrenechea, 2016) was used to study the nature of crowdwork and future implications for tools and frameworks that support the design and development of crowdwork systems. Finally is the "concept of the 'digital divide'" (Lindsay, 2005) to study employability for unemployed job seekers and the digital divide.

Other conceptualised studies include those by Behrendt (2016) in an exploratory research in examining the phenomenon of episodic volunteering, an emerging type of volunteer commitment that is redefining the nature of non-profit work. Secondly is a study by Bernhardt and Thomason, (2017) to explore how the gig economy looks like in California by performing an analysis of independent contracting.

Finally is a conceptualisation of the sustainable livelihood framework in a case study analysis of online outsourcing projects in Pakistan by Malik, Nicholson and Heeks (2017).

2.7 Research Gaps and Directions for Future Research

Having reviewed literature for this study, there is an indication that there still some gaps worth considering for future research. First, the gig economy remains a poorly understood area of the economy (Behrendt, 2016). The understanding and use of these platforms is still in its infant stages and not much known about it especially from a developing economy context (Drahokoupil & Fabo, 2016). Barnes, Green and de Hoyos, (2015) for example assert that considering the developing nature of the platform economy and the expansion of these platforms, there is still the need for scholarly research that will focus on how experiences of the gig economy otherwise known as platform economy have changed over time. Furthermore, studies on the gig economy have been largely focussed on the Global North and in this regard studies in the gig economy in developing countries like Africa still had less studies on them (Van Belle & Mudavanhu, 2018). Hence, it is not out of place in the researcher's stance to carry out this study to explore the nature as well as the motivation and outcomes of joining the gig economy in the Ghana as a developing economy in Africa.

Finally, the review of literature pointed to the lack of theoretical underpinnings on the conduct of the studies regarding the gig economy (Dokko, Mumford, & Schanzenbach, 2015; Graham, Hjorth & Lehdonvirta, 2017; Joelsson, 2017) as seen in Table 2.2 where there were no models or theories backing many of the studies that were identified. This therefore points for the need to back or test gig economy research with theories.

It is against this backdrop that the researcher adopted the Unified Theory of Acceptance and Use of Technology (UTAUT) framework for this study.

2.8 Chapter Summary

The purpose of this chapter was to provide an understanding of the gig economy. In summary, this chapter provides an overview of the literature which pertains to the concept of the gig economy; overview, definitions, scope, types, benefits and challenges. Furtherance to that, an in-depth review of literature regarding the gig economy was done in order to divulge current knowledge and gaps in the area. The next chapter will present an overview of the framework for this study and adopt its constructs to the arriving at developing a conceptualising framework for this study.

CHAPTER THREE

RESEARCH FRAMEWORK

3.1 Chapter Overview

The focus of the previous chapter was to define and discuss the concept of the gig economy and also to present a review of existing gig economy literature in order to explore gaps that exit within the field. This led to the selection and justification of a gap for this study. This chapter however discusses the research framework that is considered appropriate to help meet the objectives of the study. In view of this, this chapter discusses relevant literature that directly or indirectly relate to the selected research framework. The framework considered fit for steering this study in meeting its objectives is the "Unified Theory of Acceptance and Use of Technology (UTAUT)".

This study takes a conceptual model building approach and does not seek to come up with a full-blown theory on gig economy nexus. Being mainly based on qualitative data and arguably among one of the early evidences related to gig economy research, this study is exploratory in nature. This chapter begins with a justification for the choice of the framework for this study. This is followed by an elaborate overview of the UTAUT framework, advantages, some use of the theory in existing research, an explanation of the constructs and then a conceptualisation of the framework. The chapter concludes with a summary of what has been discussed in the chapter.

3.2 Justification for Choosing the UTAUT framework

The emergence of new technology requires an understanding of the factors that warrants users' intention to adopt it (Yu, 2012). As a way of accessing the intention of users' towards the adoption of the Uber platform in the request and of offer of taxi services by riders and drivers respectively, the Unified Theory of Acceptance and Use of Technology (UTAUT) proposed by Venkatesh *et al*. (2003) has been adopted as the theoretical lens for the conduct of this study as it considers the factors and contingencies related to the prediction of technology adoption and usage by adopters.

Additionally, with regards to earlier research done using technology acceptance models, UTAUT presents a more holistic approach in accessing technology acceptance among users as it presents different relevant constructs from existing dominant technology acceptance models and theories. Moreover, the UTAUT model presents an explanatory power that seeks to explain 70 percent of technology usage intention as compared to other previous models or theories which only have an explanation power of about 40 percent (Waehama, McGrath, Korthaus, & Fong, 2014).

Also, the UTAUT model has been applied in a number of studies in different countries such as Saudi Arabia (Alkhunaizan & Love, 2012), Korea and United Sates of America (Im, Hong, & Kang, 2011) and also been adapted to in the study of the adoption of technologies such as mobile banking (Yu, 2012), internet banking and (Foon & Fah, 2011) and social media (Gruzd, Staves, & WiIk, 2012) thereby making it applicable for different technologies and in different study contexts.

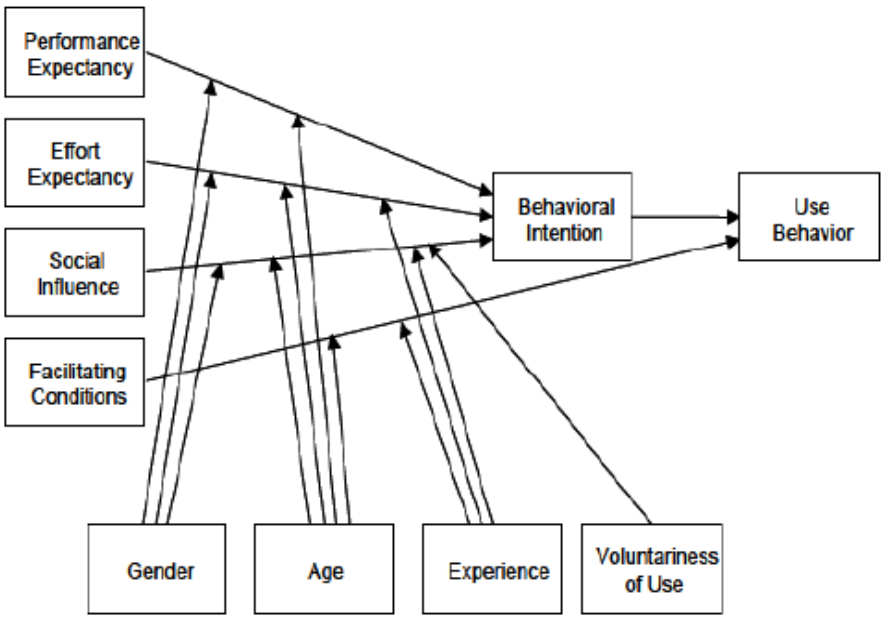
3.3 Unified Theory of Acceptance and Use of Technology (UTAUT) - An Overview

The Unified Theory of Acceptance and Use of Technology (UTAUT) was developed by Venkatesh *et al.* (2003) to predict user adoption of an information technology (Alwahaishi & Snásel, 2013). It is one of the generally used research frameworks for assessing the acceptance of technology in order to explain the intention of users to use an information system and the usage behaviour thereafter (Alshehri, Drew, Alhussain & Alghamdi, 2012). The UTAUT theory as shown in (Figure 3.1) was developed by integrating eight earlier technology adoption theories (Venkatesh *et.al.*, 2003). The theories that were integrated to build the UTAUT framework include; (i) Theory of Reasoned Action (TRA), (ii) Technology Acceptance Model (TAM), (iii) Technology Acceptance Model 2 (TAM2), (iv) Diffusion of Innovation theory, (v) Theory of Planned Behaviour (TPB), (vi) Model of PC Utilisation (MPCU), (vii) Social Cognitive Theory (SCT), and (viii) Combined Technology Acceptance Model and Theory of Planned Behaviour (Venkatesh *et.al.*, 2003).

The UTAUT framework has four key constructs which influence how users accept and use technology. These constructs include performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh *et.al.*, 2003). Additionally, the theory has moderating factors that lead to Behaviour intention or Use behaviour which include age, voluntariness of use, experience and gender (Venkatesh, Thong, & Xu, 2012). Performance expectancy refers to the degree to which an individual believes that using the system will be useful in improving his or her job performance. Effort expectancy refers to the degree of ease with which the user can use the technology. Social influence refers to the degree to which an individual perceives that others who play a significant role in their lives believe they (the users) should use the new system.

Lastly, facilitating conditions refers to the degree to which the user of the technology believes that there exist organisational and technical infrastructure to support use of the system (Venkatesh *et.al.* 2003).

Figure 3. 1 Original Unified Theory of Acceptance and Use of Technology (UTAUT) Framework



Source: Venkatesh *et al.* (2003)

3.4 Constructs of the Unified Theory of Acceptance and Use of Technology (UTAUT)

The four constructs of UTAUT defined by Venkatesh *et al.* (2003) are briefly described in subsections (3.4.1 to 3.4.4).

3.4.1 Performance Expectancy

Performance Expectancy reflects the perceived utility associated with using the technology (Venkatech *et al.*, 2003).

The adoption of technology frees users from temporal and spatial limitations, and enables them to acquire information or services at anytime from anywhere. This can improve users' living and working performance and efficiency. According to the expectation confirmation theory, when users' expectations are met, they will be satisfied (Bhattacherjee, 2001). Thus, performance expectancy will affect user satisfaction. Extant research has also noted the effect of perceived usefulness on satisfaction (Bhattacherjee, 2001; Lee *et al.,* 2007a). In addition, performance expectancy will also affect continuous intention to use a particular technology.

3.4.2 Effort Expectancy

Effort Expectancy reflects the perceived difficulty of a particular technology. (Venkatech *et al.,* 2003). For example, in a user's quest to use mobile phones, the constraints of mobile terminals such as small screens and inconvenient input methods have made it relatively difficult for users to search for information on mobile internet (Lee & Benbasat, 2004). If users need to put in a lot of effort in learning to use technology, they cannot feel satisfied and thus, effort expectancy will affect user satisfaction which can eventually lead to the abandonment of the technology. Prior research has revealed the effect of perceived ease of use (similar to effort expectancy) on user satisfaction (Lee *et al.,* 2007a) and continuance usage (Shin *et al.,* 2010).

3.4.3 Social Influence

Social Influence reflects the effect of the opinion of other influential persons on individual user behaviour (Zhou, 2011). According to social influence theory, users tend to be influence by other parties whom they consider important to them in an attempt to adopt technology

(Bagozzi & Lee, 2002). For example, when others who are important to a user recommend him or her to use mobile internet, he or she may follow their suggestions. Hong *et al.* (2008) for example also found that social influence has a significant effect on the continuance intention of mobile data services.

3.4.4 Facilitating Conditions

Facilitating Conditions mean that users have the resources and knowledge necessary to use the technology (Venkatech *et al.*, 2003). For example, in the adoption of mobile internet, users need to bear the costs of using it. Some examples of the cost incurred include communication and service fees. In addition, they need to be equipped with necessary knowledge to operate mobile internet, which represents an emerging technology. If users do not own these resources and knowledge, they may not continue their usage of mobile internet (Zhou, 2011).

3.4.5 Moderating Variables

In addition to the constructs above, there are four variables that moderate the impact of the four key constructs according to Venkatesh *et al.* (2003).

These are;

a. Gender, which relates to how gender influences one's decision to adopt technology. For example women in general tend to consider the ease with which they can use the technology as very important to them as compared to men.
b. Age, which relates to how age influences one's decision to adopt technology. In general, older people find it difficult to adapt to the use of new technology.

c. Experience, which refers to the skill and knowhow of the application of the technology by the user. In general, users with experience in applying the technology find it easy to use and as such will adopt it.

d. Voluntariness refers to the willingness of the user to freely use the technology.

3.5 Some use of Unified Theory of Acceptance and Use of Technology (UTAUT) in Exiting Research

A number of studies done have used the UTAUT model to explore different areas regarding how technology is accepted and used especially in exploration of user adoption of mobile technologies and services (Alwahaishi & Snásel, 2013). Some of the studies include location-based services (Xu & Gupta, 2009), mobile technologies (Park *et al.,* 2007), mobile banking (Zhou *et al.,* 2010), Internet banking (Im *et al.,* 2011), and health information technologies (Kijsanayotin *et al.,* 2009). Due to the relatively low adoption rate of mobile services, extant research has paid much attention to prior work by Venkatesh (2003, 2012) and Zohu (2011) in identifying the factors affecting mobile user behaviour.

Additionally, Robinson, (2006) adopted the UTAUT model to explore students' adoption of technology in marketing education. Other studies (Anderson, Schwage, & Kerns, 2006; Chieh-Peng, & Anol, 2008; Loke, 2008; Park, Yang, & Lehto, 2007) have also sort to do some validation on the UTAUT model in the adoption of internet technologies by users. Further done on the UTAUT model have sort to provide additional dimensions to the model in order to make it more flexible. Wang, Wu and Wang (2009) for example conducted a study that included an additional dimension of self-management and perceived playfulness as

independent variables moderated by age and gender. The study investigated age and gender as significant determinants to the adoption of mobile learning technology.

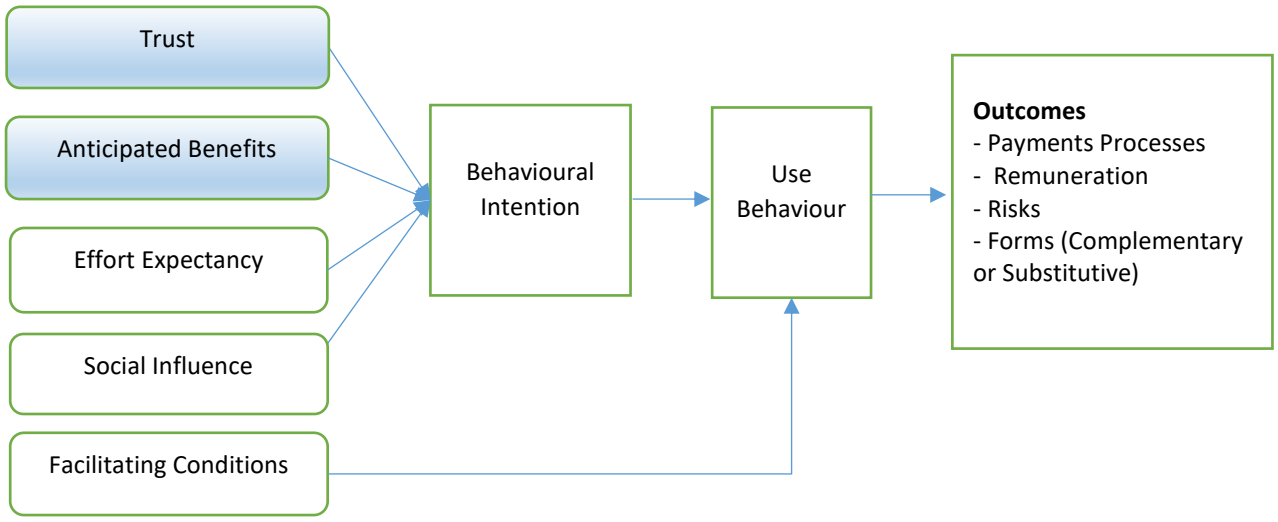
3.6 Some Limitations of the UTAUT Framework

The limitations in the UTAUT model also sparked the need for studies to explore how other models or frameworks can be merged with it. Venkatesh *et al.* (2003) for example noted that the Task Technology Fit theory (TTF) is one theory that is not included in the UTAUT model which led to further research on user adoption of technology if the technology meets their task requirements. This limitation therefore got Dishaw, Strong and Bandy (2004) to conduct a study that included the TTF constructs to the UTAUT model with the aim of determining whether this addition produced an improvement in explanatory power, similar to that reported by Dishaw, and Strong (1999). The results of their study produced a new model that combined the TTF and UTAUT models.

3.7 Conceptual Framework for this Study

The researcher having identified that there are limitations (from Section 3.5) in the UTAUT model conceptualises it by including two additional constructs which are "Trust" and "Anticipated benefits". These additional constructs are justified having reviewed literature that identifies some lapses in the existing UTAUT model. These lapses are the aspect of trust (Alzahrani & Goodwin, 2012; Lubrin *et.al*. 2006) and another being the anticipated benefits derived from adopting a technology (Kumar, Maheshwari & Kumar,2002). On the issue of trust, Lubrin, *et.al*. (2006) further argue that the extension of the UTAUT to include trust is in line with prior studies that suggest that the traditional models on technology adoption lacks the issue of trust.

Figure 3. 2 Conceptual Framework based on the Unified Theory of Acceptance and Use of Technology (UTAUT) Framework



Source: Author's own constructs

3.7.1 Constructs Removed from the Original Framework

Due to the context in which this study is being conducted as compared to the original UTAUT model study settings, the original construct of "Performance Expectancy" has been changed to Anticipated Benefit'' as these constructs are in principle the same. The moderators (Gender, Age, Experience, and Voluntariness of Use) as seen in the original UTAUT model will not be under investigation in this study, since this study in qualitative in nature and the relationship between these variables and the constructs is expected to be non-significant. Moreover, moderators affect the strength of the relationship between a dependent and independent variable (Rilling, 2015). In (Section 3.7.2) the remaining constructs in addition of the new additions by the researcher used in this study are discussed in more detail.

3.7.2 Constructs Used in the Conceptual Framework

The constructs discussed in this section are expected to influence intention of riders and drives of the Uber platform. Constructs that apply to the adoption of the platform to request and render ride-hailing services have been added to the model whiles others that are deemed not to apply have been removed. The following are the constructs used in the conceptual framework for this study.

a. Effort Expectancy

This is in reference to the level to which the user perceives the platform as easy to use. This construct includes scale items from TAM. This will be explored by looking at the perceptions of the ease of use of the platform as well as the ease of learning how to use the platform. Effort expectancy considers factors such as Perceived Ease of Use (PEU), which is from the TAM/TAM2 and defines the level of effort that is needed to use the system by the user. Complexity (CO) refers to how difficult or easy the system is perceived to be, for example that it is believed to take too long time to learn, Ease of Use (EU) measures the level to which using the application is perceived as being difficult to use.

> ***Proposition 1:*** *Effort Expectancy, through Perceived Ease of Use (PEOU) will have an impact on users' intention to use the platform.*

b. Social Influence

This is in reference to the level to which the user perceives that others who are important to the user believe that the user should use the platform. The construct includes scales from subjective norms in TAM. This contrast will be explored by looking at the perception of how peers or other influencing persons/organisations affect user's use of the platform.

Social Influence considers how important it is that people who adopt a technology believe in factors such as; Subjective Norm (SN) is based on TRA, TPB and TAM/TAM2 and is defined as people, who are important to the person, such as the manager, think the individual should use the system and Social Factors (SF) which originates from the model of PC utilization and takes into account if the co-workers use the system, if the management is helpful and supportive as well as image, which has to do with how one perceives the application to enhances his or her image or status.

Proposition 2: *Social Influence will impact users' intention to use the platform*

c. Facilitating Conditions

This is in reference to the level to which the user believes that there are adequate conditions and environment for effectively use of the platform, including organizational readiness and infrastructure adequacy as well as control and compliance with already existing system, values and experience. This construct will be explored by looking at the perception users of the platform have about having the resources to use the platform as well as the knowledge and the necessary support to use the platform.

Proposition 3: *Facilitating Conditions will have an impact on users' use of the platform.*

d. Trust

Users interact with platform services through their computer or mobile devices. This interaction requires the sending and receiving of data and personal information and some of this sensitive information such as credit card details are required to complete transactions online (Alzahrani & Goodwin, 2012). Trust can be defined as "the mutual confidence that no party to an exchange will exploit another's vulnerabilities and exchange partner is trustworthy when it is worthy of the trust of another" (Barney & Hansen, 1994 p.179).

It is clear from this definition that trust is a vital aspect of any relationship between parties. Adding this new construct is in relation to how users perceive the transaction that occur on the platform with regards to fairness and transparency.

> ***Proposition 4:*** *Users' trust of the platform will impact their intention to use the platform.*

e. Anticipated Benefits

This is in reference to the level a user considers that the use of the platform would help bring value and will be beneficial. This will be explored by looking at the perceptions of using the platform in terms of benefits, such as saving time, money and effort, facilitating communication, improving the quality of services, and by providing users with an equal basis on which to request for a service and to render a service (Kumar, Maheshwari & Kumar, 2002)

> ***Proposition 4:*** *Anticipated benefits perceived to be provided by the platform will impact users' intention to use it.*

f. Behavioural Intention (BI)

This is one of the dependent variables used in this study from the UTAUT Model. This is in reference to a user's subjective possibility that he or she will perform the behaviour in question (Venkatesh et al., 2003,). This will be explored by looking at the intention, prediction, and planned use of the platform.

g. Use Behaviour (USE)

This is in reference to the actual use behaviour (USE) of a specific system (Ong, Day, Chen, & Hsu, 2008). According to Ajzen and Fishbein (1980) the actual use behaviour (USE) is dominated by Behavioural Intention (BI).

h. Outcomes

Although a number of studies done with the UTAUT model have reached its practical limit of explaining user technology adoption (Venkatesh *et al.,* 2003), UTAUT-based research has thrived (Venkatesh *et al.,* 2012). Research done with the UTAUT model had mostly been applied "as is", with other theories, or been extended to study a different types of technologies in both organizational and non-organizational contexts. In this regard Venkatesh, Thong and Xu (2016) propose the exploration on new outcome mechanisms as an extension to the UTAUT model. "New outcome mechanisms refer to the new consequences of behavioural intention and technology use added to the original UTAUT" (Venkatesh *et al.,* 2016.p.8).

Hence, the construct of Outcomes in this is in reference to what the associated developments that arise out of the adoption and use of the Uber ride-hailing platform. Outcomes will be explored by looking at the perceptions of using the platform in terms of payment or remuneration process and method as well as the risks of using the platform (Fuad & Hsu, 2018).

3.8 Chapter Summary

The chapter started with a discussion of the selected framework for the study which is the Unified Theory of Acceptance and Use of Technology (UTAUT) framework. From this framework, a conceptual model of the study was coined. It is important to note that since the UTAUT Model was originally coined from the integration of a number of technology adoption models it is well grounded to have been adopted it as the theory with which to study a very nascent area such as the gig economy.

The conceptual model in Figure 3.2 was developed to tie in some of the constructs from which the adoption of technology is viewed. Effort expectancy reflects the perceived difficulty of a particular technology, social influence in reference to the level to which the user perceives that others who are important to the user believe that the he or she should use the platform, facilitating conditions refers to the resources and knowledge necessary to use the technology, behavioural intention is in reference to a user's subjective possibility that he or she will perform the behaviour in question Use behaviour is in reference to the actual use behaviour (USE) of the platform. Adding this new construct of "trust" is in relation to how users perceive the transaction that occur on the platform with regards to fairness and transparency, anticipated benefits in reference to the level a user considers that the use of the platform would help bring value and will be beneficial and finally outcomes is in reference to the associated developments that arise out of the adoption and use of the platform.

CHAPTER FOUR

METHODOLOGY

4.1 Chapter Overview

The focus of the previous chapter was to discuss the theoretical lens to be applied to this study. The discussions lead to the conceptualisation of the Unified Theory of Acceptance and Use of Technology (UTAUT) framework in order to guide empirical testing of the concepts in the framework to this study. This chapter discusses the research methodology employed for this study. The research paradigm will be presented first, followed by the research design and method and how data will be collected and analysed. A summary on the chapter is provided as the final section for this chapter.

4.2 Research Paradigm

Paradigms, otherwise known as philosophical assumptions is crucial in the conduct of every well-grounded research as it forms the basis upon which the research is designed and conducted (Creswell, 2013). Paradigms define what the researcher intends to study and how it should be studied (Boateng & Boateng, 2014). Guba and Lincoln (1994) define a paradigm as beliefs about the nature of the 'world' and the individual's place in it as well as the possible relationships to that world and its part and according to Creswell (2009), this worldview is a general orientation about the world and the nature of research that a researcher holds.

The use of paradigms in research can be categorised into three (3), these are; ontology, epistemology and methodology. Epistemology refers to "a way of understanding and explaining how we know what we know" (Crotty, 2007, p.8). Epistemology is concerned with what is regarded as acceptable knowledge in a discipline (Bryman, 2008). Epistemology provides a philosophical grounding in deciding which forms of knowledge are possible and how the researcher can conduct a study more legitimately and adequately (Maynard, 1994). Epistemology seeks to find answers to what the relationship is between the person who knows and what is actually known, how do we know what we know, as well as what counts as knowledge. There is a relationship between ontology and methodology; Ontology refers to "a theory of social entities that is concerned with what exists to be investigated" (Walliman, 2006, p.15). It involves the philosophy of what the reality is and how one perceives reality (Krauss, 2005; Wahyuni, 2012) whether it is external or a construct of our mind (Jonker & Pennink, 2010). Methodology on the other hand presents the steps used to acquire knowledge of the reality (Krauss, 2005; Wahyuni, 2012) and this can be quantitative, qualitative or mixed methods.

There are three main paradigms that are used in the field of information systems research, these are; positivist, interpretive and critical realism (Myers & Avison, 2002). Positivist paradigm studies generally attempt to test theory in an attempt to increase the predictive understanding of a phenomena (Myers & Avision, 2002). Positivism involves deductive study where there is the aim of making deductions in order to formulate and test hypothesis. Hypothesis testing allows for explanations and generalisations to be made and examined under different conditions. Interpretive paradigm on the other hand identifies people's accounts of how they make sense of the world and the structures and processes that exist within it (Fisher, 2010).

Critical realism however presents a framework for the use of a variety of methods in order to gain a deeper understanding of the meaning and significance of information systems in the contemporary world (Mingers *et al.*, 2013).

From the above discussion, this study therefore takes the stance of a critical realist in achieving the purpose of the study of exploring the nature of the gig economy in Ghana and to access users' motivations and outcomes for gig platforms. As asserted by Mingers *et al.*, (2013), the choice of using critical realism in this study will provide deeper understanding of the meaning and significance of the case platform by users.

4.3 Research Design and Methods

A research design basically refers to a framework for collecting, analysing and interpreting data (Zikmund, 2003). It guides researchers to collect data in the right manner and to use them appropriately to answer their set out research questions which will further enable them meet their research objectives (de Vaus, 2001). Different research methods may yield different levels of findings; these said methods are quantitative, qualitative and the mixed approaches (Creswell, 2009).

Quantitative research primarily seeks to quantify a study and to place numerical value to the extent to which something either does or does not occur (Jonker & Pennink, 2010). Also, quantitative methods tend to measure differences among variables and assist in understanding the significance of those differences. Statistical measures can therefore be used to compare numerical differences in order to determine their degree of significance (Glitz, 1997).

Qualitative methods on the other hand allow for the flexibility and variety of making interpretation which is essential in the understanding of social science phenomenon. This is consistent with a critical realism perspective and the notion that it is a highly flexible "meta-view" (Pratt, 2011, p.16). A research problem needs to be explored when there is little or not much known on the topic being studies on the topic, when the variables are largely unknown and the researcher wants to focus on the context that may shape the understanding of the phenomenon being studied (Creswell, 1994). Mixed methods research other hand is an approach that provides a combination of both quantitative and qualitative methods in the same research study in order to provide rich insights into various phenomena of interest that cannot be fully understood using only a quantitative or a qualitative method (Venkatesh, Brown, & Bala, 2013). The 'Mixing' process occurs when qualitative and quantitative elements are integrated in order to provide a broader account and solution to the research problem (Glogowska, 2011; Zhang & Creswell, 2013). In combining qualitative and quantitative data, mixed methods research helps to resolve the weaknesses found in using a single research design method to understand the research problem (Teddlie *et al.*, 2009).

This study adopts a qualitative method approach as it seeks to understand issues or particular situations by investigating the perspectives and behaviour of the people in situations and the context within which they act (Kaplan & Maxwell, 2005). Furthermore, the study takes the form of a case study in order to explore the perceptions of the users of the case platform based on a conceptualisation of the Unified theory of acceptance and usage of technology (UTAUT) and model that are specific to use behaviour (Venkatesh *et al.*, 2003). The experiences and perceptions of the users is analysed in relation to the UTAUT constructs of performance expectancy, effort expectancy, social influence, and facilitating conditions as well as two additional constructs which are "Trust" and "Anticipated Benefits". The value

that can be derived from using a qualitative case study approach is that it allows for an in-depth understanding of what is being studied to be seen within the research as the user sees, experiences, or understands his or her world. (Merriam, 2014).

4.4 Case Study as a Research Method

The focus of this study is to explore the nature of the gig economy in Ghana and to identify the motivation and outcomes for those who participate in it. Having identified the focus of this study, a case study research is further identified as being appropriate to undertake this study bearing in mind Yin's (2009) definition of case study research as being a best strategy for a researcher in finding out answers to "how" or "why" related research questions, most especially when the researcher has little or no control over events and when the focus is a contemporary phenomenon within a real life. Case studies are more suited to "how" and "why" questions which can be explanatory in nature. "This is because such questions deal with operational links needing to be traced over time, rather than mere frequency or incidence" (Yin, 2003, p.6).

Case studies can however in terms of design be either "single case" or "multiple-case (Easton ,2010).Single cases are employed in instances where there are no cases for replication whiles multiple-case designs allow cross-case analysis and comparison, and the investigation of a particular phenomenon in diverse settings (Darke, Shanks & Marianne, 1998). The goal in conducting a case study is to replicate findings across cases. Because comparisons will be drawn, it is critical that the cases are carefully chosen for the study in order to enable the researcher make either similar or contrasting predictions on similar results across the findings of the study based on a theory.

For the purpose of this study, a single study will be done. According to Al Kilani and Kobziev (2016) using a single case for a research provides all the information that is needed about research question from the context of an organisation or entity and as such in a single case study, information and data from one unit is enough to achieve the aims of the research.

4.4.1 Case Study Design

A case study research is an accepted strategy in information systems research (Boateng, 2010; Cale & Kanter, 1998). Yin (2009) defines a case study as an inquiry to empirically investigate a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context cannot be clearly established. There are a number positive sides in using case study for research especially in the field of information systems. These benefits according to Onatu (2013) are as follows;

1. It enables the researcher to study the systems in its natural state and to generate theories from practice;
2. It enables the researcher to answer “how” and “why” questions, to gain more explicit information about the subject being studied;
3. It enables the researcher to the nature and complexity of the process taking place

These can be the individuals (employers or employees), events (decisions or programs) or entities (groups or organisations). Selecting the case platforms for this study is based on the activities done on the platforms as being characteristics of what happens in the platform economy as emphasised by (Benbasat *et al.*, 1987).

In reference to the main research question, the primary units of analysis of the study were users of gig platforms in Ghana and the sub-units of analysis are the individual events that depict the offer of services as well as the request for services or task to be delivered by using the platform for the match-making between service providers and service requesters.

4.4.2 Selecting the Case Platform for the Study

The conduct of every case study requires the use of some selection criteria (Benbasat *et al.*, 1987). This study therefore used some selection criteria in order to choose the case platform. To be chosen as a case platform, the ride-hailing application needed to be accessible online (either through a website or a mobile application) and must facilitate the matching of supply of and demand for short term labour (Broughton *et. al.* 2018; Stanford, 2017). In view of this, job sites that sought to advertise long term job placements were not considered as case platforms for use in the study. This criterion was employed in a bid to ensure that the chosen platform meets the criteria to be considered as a gig platform. The final case platform where users were willing to participate and which meets the criterion is Uber (a mobile application platform that match-makes taxi services between passengers and drivers).

4.4.2.1 Sampling Technique for Selecting Respondents

Sample in a research refers to any group on which information regarding the study is acquired (Fraenkel & Wallen 2000). The results obtained from the sample can be used to make generalizations about the entire population as long as it is truly representative of the population (Creswell, 2009).

In order to get respondents for the study, the researcher contacted the Uber secretariat in Accra for assistance. However, this was not successful as the Uber secretariat was not willing to disclose any information regarding their riders or drivers due to issues of confidentiality and non-discloser agreements in using the platform. Unable to get this assistance, the researcher resorted to identify sites in Accra where riders and drivers could be engaged or contacted to participate in this study.

In view of this the following places in Accra were identified as points in Accra where there is a concentration of drivers and riders;(a) The University of Ghana, Legon Campus; (b) University of Professional Studies, Accra; (c) A & C Mall; (d) Accra Mall;(e) West Hills Mall; and (e) Junction Mall.

After identifying the sites where respondents can be contacted, a convince sampling was then employed to shortlist the actual sites that were used in the study. The sites that were shortlisted were based on geographical proximity, time and convenience. Sites closer to researcher were shortlisted whiles those that were located further away from the researcher were eliminated. As asserted by SK and Given (2008), convenience sampling is a type of nonprobability sampling where respondents of the population used in a study are easily accessible to the researcher and in the view of Dörnyei, (2007), access to the respondents is based on practical criteria, such as easy accessibility, geographical proximity, availability at a given time, or the willingness to participate in the study. Hence, (a) University of Ghana, Legon Campus; (b) University of Professional Studies, Legon (c) A & C Mall, located at East Legon and (d) Accra Mall also located near Legon were shortlisted whiles (a) West Hills Mall and (b) Junction Mall were dropped because they were located further away from the researcher in terms geographical, proximity time and convenience.

Having identified the sites from which respondents will be contacted for an interview, the researcher then employed the use of the following sampling techniques to arrive at the final respondents used in the study. Firstly, random sampling was employed; where drivers and riders were randomly sampled from each site. A total of 40 respondents comprising of 20 drivers and 20 riders were randomly chosen to be interviewed. After randomly sampling respondents, purposive sampling was then employed to further shortlist respondents based on some selection criteria. Purposive sampling is a selection criteria that is based on personal judgement and is in a way "representative" of the population of interest without sampling at random (Elder, 2009). In other words, purposive sampling relies on the judgement of the researcher when it comes to selecting the units to be used for the study (for example people, cases/organisations, events, pieces of data) that are to be studied. Usually, the sample being investigated is quite small, especially when compared with probability sampling techniques. One of the advantages of using purposeful sampling is that it provides "the selection of participants or sources of data to be used in a study, based on their anticipated richness and relevance of information in relation to the study's research questions" (Yin 2011, p. 311).

For drivers, the criteria was based on the length of time in using the platform as well as the number of trips they have made, whiles for riders, the criteria based was the length of time in using the platform. In all, 16 respondents, comprising 8 riders and 8 drivers were deemed to have met the criteria and were used as final respondents for the study.

4.5 Data Collection Methods

Acquiring evidence in order to conduct a case study can come from a number of sources; (i) documents; (ii) archival records;(iii) interviews; (iv) direct observation, (v) participant-

observation, and (vi) physical artefacts (Yin, 2009). Benbasat *et al.* (1987) are also of the view that, in conducting a case study, evidence must be collected from two or more sources in order to support the research findings. Further, critical realism encourages the use of multiple data collection methods to enhance triangulation of perspectives of respondents and also unearths mechanisms and structures which underpin events which are observable. In this study the following will be used as the main means for data collection; interviews, direct observation, other sources of evidence and artefacts (Benbasat *et al.*, 1987).

4.5.1 Interviews

One of the most important means of getting responses to questions for a case study research is through the use of interviews (Yin, 2003). Using interviews makes it possible for the interviewer to clarify all issues that the interviewee may not understand and it also serves as a means by which the interviewer can also get to understand the interviewees clearly on the responses they provide by asking follow up questions (Al Kilani & Kobziev, 2016).

For this study, two sets of respondents were interviewed. The first set is the drivers who use the platform to respond to the request for services and the other set is the riders who use the platform to request for services. The purposive selection criteria for the service providers (drivers) was based on the length of time in using the platform and the number of trips they have made. On the part of respondents, the criteria was based on length of time in using the platform as well as their gender. A breakdown of the purposively sampled respondents in provided in (Table 6.1)

The researcher asked respondents both open-ended and closed-ended questions from a prepared interview guide. The use of the interview guide was to enable the researcher acquire some general information from the respondents and the case platform. Examples of the questions asked include; how long they have been using the platform, how often they use it and what they use it for (see Appendix A). Having sought permission from the interview respondents, the researcher used a voice-recording device to capture all responses since the interview conducted using verbal responses alongside taking notes on paper in order to capture some key points that were made which may need follow up questions and clarification.

As emphasised by Boateng (2014), notes taking during interviews are to ensure that other relevant points and responses made by respondents that could address the research questions in meeting the research objectives are discussed and captured. In total, 8 riders and 8 drivers were interviewed.

4.5.1.1 Ethics for interview

The following research ethics were observed during the conduct of the study. Firstly, the researcher in an attempt to seek audience from respondents got a letter introducing him as a student from the Departments of Operations and Management Information Systems (OMIS) of the University of Ghana Business School. Secondly, the interviews were held at the convenience of the respondents and in some cases done over the phone as respondents couldn't make time to have a face to face interview. The duration for the interviews were done between 40 minutes to 1 hour. Thirdly, prior to conducting the interviews, respondents were fully be made aware of the use of a voice recorder to capture their responses and their

consent sought alongside writing notes in a small book. The purpose of taking the notes will serve as reference in order to make follow up questions if need be. Fourthly, documents, archival records and artefacts to match evidence to the facts collected during the interviews will formally be sought for under the right channels before they are used. Finally, respondents were assured of the confidentially of the information they have provided.

4.5.2 Direct Observation

The researcher also used direct observation especially in the case of interviewing the drivers. This direct observations were done when the researcher who is also a rider of Uber ordered for an Uber ride and directly observed how the drivers used the Uber application to render the service. Direct observation was thus useful in understanding some of the activities in the Uber service rendering process as presented by other drivers.

4.5.3 Physical Artefacts

The researcher also employed the use of artefacts in understanding the how the platforms works. This was possible when the researcher downloaded a copy of the Uber mobile application in order to examine and test how the platform works (See Appendix B). Artefact examination (product testing) was useful in knowing and verifying that the platforms could indeed be considered and described as a gig platform.

The testing process was also instrumental in ensuring that what the respondents had said was actually something the researcher can relate with.

4.5.4 Other Sources of Evidence

Other source of evidence that were employed by the researcher include the case platform's website as well as screenshot of transactional history of clients' request for taxi pickups.

4.6 Data Collection

Data collection lasted for a period of one month; beginning in the 1st week of September 2018 and ending in last week of September 2018. Data was primarily collected via interviews which was later transcribed. As emphasised by Boateng (2014), notes were taken alongside the voice recording as respondents responded to the interview questions after which the notes were sorted out and categorised in order to identify other relevant points and responses made by respondents that could address the research questions in meeting the research objectives. Bearing in mind the research questions, the respondents were categorised into two groups.

1. People who have signed onto the platform to request for taxi services (riders)
2. People who have signed onto the platform to offer taxi services (drivers)

With regards to the riders, individuals were first randomly sampled to be interviewed after which a purposive sampling was done to identify the 8 that were used for the study based on length of time in using the platform. On the part of the drivers, individuals were first randomly sampled after which a purposive sampling was done to identify the 8 that were used in the study based on factors such as length of time of using the platform and number of trips they have undertaken on the platform.

4.7 Data Analysis and Interpretation

Analysing data for a research study involves a systematic process of sorting and classifying collected data (Greene, 2006). Data analysis requires the researcher to be comfortable with

developing categories and making comparisons and contrasts. It also requires that the researcher be open to possibilities and see contrary or alternative explanations for the findings (Creswell, 1994).

4.7.1 Thematic Analysis

Data collected for this study was analysed using thematic analysis. Thematic analysis is used to classify data and present it in the form of themes or patterns that relate the data (Alhojailan, 2012). In thematic analysis, the researcher makes notes and sorts it into various categories (Hinson *et al.*, 2009).In using thematic analysis, the researcher is able to provide an analysis of the data from a broad reading of the data towards discovering patterns and developing themes. Interview data collected from respondents were, transcribed and carefully read over and over in order to take note of key views expressed by respondents and how they reflect on the key themes in the research questions. The data was further categorised into patterns developed by the researcher based on the research questions. This made it easier to identify similarities and differences in responses.

4.8 Chapter Summary

The purpose of this chapter was to present the research methods used in this study. The chapter presented the critical realist paradigm as the paradigm of the study. Furthermore, this chapter discusses the approach to be used in conducting the study and also presented how data will be collected from the case firms and other respondents. The chapter ends with the steps used to analyse the data collected.

CHAPTER FIVE

RESEARCH FINDINGS

5.1 Chapter Overview

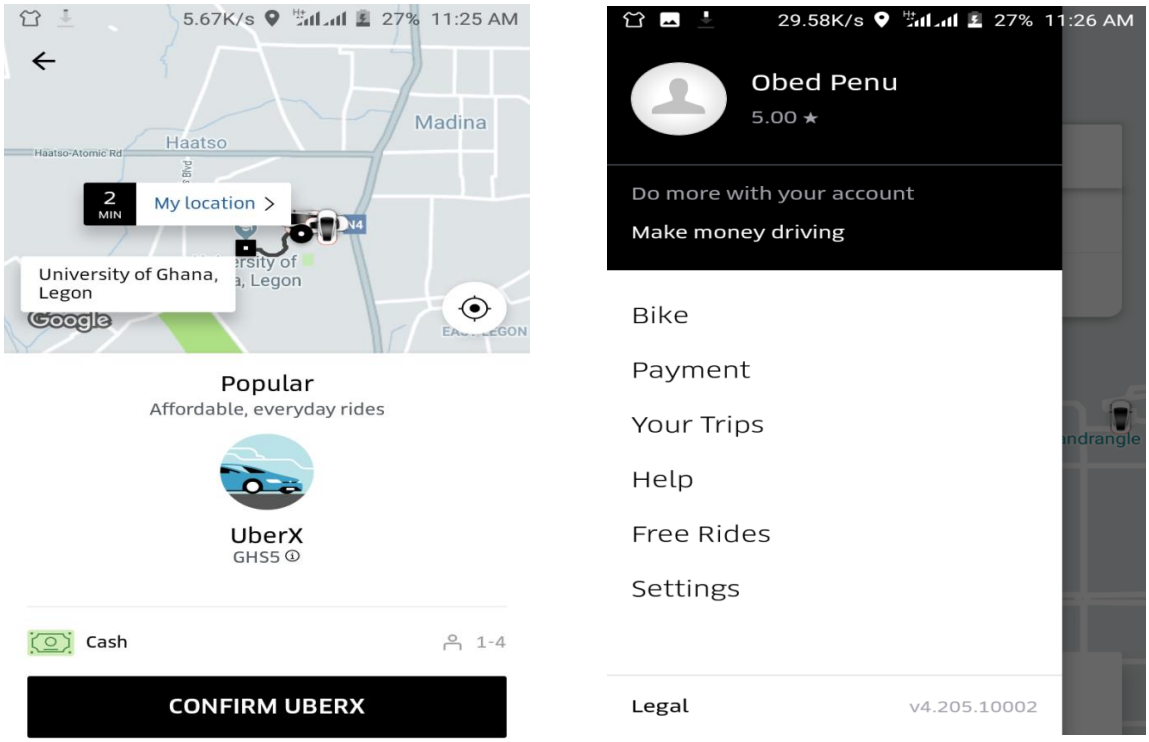
The previous chapter discussed the methodology that was used for the study. This chapter begins by providing an overview of an overview of the Uber ride-hailing application and further presents an overview of the operations of Uber in Ghana. It further presents the finding of the study from the perspectives of the riders who request for the service as well as findings from the service providers (drivers) who render the services using the platform. The concluding section of the chapter is a summary on the findings.

5.2 Brief Profile of the Case Platform - Uber

The Uber ride-hailing application, simply known as "Uber" is a popular ride-hailing platform that matches persons who need a ride (or riders) with drivers who are willing to provide it using their personal vehicles (Kooti, Grbovic, Aiello, Djuric, Radosavljevic, & Lerman, 2017). With a core business of providing ride-hailing services market, Uber is supported by end-to-end mobile application technology that connects links passenger seeking for ride to drivers willing to provide them the ride at a fee (Qorbani, Yamaguchi, & Cosenz, 2017). Further, the Uber mobile application enables new forms functionalities and features for booking and payment for the service as well as rating of both riders and drivers (Meelen & Frenken, 2015). These feature and functions provided are to ensure some certain level of the quality in service delivery and also more importantly some level of trust in the delivery of the service; something which many taxi regulations in many countries do not provide (Rienstra,

Bakker, & Visser, 2015).The application is used in a number of continents including ; Europe, Central, South and North Americas, The Middle East, Africa, and the Asia Pacific.

Figure 5. 1 Snapshots of the Uber Mobile Application



Source: Uber Application on Researcher's phone

5.2.1 Operations of Uber in Ghana

Uber began operations in Ghana's capital, Accra on June 8, 2016, after it entered into an agreement with Ghana's Ministry of Transport to develop holistic policy guidelines for taxi-hailing operations. With the signing of this agreement, Ghana became one of the first countries in Africa to have signed the 'Statement of Understanding' (SOU) with Uber, whose operations in other parts of the continent have received resistance from traditional taxi drivers ("Uber enters agreement", 2016).

Described as a technology company that connects riders to drivers on an online platform, the presence of the ride-hailing service makes Ghana about the seventh African country to have been introduced to the platform; with African countries like South Africa, Nigeria, Egypt and Kenya already using the ride-hailing technology. Pricing for a ride under the service is calculated according to the base rate, distance (per kilometre) and time (per minute). The beginning of its operations in Ghana started with the offer of 3 days of complimentary rides that start and end in the coverage area within Accra. To access the free rides one must download the Uber application and signup with their personal details such as name and phone number. Minimum fare for the service is 5 Ghana Cedis(GHc) and there is a ride cancellation penalty of 5 Ghana Cedis (GHC) for riders who unfairly cancel a booking. The aim of Uber is to offer a more affordable, safe and reliable means of transport in a growing number of countries including Ghana as it finds Ghanaians as people with a willingness to embrace innovation and technology. Having gained grounds in Accra, Uber launched its services in the second city of Ghana, Kumasi, in August 2017 to reach out to more prospective commuters (Kenu, 2017).

5.3 Demographic Representation of Respondents

As asserted by Etikan, Musa and Alkassim, (2016), it is not possible to include every subject when undertaking a research because the population is almost infinite. Hence, the presentation of Table 5.1 is not in any way to justify a statistical selection but to give an overview of the final respondents used in the study based on the characteristics or criteria for selecting the respondents.

Table 5. 1 Demographic Representation of Respondents used in the Study

Type of Respondent	Number Interviewed	Length of Time	Number of Trips
Drivers	2	1 - 3 Months	Below 500
-	2	4 - 10 Months	501 - 2000
8 Males	2	11 - 18 Months	2001 - 4000
	2	19 - 24 Months	Above 4000
	Total=8		
Riders	2	1 - 3 Months	
-	2	4 - 10 Months	
4 Males	2	11 - 18 Months	
4 Females	2	19 - 24 Months	
	Total=8		

Source: Author's Construct

5.4 Findings from the Case Platform

The purpose of this qualitative case study was to explore the nature of the gig economy based on experience of users within four of the constructs of the unified theory of acceptance and usage of technology (UTAUT) and additional constructs that were added by the researcher. The subsections that are presented under this section present the overview of the case used for the study and the findings that were made. The study further looks at what motivates the adoption of the gig economy and its outcomes for two key groups of users (riders and drivers) who have adopted it.

5.4.1 Nature of the Gig Economy – Rider Perspective

5.4.1.1 Form of Technology Used by Riders

Platforms through which gigs are offered and demanded can generally be classified into two groups, namely; mobile based platforms and web based platforms.

From the findings, riders identified the case platform (Uber) to be a mobile based platform. The platform's services are rendered 'on-the-demand' and the application is installed on smartphones of riders. One respondent said:

> *"I know the platform to be mobile based so it's a mobile application. I have the app installed on my smart phone, a Samsung J5Prime - (IT Systems Administrator-Male)*

Another respondent said:

> *"The application is a mobile app, I use my phone to access it. I use an iPhone S." (Businessman-Male).*

Another said:

> "*Uber is a mobile based application and makes hiring of taxi service an on-the-demand service. I use my phone to access. My phone is an iPhone S."- (Masters Student and Music Consultant-Male)*

Hence, the platform was known to riders as a mobile based application which they installed on their smartphones.

In summary, the findings identified the nature of the platform to be a mobile application which was installed on the smartphones of riders. Riders use the platform 'on- the- demand (used as and when they need the service).

Table 5. 2 Nature of the platform as identified from Riders' findings

Nature	**Riders**
Platform	Known to be a mobile application
Mode of Use	Installed on the smartphones
Type	On the demand platform

Source: Author's construct

5.4.1.2 Characteristics of Riders

Level of education and working life forms an important factor for participating in the gig economy. The findings reveal that Riders on the platform have some considerable level of education and are in the working class. They are either running businesses or consultancy services of their own or working in the formal sector. Below are some of the responses of Riders when they were asked about their backgrounds.

One respondent said;

> *"I hold a first degree in Information Technology. I work as IT systems administrator but I also run on the side private an Information Technology consultancy"*

Another respondent said:

> *"I'm a businessman. I trade in IT devices like phones and laptops. I have an ACCA part 3"*

Another also said:

> *"I'm a National Service personal and I have a first degree in Communications with specialisation in Graphic design".*

Another female respondent also said;

> *"I have Bachelor of Arts degree in Psychology from the University of Ghana and I'm currently working as an office administrator at a physiotherapy clinic in Accra".*

Hence, most riders had some considerable level of education with some pursuing further studies to climb up the academic ladder. Additionally, even though respondents were either formally employed or were in school, they had other private work engagements on the side they were involved in.

In summary, with regards to the characteristics of riders, the findings identified that riders had appreciable level of education with the least educated person being a post-secondary professional certificate holder. Also, riders were either formally employed, were in school or had other private work engagements on the side they were involved in.

Table 5. 3 Characteristics as identified from riders' findings

Nature	Riders
Level of Education	Considerable level of education with the least educated person being a post-secondary professional certificate holder.
Pre-occupation	Employed in the public sector whiles others were involved in private businesses.

Source: Author's construct

5.4.2 Motivation for Participating in the Gig Economy

These sections examine the factors that motivates riders' intention to use the Uber platform. Each factor is examined under a subsection.

5.4.2.1 Motivation – Riders' Effort Expectancy

It is apparent that the ease with which most riders found the use of the platform was because they understood how it works. Further, understanding the platform could be attributed to the understanding of how the features of the application works. Again, most of them asserted that learning to use platform came to them naturally and so they found the use of the platform to be very easy to use. Some respondents are even able to teach others to use the platform.

In a response to the question regarding effort expectancy, one respondent said:

> *'I think it's easy to understand. First of all when I heard the concept of how Uber works, right away I understood what is does and how it will work even though the technicalities behind it was quite intriguing. But generally I understand how the platform works. Learning to use the app is easy. There are even times when I've had to teach people to use the app and they have been able to use it afterwards.*

Another also in a response said:

> *"The platform is very easy to use and this is so because of my IT savvy background and so I can confidently say I understand how the platform works. It's very easy, as easy as ABC. For example, my mum is not tech savvy but I was able to use a few minutes to reach her how to request for a ride, the learning process is very easy".*

Another respondent also said:

> *"From a user perspective, I know how the app works so it's very easy to use. It's all about finding a taxi to take you somewhere, and the app does just that by providing me with a convenient means to find a driver to take me where I want to go. It wasn't difficult for me to learn to use it at all, I don't even think I learnt how to use it."*

Another respondent, a female said:

> *"I understand how features on the app works. It was very easy for me. In the beginning I didn't know how to read the map on the app when requesting for a taxi but then my husband showed me and since then I've been able to read the map to know my current location and my destination."*

Hence the statements above indicate that the ease with which riders find the use of the platform is mediated through their understanding of the platform as well as and ease with which they learn to use it.

In summary, the findings reveal that riders 'effort expectancy was as a result of their understanding of the platform, the ease in learning to use the platform as well as the ease of use of the platform.

5.4.2.2 Motivation – Riders' Social Influence

On the aspect of Social Influence, majority of riders are of the view that their decision to use the platform is in one way or the other influenced by the organisations they work for or with individuals they engage with.

For most riders, the organisations they work for perceive Uber to provide more accountability in terms of reporting on expenses staff make n transportation thereby making it a requirement for their staff to use the platform. For others, the influence comes from their association or engagement with other people, which is usually due to the image they want to portray to such people. In response to the question on this subject matter one respondent said:

> *"I happen to work with an organization where whenever you go for an errand without the company car and needed to pick a taxi there was always an argument with the finance people about the fare that you'd come and report so that you can be reimbursed. And so when Uber came it became the norm that whenever we had to go out on an official assignment without the company vehicle, we needed to use Uber because with Uber you can come and show proof of the fare. And so in this regard I think the organization had an influence."*

Another also said:

> *"Oh yes, where I work, we use Uber a lot. Usually when you need to go somewhere but the company driver isn't available you have to use the app to request for a taxi because with that one there is a receipt evidence to show how much the fare is. If you*

don't come with an Uber evidence you won't get the refund on the fare". (IT Systems administrator- Male)

Some respondents also attribute their influence to use the platform to come from the people with who they associate themselves or engage with. One respondent for example said:

"The parents of the kids that I teach are high class people so they have an influence on me. Sometimes after I have taught and I'm leaving they give me money to take Uber."

Another said:

"With my photography work, I need to carry an image and present myself well out there and so I can't be picking public transport during my photoshoots, else they won't take me serious. So using Uber makes me more professional in the eyes of my clients"

Hence the statements above indicate that riders are generally socially influenced by the organisations they work for or the people with whom they engage or associate themselves with.

In summary, riders were socially influenced by the organisations they work for and the people with whom they engage or associate themselves with.

5.4.2.3 Motivation – Riders' Facilitating Conditions

In the use of every information system the assurance of a reliable technical support and even the resources and tools to use the platform are important to its successful adoption by users.

Limited resources and the lack of needed support in times of challenges will lead to frustration and the lack satisfaction is using the system. In this case of the platform under study (Uber), responses from riders regarding the resource needed to use the platform and the availability of support are that, riders had the resources to access the platform. Additionally, the platform has built in support systems where users can readily send their complaints and grievances in order to have hem addressed. This happens especially when riders face challenges with pricing as well as any related matters such as theft, careless driving and driver misconduct.

Apart from the support systems that are provided through the platform there is a physical location where riders can go to in order to lodge their complaints. Additionally, the knowledge is using the system was something that riders had which made is possible for them to use the platform. According to one respondent:

> "*As for resources you need a phone, a phone with location service on it that allows you to use a GPS. With the phone you should be able to install the Uber app on it. And you'd also need internet to access the platform. I use an iPhone with 4G internet so I'm able to access the app and its services"*

Another also in response said:

> *"You need a smartphone that has GPS and internet access and I have all of these".*

Another said:

> *"Basically you a smartphone with a GPS feature and you also need internet as well".*

On the aspect of knowledge needed to use the platform and support with regards to the provision of assistance in time of challenges respondents indicated that;

> *"Even the next person around you may be able to assist you because most people use it. I also think the platform itself also has features where you can ask for assistance but I still think they need to work on their support system and structures."*

Another respondent said:

> *"Yes, I have the knowledge to use the app. You need to know how to use a phone, and how to know whether your GPS is on or not and you also need to be able to read the location on the map that app shows you when you are making a request for a car. The app has in it some features that you can use to report a problem. For example I had a problem where the driver was showing me a different fare from what my app was showing me and I had to pay the driver the fare on his app but I reported the issue using help feature on the app and Uber investigated it and resolved the issue by giving me a refund."*

Another respondents said:

> *"There is even a section on the app called FAQs where you can refer to find answers to some issues that have already happened and have been answered."*

Hence from the responses given above, it is indicative that having the resources and tools such as a smart phone to install the application on backed by internet access and the knowledge to use the platform contributes immensely to its adoption. Again, the available of support features on the application as a means to ask for help and support through the application also contributes to riders' use of the platform.

In summary, facilitating conditions for riders in their adoption of the platform was availability of resources and tools such as a smart phone to install the application, internet access and the knowledge to use the platform. Additionally is the availability of in-built support features on the application as a means of seeking for help in times of challenges.

5.4.2.4 Motivation – Riders' Anticipated Benefits

The cost of moving from one location to the other could be significantly reduced with the adoption of the Uber application as it is cheaper to use as a means of taxi transportation. Using Uber also provides riders with the convenience needed to look for transportation. For instance, the rider does not need to bargain with a taxi driver on the fare for a taxi ride or personally spend time looking for a taxi because with Uber the request for a tax ride comes right to their door step as long as the application can locate door step of the rider. As reported by one rider:

> *It's very convenient for me, especially when I can order a ride at my own comfort."*

Another said:

> *"The fare is much cheaper as compared to normal taxis, because it's the app that determines the fare and also it's convenient and saves time. I don't have to struggle to walk to look for a taxi, I can just order it to where I am."*

In another response:

> *"The fare is a quite cheaper as compared to the traditional taxi where you need to spend time to bargain with the driver and even the driver can cheat you. With Uber, it's the system that tells you the price."*

Riders also consider time savings as one of the benefits of using the application to request for taxi services. They simply use the application to request for a ride to their doorsteps and are able to spend time doing other things.

One respondent said:

"I can schedule my day well knowing that I have Uber at my disposal and so I don't have to worry about transportation".

Another respondent said:

"I get to my destination on time".

Hence the extent of benefits obtained in terms of cost is as a result of the platform determining what the riders should pay as fare for a ride. There is no room for bargaining which is usually characterised with time wasting.

In summary, riders anticipated benefits were the relatively lower cost fares in moving from one location to the other as well as the convenience and time savings that the platform provides in looking for transportation.

5.4.2.5 Motivation – Riders' Trust

The assurance of trust in the use of an information system is critical to its adoption and continues use. Users of the system must have some substantial level of trust in knowing that the adopted system is safe and fair in its operations. This case study reveals that riders had trust in the platform to perform its key operation of aiding them to find a ride but did not trust the drivers. They also trusted the system with regards to the financial aspect of the system in terms of fares that was generated by the system and as such trust of the platform was influential in their adoption of the platform.

According to one respondent:

"I trust the app, because the app is able to get me a ride and I'm even able check the background of the driver. It's just that sometimes the drivers try to play smart so that

the fare will go up like driving slowly of even hiding in a corner and cancelling a trip and then blaming it on you, but even with that when I report the issue and its investigated, I'm able to get a refund."

Another respondent said:

I trust the platform but I don't trust the drivers. I trust the app because as for the app it's a computer system so it is programmed to do what it has to do get make a request for ride. For example since the app calculates the far based on the time you spend and the distance in getting to your destination some drivers intentionally slow down so that you spend more time during your journey for your fare to go up. Some of them deliberately use the routes that have traffic so that you spend more time in traffic for your fare to go up".

Another respondent a female, also said:

"Yes I do I trust the platform to find me a ride. I've actually not had any issues in finding a ride and the driver is also able to find me."

Another female respondent said:

"I trust the platform, it's just that I don't trust the drivers. Sometimes the drivers even start the journey before you board so that your fare will go up. But in terms of using the app to request for a services, I trust the platform."

Again, on the aspect of trusting the platform to be able to perform transactions faithfully with regards to the fares that are generated by the platform, respondents indicated that they once again trust the platform but did not trust the drivers.

Respondents said:

"In terms of payment yes, but with the drivers no. I have had an experience where the driver showed me a fare that was different from the one I had on my phone so it even

generated an argument between us, apparently he had screenshotted someone's fare from an earlier trip and was showing that to me as my fare."

Another said:

"So far I do. The fares charged are also something that I trust because it's the app that determines the fare so I usually don't complain about the fare like it's done in normal taxis."

Another respondent, a female said;

"Yes I do, like I said earlier, I do trust the platform but it's the drivers don't trust. Some of them show you a different price on their phone.

Hence, riders have trust in the platform as a system and not the drivers who are the interface between the platform and riders in terms of the delivery of the service. In essence, riders trust the platform to operate properly and to perform transactions faithful but they however do not trust the drivers to use the platform operationally and to transact operations faithfully.

In summary, riders had trust in the platform to perform its key operation of aiding them to find a ride as well trust in the platform to generate cost of fares for the rides fairly.

5.4.2.6 Motivation – Riders' Behavioural Intention

The behaviour of riders in their intention to use the application was found to be aligned to the usefulness with which they found the platform. For most riders, they had no predictive time with which they see themselves using the platform but will continue to use the application as long as it continuous to remains useful to them.

Even for those who had plans of acquiring personal cars were of the view that they will park their cars and use the application if need be and if it remains useful. According to a respondent;

> *"I'll use it for as long as the app remains useful to me. I can't predict but as long as the app remains useful to me. I can't tell maybe for a 1 or 2 years more, by then I'd have bought a car, even with that I think I will park my car and still use the app if I still find it useful".*

Another said:

> *Yes, I don't have a car and the normal taxis are not really favourable so I'll use it for long. Maybe until I buy my own car that I can use to do my own rounds, but even that if I see that taking Uber will work for me I can park my car and use the Uber."*

Another female respondent said:

> *I can't tell how long I'll use it but even if I stop using it I'm sure I'll still have it on my phone, even when I have my own car so that days that my car isn't available I can still use the app".*

However, there were other riders whose behaviour towards the use the application was on the emergence of a competitor who could provide them with a better service delivery. A respondent for example stated that:

> ***"****It depends, until some better competitor comes up I think I'll continue to use it. I can't predict how long I'd use it but it depends on how soon the competitor comes. For now I know there is another competitor but their services is still not up to the standard of Uber".*

Another respondent, a female said:

> *"I can tell, maybe when there is a lot more competition in the business. When a better competitor arrives that can challenges them".*

Hence, riders' behavioural intention to use the platform depended on how useful the platform remains to them and the availability of a competitor that would offer a better service delivery than the platform under study. For now riders found the platform to be useful and very competitive in the mist of similar platforms that were also rendering taxi services.

In summary, riders' behavioural intention to use the platform was found to be the continuous usefulness of the platform as well as competitiveness of the platform amidst similar platforms that were also rendering taxi services.

5.4.2.7 Motivation – Riders' Use Behaviour (USE)

Regarding the use Behaviour of the platform riders' behaviour in the use of the platform in requesting for taxi services is in three (3) stages. These are the ***Pre-request, Request confirmation*** and the ***Post request*** stages.

The first stage ***(Pre-request)*** is seen an informational stage where the app once opened provides riders with information that will leads to their confirmation of the taxi service to be rendered for them. The information that is provided is a GPS view of their location and the taxis available with a particular radius of the riders' location.

Riders then enter their destination and are presented with a more detailed GPS view of their location and the time it will take to get to their destination as well as the cost of the trip from their current location to the destination they have inputted. Since the app depends on GPS and the availability of the internet, riders make sure these dependencies are available at this stage.

The second stage ***(Request confirmation)*** is in two parts. The first part of the confirmation is where riders confirm their choice of a car and the second part is where they confirm where they want to be picked up by the driver. They are again presented with details of the driver and the vehicle. The details presented include the drivers name and the car registration number and colour. At this same stage, the app tells the riders the estimated time of arrival for the vehicle that has been confirmed and the app keeps updating the rider on the arrival time of the vehicle till the vehicle arrives for the rider to board to their destination. The third stage ***(post request)*** stage happens when the trip has ended. At this stage the rider is able to perform activities such as rating the driver and using other features of the platform such the help functions in reporting any issues with the trip that was provided. Below is a respondent's account on how the system is used:

> *"I open the app, then I type in the place I you want to go, and then I select the type of Uber car I want. Most of the time I select the "Uber X". Then the app will show me the route and the time it will take to get to the place on a map. It will also shows me the estimated fare I will be paying because sometime the fare can go up at the end of the trip .So once I'm OK with the fare I confirm where the car should pick me up. Once I confirm, the app will also show me the time it will take for the driver to pick me up. When the car comes and I board the driver uses his phone to start the journey so that the app can start calculating the fare. When I get to my destination the driver stops the journey using his app and then I pay the fare that is calculated by the app. After this the app tells me to rate the driver so I do that". Also, if I think the service was not good or I encountered a problem during the journey like I did some time ago when I left my earpiece in the car I use the help feature on the app to report it."*

Another respondent replied:

> *"So basically make sure my location is on and I have internet bundle. Then I open the Uber application and then I type in where I want to go. The app shows me the available drivers near me and I then select the type of ride I want and confirm it. The driver arrives and I board but before we set off the driver uses the app on his phone to start the journey because he also has a copy of the app on his phone. When I get to my destination the driver stops the journey on his app and then tells me the cost of the journey, but then I also have a copy of the price on my app for confirmation. I then make payment and get off the taxi. But after the journey the app tells me to rate the driver based on my experience during the journey".*

Another respondent also said:

> *So I go into the app and input location, because it's a location based service. When you enter your location the apps shows you where you are currently .Because the app is location based I need to make sure the location featured on my phone is on and also make sure I have internet. I then would have to enter my destination and confirm it by entering where I want the driver to pick me up. When the driver picks me up and me get to my destination the driver ends the trip and the price is calculated by the app then I make payment. After paying I then rate the driver".*

Hence, the use behaviour of the platform for riders was identified to be in three stages. The ***Pre-request*** where riders look for a ride, the ***Request confirmation*** stage where riders confirm a ride and finally the ***Post-request*** stage where riders perform an evaluation of the service provided them by the driver. In summary, riders' Use Behaviour is in three stages; ***Pre-request, Request confirmation and the Post request stages.***

5.4.3 Outcomes

These sections examine the outcomes of the platform for riders. For this study the form (Complementary or Substitutive) of the request for service with the platform was explored, how payment is done by riders were also explored as well as the risks associated in suing the platform.

5.4.3.1 Outcomes - Form (Complementing or Substituting)

For some riders, using the application was complementing; it was used as an alternate means of requesting for taxi service because such riders resorted to other means of requesting for taxi services and for other riders, using the platform substituted their existing means through which they seek for taxi services. Some of riders who found the platform to by complementary said:

> *"It is not the only means of requesting for a taxi service for me. I don't always use the application when I need a taxi, but when I'm at work and need to go on errands for the office I use it."*

Another respondent said:

> *No, it's not the only means, sometime I use the normal taxis. Even yesterday I used a normal taxi".*

Another respondent said:

> *"I don't always use Uber, I only use it when I go and teach because over there, there is no public transport .So for me it's not always that I use it".*

Riders who however found the use of the platform to substitute their means taxi transportation said:

> *"When I 'm looking for a taxi I use Uber. I even think Uber has taken a large portion of my expenses when it comes to transportation. I don't even remember the last time I took a traditional taxi."*

Another said:

> *"I think for me Uber is my main means of transport, except for days when due to pressure on the request there is none available to be pick me up on time so then I resort other means of transport."*

Another also said:

> *"It's the main means because anytime I need a taxi ride I use Uber."*

Hence, riders used the platform in two different forms. Some riders found it to be a complementary means with which they find transportation whiles others found it to be a substitute to the means of transport thereby serving as the main means of transportation for them.

In summary, the platform was complementary to some riders (provides an alternate means of requesting for taxi service) and for other riders it was substitutive(was used as the means through which they seek for taxi services).

5.4.3.2 Outcomes – Riders' Remunerations and Payment Processes

Most riders in paying for their fares after a service is usually through using cash even though they were aware of an electronic form of payment which is by credit or debit card.

The findings also discovered that there were some riders who make payment using another electronic mode called "Mobile Money", even though the Uber platform does not support Mobile Money as mode of payment. Some of riders had this to say regarding how they make payments;

> *"There is the option of using credit card payment and to pay by cash, but I prefer to pay by cash." I've always used cash. And sometime too I pay using mobile money."*

Another respondent said:

> *"I mostly pay my fare using cash".*

In another response by another female, she said:

> *"On the Uber app there is credit card or cash payment but I mostly pay by cash. And sometimes too I pay using Mobile Money but not all the drivers accept mobile money".*

Another response was:

> *"I pay by cash or mobile money". Sometime too if I have mobile money I use it to pay*

Hence, riders' generally know about the payment options of cash or credit card available on the platform. However, the main means of payment for the taxi services rendered to them was by cash even though they were aware they could pay my electronic means using a credit card. Additionally, riders used another electronic form of payment called "Mobile Money" to make payment for their fares even though that option is not supported by the platform. In summary, riders pay for fares by using cash and another electronic mode called "Mobile Money".

5.4.3.3 Outcome – Riders' Risks

Riders identified the risk in using the application to be associated with delays in getting to one's destination since the fares is calculated based on the time and distance spent on the journey. The application calculates the fare per minute spent and so delays such as traffic hold ups can cause the fare to shoot up. Additionally, some riders, especially females , indicated that the risks in using the platform was more of confidentiality of data especially with regards to contact details as some have had experience of being harassed by drivers later on after requesting for a drop off. Some of riders found the delayed associate risk said:

> *"One of the risks is when your fare goes up because you are caught up in traffic. As compared to the normal taxis, when the driver charges you even if you spend hours in traffic that fare doesn't change. But with Uber the more time you spend in traffic the higher your fare".*

Another said:

> *"Your fare can go up when you delay in traffic."*

Another respondent said:

> *"The risk I see is that driver can get your details like your phone number. But now I think Uber has done it in a way that the driver doesn't see your contact details again so that risk has been reduced".*

Another female respondent also said:

> *"Some of the drivers can take your contact details and stalk you. I remember there was a time where a driver called me and wanted to ask me out".*

Another respondent said:

> *"Because with Uber it's the app that determines the fare and it's based on the time you spend in getting to your destination the fare usually goes up when you are not lucky to land yourself in traffic".*

Hence, riders found the risks in using the platform to be escalations is the fare to be charged as a result of delays during traffic hold ups and deliberate driver delays on the road by drivers. Additionally, the lack data confidentially especially with regards to riders' contact details were also identified.

In summary, riders identified the risk in using the application to be delays in getting to one's destination and the possible abuse of information with regards to contact details.

Table 5. 4 Summary of Lessons drawn from Riders' Findings

Framework Construct	Factors	Lessons
Effort Expectancy	Understanding of the Platform	Riders generally understood how the platform works because they know about its features and functions
	Ease of Use	Ease with which most riders found the platform was because they understood how it works
	Ease of Learning	Learning to use platform came to riders naturally and for others they learnt along the way and so they found the platform to be easy to use.
Social Influence	Organizational Influence	Riders where influenced by the organisations they work for to use the platform because the organizations found the platform to provide better accountability.
	Association with other individuals	For some riders the influence to use the platform comes from engaging or associating with other individuals as a result of the image they want to present to such individuals.
Facilitating Conditions	Knowledge is using the platform	Knowing how to use the platform contributes immensely to its adoption
	Availability of needed resource	Having the resources and tools such as a smart phone to install the application on backed by internet access contributes to the adoption of

Framework Construct	Factors	Lessons
		the platform
	Availability of help and support systems	The availability of support features on the application as means to ask for help and also support through the application in time of difficulties contributes to riders' adoption of the platform.
Anticipated Benefits	Cost	Cost of moving from one location to the other could be significantly reduced with the adoption of the application as it is cheaper to use as a means of taxi transportation.
	Convenient and Time saving	The application provides riders with the convenience to request for taxi rides and eliminates the need to physically look for taxi transportation and to bargain on fares and charges.
Trust	Operational Trust	Riders trust the platform to aid them to request and find a ride.
	Fares and Payment Trust	Riders trust the platform to and to generate fares and perform payment transactions faithfully.
Behavioural Intention	Usefulness of the Platform	Behavioural intention to use the platform depended on how useful the platform is.
	Competiveness of the Platform	Availability of a competitor that would offer a better service delivery than the platform under study could influence the behavioural intention to use the platform.
Use Behaviour (USE)	Pre-Request	The Use behaviour stage where riders look for a ride.
	Request Confirmation	The Use behaviour stage where riders use the app to confirm a ride.
	Post- Request	The use behaviour stage where riders perform an evaluation of the service provided them by the driver.
	Complementing	Some riders found the platform to complement their request or taxi services as they didn't always use the

Framework Construct	Factors	Lessons
		app but sometimes resorted to using traditional taxis.
	Substituting	Other riders used the platform always when needed to get taxi and so to them the platform has substituted the traditional means of finding a taxi
Outcomes	Payment Processes	Payment options available on the platform is by cash or card. However, riders usually paid by cash. Additionally, riders sometimes make payment using Mobile Money even though the platform does not support that mode of payment.
	Risks	Delays in getting to one's destination leads to a rise in fare especially during traffic hold ups and intentional driver delays. Additional risks has to do with of data confidentially especially with regards to riders contact details.

5.5.1 Nature of the Gig Economy – Driver Perspective

5.5.1.1 Form of Technologies Used by Drivers

The essence of this theme was to identify general scale the nature of the platform for driver as well as the technologies and tools used by drivers in accessing the platform in order to deliver the service they render to passengers. The findings reveals that the platform used by drivers is mobile based and is installed on the smartphones of drivers. This can generally be attributed to the mobile nature of job as a driver. All drivers indicated that they had installed the application on their smartphones.

For example, some drivers said this;

> *"The app is a mobile app. I downloaded it from play store and installed it to some point then I had to go the Uber office for them to authenticate the app for me as a driver."*

Another respondent said:

> *"Uber is a mobile application that I downloaded for free from play store and installed in on my phone."*

Another said:

> "*The platform is mobile based, so it's a mobile application.*

Another respondent said:

> *"I know it to be a mobile app that is used on phones. I downloaded my own from play store unto my phone".*

Hence, the platform used by drivers is mobile based and is installed on the smartphones of drivers and was used to respond to the on-the-demand request of riders.

In summary, the findings identified the nature of the platform to be a mobile application which was installed on the smartphones of drivers. Drives also use the platform to attend to the 'on-the-demand request from riders.

Table 5. 5 Nature of the platform as identified from Drivers' findings

Nature	**Lessons**
Platform	Known to be a mobile application
Mode of Use	Installed and use on the smartphones
Type	On the demand platform

Source: Author's constructs

5.5.1.2 Characteristics of Drivers

This theme was developed in order explore the backgrounds of drivers who use the platform. In the short term nature of the jobs done in the gig economy warrants the need to explore the backgrounds of the people who participate in it. The findings from the interviews done with reveals that drivers are generally educated with the least level of education for driver being a post basic school certificate.

Some drivers in responding to the question on their background said;

"I have first degree in management and computer studies".

Another respondent said:

"I am I technical school leaver".

Another also said:

"I'm currently a student, currently studying Business Administration".

Another respondent also said;

"I have complete polytechnic. I have an HND in hospitality management"

Drivers were also asked whether they had other jobs apart from working as Uber drivers and findings reveal that some driver worked solely as Uber drivers whiles others had other jobs they do apart from working on the Uber platform.

"I don't have any job. For now I just driver Uber. I was working as mechanic, but I stopped to be a taxi driver then when Uber came I joined Uber".

Another said:

"I work with an Aged home as an administrative assistant".

Another said:

"I have my own business that I do. I buy and sell wood"

Another response was;

"I work as an IT system Engineer with an access control and security systems company so Uber is a side job. It is when I'm less busy that I drive Uber".

Another response was:

"I'm not working. I'm currently in school so I run Uber when I don't have a class."

Hence, most drives had some appreciable level of education with some pursuing further studies to climb up the academic ladder. Additionally some drivers were formally employed or were in school, whiles others they had other private work engagements on the side they were involved in.

In summary, findings reveal that drivers are generally educated. The least level of education for drivers is a post basic school certificate. Some drivers were formally employed or were in school, whiles others they had other private work engagements on the side they were involved in.

Table 5. 6 Characteristics as identified from Driver findings

Nature	**Lessons**
Level of Education	Considerable level of education with the least educated person having a post basic school level certificate.
Pre-occupation	Employed in the public sector, school going and involved in private business.

Source: Author's construct

5.5.2 Drivers' Motivation for Participating in the Gig Economy

These sections examine the factors that motivates drivers'' intention to use the Uber platform. Each factor is examined under a subsection.

5.5.2.1 Motivation – Drivers' Effort Expectancy

The motivation for diver adoption of the platform as an avenue for working was apparent with the ease with which most of them understood how the platform works and the learning experience. For some of the drivers, their learning experience was facilitated by the initiators of the platform. Training sessions were held for them to train them on how to use the platform which helped in their learning and understanding and eventual ease of use of the platform. Again, some of the drivers asserted that learning to use platform came to them naturally and so they didn't have to go through the official learning process organized by the platform initiators.

In a response to question regarding effort expectancy, one respondent said:

> *'I understand how the app works. It's not difficult at all. I don't really think I learnt how to use it, it's like using any other app. I just downloaded it from play store and installed, then Uber activated my drivers account for me that's all. It was simple. But before I started Uber organized a training session for us the driver on how to use it."*

Another also in a response said:

> *It's very easy and simple to understand and very easy to use. With just a few steps I'm able to use the app to locate and pickup customers and to perform transactions and I haven't had any difficulty so far in using the app. Uber also provides some training for drivers when you're signing up as a driver and it was very simple to learn how to use the platform".*

Another respondent also said:

> *"I understand the app and how it works and it makes it easy for me to use. The app is easy to learn and even Uber even trains drivers on how to use the app and it was easy".*

Another respondent said:

> *"Understanding of the platform is easy and it's also very easy to use because I know how it works".*

Hence, drivers general understood how the platform works and found it easy to use. The ease with which drivers use the platform is influenced by their learning experience which was partly facilitated by training organized for them by the platform initiator during the job sign-up process as well as their understanding of the platform.

In summary, drivers understood how the platform works and had a good learning experience in using it. The learning experience was partly facilitated by training organized by the platform initiator.

5.5.2.2 Motivation – Drivers' Social Influence

The decision to use the platform for most drivers as identified from the responses comes from family and friends. For most drivers, they were influenced by the friends they work with or their family members both close and extended. In response to the question on social influence, respondents said:

> *"I was influenced by a friend who lives in Nigeria. When I made a trip to Nigeria to visit him he was an Uber driver. At that time I hadn't even used Uber as passenger in*

Ghana even though I had heard about it in Ghana. So right after getting back to Ghana I signed up as a driver".

Another also said:

The car I use belongs to my senior brother who has travelled outside the country and because I was not working and there was not going to be any use for the car when he is away he asked me to use it for the Uber business so that the car is not parked idle.

Another said:

"My wife influenced me. She usually takes Uber and she told me about it so I decided to use my car for it. I have even bought another car and given it to my brother to use it as Uber."

Another respondent said:

"Actually it was my mum who influenced me, because she's an Uber customer. She hardly drives her car and convinced me to use it for Uber".

Below are some of the responses for those who were influenced by friends: A respondent said:

"A friend of mine introduced me to Uber. Has was my colleague at work and when Uber started he joined as a driver and he said he knew someone who had a car and wanted someone to drive it as Uber so I decided to go for it."

Another respondent said:

"I had some influence from my taxi driver friends. Some of them were also taxi drivers but they switched to Uber by changing their cars from taxi to a private car".

Hence the statements above indicate unlike riders who were also influenced by the organisations they work for or the individuals they associate themselves with, drivers are generally socially influenced by their family members and their friends. In summary, drivers were socially influenced by family and friends.

5.5.2.3 Motivation – Drivers' Facilitating Conditions

This theme explores the conditions that facilitate drivers' use of the platform. The conditions explores the availability of knowledge, resources and tools, as well as support structures in using the platform. With regard to the knowledge in using the platform, drivers indicated that one needed basically know how to use a smartphone and its basics feature such as using an application and turning on its feature such as the GPS functionality. Almost all the driver indicated they had the knowledge to use the platform. On the resources, almost all the drivers indicated that the basic tools need are a smartphone with GPS and internet functionality and all drivers indicated they have the resources. And on the support system in times of challenges, drivers indicated there was the availability of support systems on the platform and physically support at the offices of the platform initiators.

Some of the responses for driver on the resources in order to use the platform;

> "*You need a phone on which to install the app on and internet access. The pone must have a good battery life else you won't enjoy providing the service. I have these resources*".

Another also in response said:

> *"You need a smartphone that has GPS feature and internet connection. Yes, I have the things needed to use the app".*

Another said:

"You need a smartphone phone. You also need internet access. Yes, I have a good smartphone and with internet access."

Another said:

"I have a phone that I've installed the app on and I always have internet on my phone".

On the aspect of knowledge needed to use the platform and

"Yes I have all the knowledge to use the app. You must know how to use a smartphone and how to use an app and read GPS mapping and it's easy for me to do that".

Another respondent said:

You have to know how to use and operate smart phone and the Uber app and I know how to use the phone and the Uber app".

Another respondents said:

"Yes, I know how to use the phone and the GPS and so it's easy for me to use."

With regards to availability of support and the provision of assistance in time of challenges respondents indicated that;

"The Uber office is there. The app also has some sections on it where you can select and provide details for it to be addressed. For example there was a time someone left something in the car and I used the app to report it to Uber to so that the person can have it back."

Another respondent said:

"I go to the Uber office anytime I have a problem."

Another said:

> *"The app has some features that makes the driver send a report on some issues just like the customer has on their app. But most of the time drivers go to the Uber office when we have problems. Even last week I was there because my app was not working properly so I went there for them to look at it for me."*

Another responded:

> *"With drivers we go to the Uber Office. But the app has features on it where you can use to report problems but with me I normally go to the Uber office".*

Hence the responses given above indicate that, drivers had the knowledge which facilitated their use of the platform. There is also the availability of the resources such as a smart phone to install the application on backed by internet access which contributed to its adoption. Also, the available of support features on the application contributes to its adoption by drivers as they knew they have a place or means to have their issues resolved.

In summary, drivers know how to use a smartphone and its basics features as well as the functionality of the platform. The also had the needed supporting resources such as internet in order to use the platform. Additionally, there was the availability of in-built support systems on the platform as well as physical offices of the platform initiators where support staff were available to provide assistance in times of challenges.

5.5.2.4 Motivation – Divers' Anticipated Benefits

The benefits acquired from using the platform for drivers was identified in a number of ways. For many of the drivers, the benefits include flexibility in working, opportunity to network as

well , time and cost savings and also more importantly the opportunity to earn a living and for others to earn extra income. The drivers indicated that;

> *"A lot of big people pick Uber I sometimes meet people who give me other jobs like fixing their car for them because I'm a mechanic. You don't have to bargain with the person, it's the app that determines the prices so you don't waste time bargaining. Because Uber uses the GPS it shows you road to use so that you don't waste time and fuel in traffic because the GPS will show you where there is no traffic".*

Another said:

> *"It's about being able to make extra money. I do this usually at lunch time and on weekends. I love weekends because they are peaks times and the demand is usually very high.*

Another said:

> *"The app is good because I get extra money from driving people around and also get to link and connect with new people like the way someone helped me to get the job at the hotel. With Uber too you don't waste time to bargain with customers on price and to drive around wasting fuel to look for passengers like done in the traditional taxi system".*

In another response:

> *"For some of us who do other jobs too and drive Uber it is flexible for us. You can turn the app off when you're at work and then turn it back on to get passengers when you're less busy. I also get to advertise what I do as my main job on being an access control and security systems expert."*

For drivers who consider the use of the platform to be their main source of livelihood said:

> *"The benefit I get is that I'm able to make money whiles studying, because I'm currently not working".*

Another respondent said:

> *"It's better than the normal taxi, because a lot of people take Uber and so I get more passengers than when I was driving the normal taxi."*

Hence the anticipated benefits from using the platform for drivers includes earning extra income, serving as the main source of income, flexibility in working, time and cost savings as well as the opportunity to network.

In summary, drivers' anticipated benefits acquired from using the platform for include flexibility in working, opportunity to network, time and cost savings, opportunity to earn a living and for others to earn an extra income.

5.5.2.5 Motivation – Drivers' Trust

Having trust in the use of the platform contributes to its use. Drivers who use the system must have trust in the platform in delivering the services. The finding from this case reveals that drivers had trust in the platform to perform its key operation of aiding them to provide the services to passenger in ways like receiving and processing request. They also trusted the system with regards to the financial aspect of the system in terms of fares that was generated by the system and as such trust of the platform was influential in their adoption of the platform. According to one respondent:

> *"I trust the app. It's a computer system and it enables be to do the Uber Business as compared to the way the normal taxi drivers operate."*

Another respondent said:

> *"I trust the app to facilitate the service delivery process because it's a system. For example in picking up a rider there are only a few instance where the location of rider for me to pick them up have been a challenge."*

Another respondent said:

> *"I trust the platform. Most of the time is been able to link me to people who need a taxi by giving me directions with its GPS feature."*

Another respondent said:

> *"Yes, I do, because it computerized I can at least trust it to give directions and to locate people who request the service. The GPS system helps a lot."*

Again, on the aspect of trusting the platform to be able to perform transactions faithfully with regards to the fares that are generated by the platform, drivers indicated that they once again trust the platform but did not trust the drivers. A respondent said:

> *"It's the app that brings the fare so I trust it. For example if you stay long in traffic you waste a lot of fuel and the more you stay in traffic the app will increase the fare."*

Another respondent said;

> *"With the fare most of the time it OK as compared to the time I was driving the normal taxi. With Uber it's the app that generates the fare, but the normal taxi you just use your own judgments to price the journey is you are not lucky and there is traffic you can waste fuel but with that one too you can't tell the person the you want to increase the fare because of the traffic. But as for Uber it's the system, when you get to your destination the app generates the fare and the person pays. They can't complain because it a computer that generates the fare, If it were a normal taxi they will bargain with you".*

Another said:

> *"I think generally in terms of fare the platform has been fair".*

Another said:

> *"It's a computerized system so I trust it. Especially when it comes to the fare people don't complain because they know it's the system that is charging them. Sometimes some people will tell you they have discount and all that but you the driver you can't say much because it's the system that is saying it."*

In essence, drivers had trust in the platform to perform its key operation of aiding them to provide the services to passengers in ways like receiving and processing request and generating cost of fare fairly.

In summary, drivers trust platform to operationally deliver the ride service in aiding them receive and process request. Drivers also trusted the system to generate cost of fares fairly.

5.5.2.6 Motivation – Drivers' Behavioural Intention

The behaviour of drivers in their intention to use the application was directed towards the benefit they enjoyed from using the platform. For most drivers, they had no predictive time with which they see themselves using the platform but will continue to use the application as long as it remains useful to them, it provided them with the opportunity to earn a living or extra income.

According to a respondent;

> "*Yes, I will use it for long because I get to make extra money".*

Another respondent said:

"*Yes, Uber is my main job now so I'll use it as long as it brings me money".*

Another said:

"I think it's a nice app and it's also another way to earn extra and quick money, so I'll use it for long. I can decide not to drive anymore which haven't thought of doing because to me the app is helping me to make extra money".

However, there were other drivers whose behaviour towards the use the application was on other factors such those who influenced them to use the platform .A respondent for example stated that:

"For now I can tell how long I'll be using it, maybe when my boss tells me to stop".

Another said:

"I can't really tell how long I'll use it maybe until my brother comes back from his travel to taka back is car".

Hence, drivers' behavioural intention to use the platform depended on the continuous usefulness of the platform and the influence of those who had an influence in their decision to use the platform mostly of whom were family and friends.

In summary, the behavioural intention of drivers in their intention to use the platform was a result of the benefits they enjoyed from using the platform, continuous usefulness of the platform and social influence from family and friends.

5.5.2.7 Motivation – Drivers' Use Behaviour (USE)

The Use Behaviour of drivers on the use of the behaviour was explored by looking at how the drivers actually make use of the platform. The findings from the study reveal three stages of use for drivers. These stages are the ***Pre-request, Request confirmation*** and the ***Post request*** stages.

The first stage ***(Pre-request)*** is seen an informational and notification stage where the application notifies the driver of an incoming request. The request comes with details and location of the incoming request as well as the time it swill to get to the location.

The second stage ***(Request Processing)*** is where the driver uses the application to confirm acceptance or rejection of the request. However if the request is accepted, the driver further uses the application to locate the passenger and to pick them up using the GPS functionality on the application. During this stage also the driver can use the application to communicate with the passenger either via text or voice call.

Once the driver locates the passenger and picks them up the application further facilitates the navigation of the trip to the passenger's destination and then further generates the cost of the fare for the trip and subsequently records the payment of the fare.

The third stage ***(post request)*** stage happens when the trip has ended. At this stage the driver uses the application to evaluate the passenger by rating them. The driver can also if there is any issues for example items being let over by the passenger can use the app to report it to Uber.

Also, at the post request stages drivers use the application to generate their sales and transitional report. Below is a respondent's account on how the system is used at the ***pre-request*** stage

Another respondent replied:

> *"When I get a notice my app that someone wants me to pick them up I accept it. The app will show me the name of the person and where the person is."*

Another respondent also said:

> *"The request comes in a form of a beep and then the app will shows me the distance and time between my current location and the location of the rider who has made the request."*

Another respondent also said:

> *"When someone needs a car they use their app to send a request, then a message comes to my phone. I then accept it and the app shows me the name of the person and where they are."*

Below is the responses that drivers had regarding the ***request confirmation*** stage. One respondent said:

> *"I drive to where the person is because the GPS of the app will show me where the person is. Some of the people when you get there you have to call them first because sometimes the person will not be outside waiting for or you can send them a message. So when they come and sit in the car you then start the trip to begin the journey. As you drive the app the GPS will show you the route to use and when you get to where the person is going you end the trip and tell the person the fare he or she has to pay. The person will then make the payment and then they get down".*

Another said:

I use the GPS to direct me to where the person is to pick them up. When I get to where the person is sometimes it's not all the time that it will be obvious that they are those who sent the request so I usually call them, to let them know I have arrived, them when they come and sit in the car I asked them where they are going so I can start the trip. I then enter where they are going on the GPS system then I start the trip. The GPS shows me the route to use and then when we get to the destination I stop the trip and then the app bring up the fare of the trip. The person pays for the trip at then I enter it on the app."

Anther also said:

"When you accept the request beep stops and you press navigate for the GPS to guide you to the place where the rider is and then when the person sits in the car you hit the start button to start the journey. It's when you start the journey that the system starts calculating the journey. And once you start the journey the GPS navigates you to the dentition of the rider by showing you the route to use. Then when you get to the destination you hit the stop button and then the fare shows up for the rider to pay".

Below also is what some drivers had to say about the post request stage:

"When I receive the payment I enter it on the app. Now Uber allows the driver too to rate the person so I rate the person."

Another respondent said:

"After the person has paid I then rate the passenger because Uber allows the driver to also rate the passengers and give your comments so that other drivers can also know how the passenger so it's not only the passengers who rate the drivers, the drivers also rate the passengers. Anytime I want to check my sales too I use the app".

Another respondent also said:

> *"When we get to the customer's destination I end the journey and the customer makes payment for the trip. Then I rate the passenger."*

Another said

> *"Uber makes me rate the person so I rate the person after the journey"*.

Hence, the use behaviour of the platform for drivers was identified to be in three stages. The ***Pre-request*** where the application notifies the driver of the request, the ***Request confirmation*** stage where the driver locates the passenger and picks them up, navigates his way to the destination, genets cost of ride and receives payment. The final stage is the ***Post-request*** stage where driver evaluate the passenger t and also generate reports on sales and trips.

In summary, the Use Behaviour of drivers was identified as the use ***for pre-request, request confirmation*** and the ***post request.***

5.5.3 Drivers' Outcomes

These sections examines the outcomes of the platform for drivers. For this study the form (Complementary or Supplementary) of the request for service with the platform was explored, payment and remuneration process was also explored as well as the risks associated in using the platform to render the service.

5.5.3.1 Outcomes - Form (Complementing or Substituting)

For some drivers using the application was complementing; they either had substantive jobs to do but drive Uber during their free time to supplement their income.

For other drivers, driving Uber is substituting; which mean, it served as their main mean of work and source of income. Some of drivers who found the platform to be complementary said:

> *"Uber is just a side job for me, I have a main work that I do, and I usually do Uber when I'm less busy from work".*

Another respondent said:

> *"For me I drive my boss already. As I said earlier the car is for him so after I have taken him to work I then use the car for Uber, when he closes I go and pick so It's not really the work that do, it's just that because cannot be there doing nothing I use the car for Uber".*

Another said:

> *"I render the service usually at my free time from work, so for me it's not the main work that I do because I have an office job that I'm doing."*

Another said:

> *"My actual job is my business, the Uber job is just something I do at my free time. And the car is for me so I decide to do the Uber as and when I want".*

Drivers who however found the use of the platform to substitute their means taxi transportation said:

> *"Yes for me the Ubers is the main work that I do. I was working as a mechanic but I stopped to drive a taxi and then when Uber came I joined Uber".*

Another said:

> *"Yes, it's the main means of work for me. I do it in the day and in the evening I go to class."*

Hence, the use of the platform as a means of works was complementary to some drivers; where they worked other jobs but switch to working Uber at their spare time to earn extra or additional income. For others drivers it was substituting; where they drive Uber as their main mean of work and source of income.

In summary the use of the platform for some drivers was complementary (where they worked other jobs but switch to work on the platform at their spare time to earn extra or additional income) and for other drivers it was substituting (where they use the platform as their main means of work and source of income)

5.5.3.2 Outcomes – Drivers' Remunerations and Payment Processes

This theme was to explore the manner in which drives get paid for the services they render to riders. The findings revealed that payment was done in stages. The first stage is where riders make payment to the driver. In the second stage, the platform initiators deduct some percentage off every trip that is made by the driver. For every payment that the riders makes, 25 percent is deducted off that payment by Uber and the rest being 65 percent goes to the driver.

Additionally, drivers were asked what mode of payment riders' use in making payment. The findings revealed that riders made payment using the modes of payment supported by the platform which is cash, credit card or debit card but also additionally had payment done by some riders using Mobile Money even though it's not an acceptable mode of payment by the platform. Some of drivers had this to say regarding how the they are remunerated by the platform;

"Uber takes some part of the money and gives the rest to the drivers. They take 25 percent of the money and give the rest of it which is 65 percent to the drivers. The 25 percent that Uber takes is on every trip you make and not sales for the day".

Another response was:

"Every passenger that you pick Uber will take 25 percent from the fare and you the driver keeps the rest of the fare."

Another respondent said:

"For every trip Uber takes 25 percent off the fare the rider pays. The remaining 65% is for the driver to keep".

In another response:

"Uber charges 25 percent on the fare per trip. So it mean Uber gets 25 percent form every trip that you make. For example, if someone picks you and the fare is GHC 20, 25percent of 20 is 5 so Uber will take the GHC5 and you the driver keeps the GHC20."

On the aspect of the mode pf payment used by riders in making payment, some drivers responded;

"People pay me by cash, so after the trip when they are getting down they give you the money. But the app also can allow you to take credit card but I haven't picked anyone who wants to pay by credit card before."

Another respondent said:

"On the app there is cash and credit card. So the customer can pay using any of these. But for me I don't take credit card because of fraud boys. I only take cash and sometimes too I take mobile money. But on the Uber app there is no mobile money so I enter it as cash."

Another said:

> *"The platform only accepts cash or credit card but as for me I also take mobile money. I accept mobile money because sometimes someone will forget to take cash or will be short of cash so if the person offers to pay by mobile money I just ask person to transfer the money to my Mobile money account but then I report it as cash on the system. So for me people have paid me using the cash or card payment which the platform knows about as well as mobile which is not known by the system."*

Hence, drivers generally know about the payment options of cash or credit card available on the platform. However, the main means of payment for the taxi services rendered to them was by cash even though they were aware they could pay my electronic means using a credit card. Additionally riders used an electronic form of payment called Mobile Money to make payment for their fares even though that option is not supported by the platform. Drivers also rendered commission charges of 25 percent on each trip to the platform initiators.

In summary, the findings revealed that the platform initiators deduct some percentage off every trip that is made by the driver. Additionally, drivers receive payment from riders by cash, credit card or debit card as well as Mobile Money even though it's not an acceptable mode of payment by the platform.

5.5.3.3 Outcome – Drivers' Risks

The essence of this theme was to explore what drivers perceive as the risks associated in using the platform to deliver services. From the findings, the risk identified by drivers in their use if the platform was with regards to information asymmetry; where the application does not inform drivers about the destination of the passengers when they make a request for a

service. The risks of information asymmetry further leads to the situation where drivers are left in the dark about the discount pricing given to passengers which usually generates confrontations between drivers and passengers at the end of trips. It is however to note that the information asymmetry nature of the platform has been created to avoid drivers turning down requests if they get to know about these current hidden details about passengers trips ahead of accepting a request. Some of driver said the following about the associated risk they perceived in using the platform.

> *"The app tells you where the person is but it does not tell you where the person is going until you get to the pickup point and ask the person. Sometimes the place can really be far and if you can't go you have to cancel the trip which creates some inconvenience for me as the driver".*

Another respondent also said:

> *One thing about Uber is that the app does not tell you where the person is going for you to decide whether you want to go or not."*

Another respondent said:

> *"Sometimes you finish taking the person somewhere, then the system will say that they have discount so they will not be paying the actual amount and all that, that thing really worries us. With that one you cannot make the sales you have to make for the day."*

Another respondent said:

> *"The discount thing is really a problem. You'll pick some passenger and then when they have to pay they'll tell you that Uber has given them discount so they won't pay the full amount."*

Another responded also said;

> *The discount that Uber gives the customer is a big worry, because the driver does not know about the discount, you finish dropping the person and then they will tell you they have a discount so they don't pay for the full fare".*

Hence, drivers found the risks in using the platform to be the manner in which the platform does notify drivers about the destinations of passenger before pickup as well as their discount on cost of the trip before the service is delivered.

In summary, driver risk identified was with regards to information asymmetry (where the application does not inform drivers about the destination of the passengers when they make a request as well as the lack of information on discount pricing before accepting a request).

Table 5. 7 Summary of Lessons drawn from Drivers' Findings

Framework Construct	Factors	Lessons
Effort Expectancy	Understanding of the Platform	Drivers generally understood how the platform works because they know about its features and functions
	Ease of Use	Drivers generally found the platform to be easy to use. Ease with which driver found the use of the platform was because they understood how it works
	Ease of Learning	Drivers generally found the use of the platform to be easy to use. For some of the drivers, their learning experience was facilitated by the initiators of the platform
Social Influence	Association with other individuals	Divers are generally socially influenced by their family members and their friend to adopt the platform.

Framework Construct	Factors	Lessons
Facilitating Conditions	Knowledge is using the platform	Knowing how to use the platform facilitates its adoption and drivers had the knowledge which facilitated their use of the platform.
	Availability of needed resources	Having the resources and tools such as a smart phone to install the application on backed by internet access contributes to the adoption of the platform and all drivers had the needed resources.
	Availability of help and support systems	The availability of support features on the application contributes to its adoption. Drivers means of seeking help and support in times of challenges platform was mostly physical(going to the offices of Uber) than using the help support features so the platform.
Anticipated Benefits	Main source of income	Drivers who use the platform substantively find it as a main source of income. Those who work on the platform on part-time basis find the platform to provide them with an extra source of income.
	Flexibility	There is flexibility in working on the platform. Drivers can choose when to work and when not to work especially for those who have substantive jobs.
	Time and Cost Savings	Drivers save time and cost in having to look for passengers who want taxi services.
	Opportunity to Network.	Drivers are able to meet new people who provide them with new employment opportunities.
Trust	Operational Trust	Drivers trust the platform to deliver the service and to perform payment transactions faithfully.
	Fare and Payment Trust	Drivers trust the platform to generate fares and perform payment transactions faithfully.

Framework Construct	Factors	Lessons
Behavioural Intention	Continuous Usefulness of the Platform	Behavioural intention to use the platform depended on the continuous usefulness of the platform in terms of earning a living or earning extra income.
	Social Influences	Behavioural intention to use the platform also comes from the influence of those who had an influence in their decision to use the platform mostly of whom were family and friends.
Use Behaviour (USE)	Pre-Request	An informational and notification stage where the application notifies the driver of an incoming request.
	Request Confirmation	Driver uses the application to confirm acceptance or rejection of the request and to facilitate the delivery of the service such as navigations and payments.
	Post- Request	The final stage is the Post-request stage where drivers evaluate the passenger and also generate reports on sales and trips.
Outcomes	Complementing or Substituting	The use of the platform as a means of works was complementary to some drivers; where they worked other jobs but switch to working Uber at their spare time to earn extra or additional income. For other drivers it was substituting; where they drive Uber as their main mean of work and source of income.
	Remunerations and Payment Processes	The main means of payment used after driver have rendered a service is by cash even though the platform also supported electronic means using a credit card. Additionally they received payments from riders using another electronic form of payment called Mobile Money to make payment for their fares even though

Framework Construct	Factors	Lessons
		that option is not supported by the platform.
	Risks	Drivers found the risks in using the platform as being information asymmetry; as the platform does notify drivers about the destinations of passenger before pickup as well as their discount on cost of the trip before the service is delivered.

5.6 Chapter Summary

This chapter presented the qualitative findings and discussions of the study based on the UTAUT framework. Factors under each constructs were explained and lessons drawn from it. Interviews conducted from riders and drivers were presented based on the research objectives. The next chapter would focus on analysing and discussing the findings of this study.

CHAPTER SIX

ANALYSIS AND DISCUSSION OF FINDINGS

6.1 Chapter Overview

This chapter analyses the case findings presented in the previous chapter. The chapter seeks to find answers to the research questions and to provide supportive evidence and explanation for the research propositions. Four research questions are used to structure the discussion in this chapter.

6.2 Addressing the Research Questions

The study in order to meet its objectives posed a number of research questions. These are discussed and analysed alongside the finding of the study in the subsections below;

6.2.1 What is the Nature of the gig economy in Ghana?

In this sub section below the researcher seeks to find answers to the first set of research questions posed in (Section 1.5);

a. What type of digital technologies are used by employers (riders) and employees (drivers) in the ride-hailing sector of the gig economy in Ghana?
b. What are the characteristics of participants in the ride-hailing sector of the gig economy in Ghana?

Table 6. 1 Nature of the Gig Economy in Ghana

Nature	Riders	Drivers	
Platform Used	Mobile application based platform	Mobile application based platform	Cardon and Casilli, (2015); Smith and Leberstein, (2015)
Technologies Used	Smartphones with GPS functionality and internet access	Smartphones with GPS functionality and internet access	Stokes, et al., (2014); Benkler, (2004)
Characteristics of Participants	Are in the working class (come from both the public and private sector) with substantial level of formal education.	Are largely in the working class and a few in the non-working class. Educational background was both formal and informal.	Carson, (2012)

Source: Author's Constructs based on findings

Table 6.1 outlines the nature of the gig economy as identified from the findings of the study. The nature of the gig economy describes the type of the platform, technologies and characteristics of those who participate in it. From the findings, it is indicative that participants use the mobile application version of the platform which they download from an app store for free. With regards to the type of digital technologies used; both participants (riders and drivers) installed the application on their smartphones. Additionally, the smartphones support GPS functionality and mobile internet connectivity which facilitate the process of sending in requests to a driver for a ride and the driver to also find a riders who has requested for the service. These findings are consistent with assertions by Cardon and Casilli, (2015) as well as Smith and Leberstein, (2015) that "work on-demand" jobs are acquired via mobile applications but are executed through traditional working activities such as transportation, running errands as well as cleaning services.

This consistency is also found in Stokes, *et al.*, (2014) and Benkler (2004) where they assert that the internet has created an avenue for people to connect with one another and to coordinate their activities and as such creates the means for platforms to rent, sell or share things with others without the involvement of other agencies.

With respect to the characteristics of participants in the gig economy the findings revealed that most riders had some appreciable level of education with some pursuing further studies to climb up the academic ladder. Additionally, even though riders were either formally employed or were in school, they had other private work engagements on the side they were involved in. Drivers on their part were also generally educated as they also had some appreciable level of education both formally and informally. Further, some drivers were substantively employed in other organisations mostly in the private sector, whiles others were not engaged in any other form employment apart from working on the platform as drivers. This is assertive of the view of Carson, (2012) that working gigs makes it possible for the unemployed and even those who feel underemployed to move ahead in their career, and also provides full-time workers an opportunity to be entrepreneurs.

6.2.2 Motivations and Outcomes for Participating in the Gig Economy

In this sub-section I seek to answer two research questions:

a. What factors motivate riders and drivers to join the ride-hailing sector of the gig economy?
b. What are the outcomes for riders and drivers for joining the ride-hailing sector of the gig economy?

6.2.2.1 Motivational Factors by Effort Expectancy

Table 6. 2 Motivational Factors by Effort Expectancy

Factors	Riders	Drivers	Supporting Reference
Understanding of the Platform	✓	✓	Martins et al. (2014) Tarhini, El-Masri, Ali & Serrano (2016)
Ease of Use	✓	✓	Tarhini, El-Masri, Ali & Serrano (2016) AbuShanab *et al.,* (2010); Daniel & Jonathan, (2013); Guriting & Ndubisi, (2006); Mohan *et al.,* (2013); Venkatesh, (2000)
Ease of Learning	✓	✓	Luo *et.al.* (2010) Yu (2012)

Source: Author's Own Constructs based on findings

Effort Expectancy (EE) is the degree of ease associated with customers' use of technology (Venkatesh *et al.,* 2003). Technologies that are simpler to understand are easy to use and learn and faster to adopt than those requiring the adopter to develop new skills and understanding. In this study effort expectancy refers to the level to which the users of the platform perceive the platform to be easy to use through a process of learning and understanding. From the case findings, it is indicative that users had an understanding of the platform which make it easy for them use the platform. This confirms the stance of Tarhini, El-Masri, Ali and Serrano (2016) in their study in relation to user adoption of internet banking that if users found the technology services in internet banking easy to use and do not require much effort then they are more likely to adopt it. A similar confirmation is made by Martins *et al.* (2014) that Effort Expectancy has a significant positive influence on the behavioral intention of users to use an innovation like internet banking.

Existing studies have supported this relationship based on the association between the ease of use of a system and the intentions to use the system (AbuShanab *et al.,* 2010; Daniel & Jonathan, 2013; Guriting & Ndubisi, 2006; Mohan *et al.,* 2013; Venkatesh, 2000).

Additionally, the learning process in using the platform which is particularly evident in responses of drivers shows that training organized by the platform initiators on how to use the platform is instrumental to drivers' understanding of the platform and its ease of use. This is consistent with the study by Luo *et.al.* (2010) that self-efficacy could be increased by providing step-by-step guidance and training in using technology and further confirms Yu's (2012) study that riders get more and more familiar with using electronic devices and applications when they undergo training.

Hence, the ease with which riders and drivers found the use of the platform was an influencing factor in their adoption of the platform as a means of requesting for taxi rides and employment respectively. From the above discussion, there is evidence that is suggestive of the first proposition that:

- *Effort Expectancy (EE), through Perceived Ease of Use (PEOU), may have a positive effect on the intention of riders and drivers to adopt the platform as a mean of employment.*

6.2.2.2 Motivational Factors by Social Influence

Table 6. 3 Motivational Factors by Social Influence

Factors	Riders	Drivers	Supporting Reference
Organisational Influence	✓	×	Taiwo, Mahmood, and Downe (2012); Bankole, Bankole and Brown (2011) Yu (2012); Venkatesh et al., (2003); Venkatesh and Zhang, (2010); Taiwo, Mahmood, and Downe (2012)
Association with other individuals	✓	✓	

Source: Author's Own Constructs based on findings

Social influence refers to the extent to which an individual allows the opinions of others they consider important to them to influence their decisions to use the system (Venkatesh *et al.*, 2003). Hence is this study, the perception of riders and drivers are explored in order to identify which persons' opinions influences their decision to use the platform.

From the case findings, it is indicative that the first set of users (being riders) were under the social influence of two categories of people, which are; organizations they work as staff and also the people they associate themselves with such as family and friends. Regarding organizational influence, riders indicated that organisations found the Uber platform to offer a much better way to make their staff accountable in terms of cost of transportation thereby making it a requirement for their staff to use the platform. Riders were required to show proof of using Uber for an official assignment in the event that the official company vehicle is not present. With regards to those who riders associate themselves with, riders indicated that such influence comes from family and friends as well as other persons who they had engagement with and needed to portray a particular image to such people.

Unlike riders, drivers however were only influenced by the people they associated with such as family and friends. There was no indication from the responses received about drivers being influenced by any organisations or body. For most drivers, they were influenced by the friends or colleagues or their family members both close and extended. This findings of social influence in this study are coherent with the research conducted by Bankole, Bankole and Brown (2011) and Yu (2012) on mobile banking in developing countries that identifies social factors as strong influencers on customers' decision to adopt mobile banking services. It is also coherent with Saleh (2008) assertion in the acceptance of technology in a study conducted in Lebanon on internet banking that the average Lebanese is ready to adopt and accept certain behaviours just in order to impress the group he or she belongs to.

Similarly, much of the empirical research in information system found social influence to be an important antecedent to users' behavioural intention to adopt a technology (Venkatesh et al., 2003; Venkatesh and Zhang, 2010). Further, Taiwo, Mahmood, and Downe (2012), have posited that riders might not be obliged to use an information system until they are motivated by important others that can influence their attitude and behaviour. In light of this, the current study reported that social influence contributes towards the behavioural intention to use the platform. It is therefore indicative that the significant effect of the social influence on behavioural intention is a clear indication that the users (drivers and riders) of the platform are concerned about factors such as the opinion of family and friends well as the people they work for.

Hence, the ease with which riders and drivers found the use of the platform was an influencing factor in their adoption of the platform. From the above discussion, there is evidence that is suggestive of the proposition that:

- *Social Influence(SE) will impact users' intention to use the platform*

6.2.2.3 Motivational Factors by Facilitating Conditions

Table 6. 4 Motivational Factors by Facilitating Conditions

Factors	Riders	Drivers	
Knowledge is using the platform	✓	✓	Zhou *et al.*,(2010); Holden and Karsh (2010); Venkatesh *et al.*, (2003)
Availability of needed resources	✓	✓	Zhou et al., (2010); Holden and Karsh (2010); Venkatesh *et al.*, (2003).
Availability of help and support systems	✓	✓	Zhou *et al.*, (2010); Holden and Karsh (2010); Venkatesh *et al.*, (2003).

Source: Author's Own Construct based on findings

According to Venkatesh, (2003) users' intention to use an information system are facilitated by some conditions. These Facilitating Conditions (FC) is the degree of ease associated with customers' use of technology (Venkatesh *et al.*, 2003). The availability of technical support systems as well as resources and tools to use an information systems platform are important to its successful adoption by users. Limited resources and the lack of needed support in times of challenges will lead to frustration and the lack satisfaction is using the system. In this study this theme explores the conditions that facilitate platform participants' (riders and drivers) use of the platform. The Facilitating Conditions explores the availability of knowledge, resources and tools, as well as support structures in using the platform.

On the part of riders, they readily had the resources to access the platform. Additionally, the platform has in built support systems where users can readily send their complaints and grievances in order to have hem addressed. This happens especially when riders face challenges with pricing as well as any related matters such as theft, careless driving and driver misconduct. Apart from the support systems that are provided through the platform there is a physical location where riders can go to in order to lodge their complaints. Additionally, the knowledge is using the system was something that riders had which made is possible for them to use the platform.

Drivers on their part had the knowledge in using the platform. They indicate that one needed basically know how to use a smartphone and its basics feature such as using an application and turning on its feature such as the GPS functionality. On the resources, almost all the drivers indicated that the basic tools needed are a smartphone with GPS and internet functionality. With regards to the availability of support system in times of challenges, driver indicated there was the availability of support systems both physically and electronically for addressing concerns and issues when they arise. Physical means by which issues where addressed was by visiting the office of the platform initiators whiles electronic means of lodging and addressing complains was through features provided on the platform. These findings are consistent with the study by Holden and Karsh (2010) in their study on healthcare where they note that facilitating conditions in healthcare acceptance technology is very important. They argue further that availability of resources which include technical knowledge and adequate knowledge of computer are some of the facilitating conditions that promote the use of clinical informatics. Additionally, there is no doubt that using IB services requires a particular kind of skill, resources and technical infrastructure and these facilities are not usually free at customer context (Zhou *et al.,* 2010).

Hence, the ease with which riders and drivers found the use of the platform was an influencing factor in their adoption of the platform as a means of requesting for taxi rides and employment respectively. From the above discussion, there is evidence that is suggestive of the first proposition that:

- *Facilitating Conditions (FC), will have an impact on users' use the platform.*

6.2.2.4 Motivational Factors by Trust

Table 6. 5 Motivational Factors by Trust

Factors	Riders	Drivers	Supporting Reference
Operational Trust	✓	✓	Carter & Belanger, (2005); Pavlou, (2003); Welch, Hinnant & Moon, (2005)
Fare and Payment Trust	✓	✓	Resnick and Zeckhauser, (2002); Connolly and Bannister (2008)

Source: Author's Own Construct based on findings

Users interact with platform services through their computer or mobile devices. This interaction requires the sending and receiving of data and personal information and some of this sensitive information such as credit card details are required to complete transactions online (Alzahrani & Goodwin, 2012).

Trust can be defines as "the mutual confidence that no party to an exchange will exploit another's vulnerabilities an exchange partner is trustworthy when it is worthy of the trust of another" (Barney & Hansen, 1994 p.179).It is clear from this definition that trust is a vital aspect of any relationship between parties. This construct was explored in relation to how users perceive the transactions that occur on the platform with regards to fairness and transparency.

From the case findings, it is indicative that riders have some substantial level of trust in knowing that the adopted system is fair in its operations in terms of match making and facilitating the request process. It was however identified that this level of trust was for the platform and not the drivers as users had trust in the platform to perform its key operation of aiding them to find a ride but did not trust the drivers.

With regards to transitional aspect of the system such as generating fare pricing, riders also consented that they had trust in the platform to generate the right fares since it was a computerised system and not human generated which was based on human judgement or discretion and as such trust of the platform was influential in their adoption of the platform.

Drivers on their part have trust in the platform in delivering the services. They trusted the platform to perform key operations of aiding them to provide the services to passenger in ways like receiving and processing request. In terms of fare generations and payment transactions, drivers' trust was based on the reasons that fares were was generated by the system and as such trust of the platform was influential in their adoption of the platform.

These findings are in agreement with existing studies which have identified trust in the internet as the most important predictor of e-service acceptance and use especially when financial or personal information is required (Carter & Belanger, 2005; Pavlou, 2003; Welch, Hinnant & Moon, 2005). It further agrees with Connolly and Bannister (2008) who also investigated the factors influencing trust in internet shopping in Ireland and emphasise that trust is an essential factor for riders to make purchase from the internet. Additionally, the

findings are coherent with the study by Resnick and Zeckhauser, (2002) that trust is vital to facilitating transactions online.

In essence, both riders and drivers had trust in the platform to perform its key operation of aiding to request to request for a ride and to provide the services to in ways like receiving and processing request and performing cost of fare generations fairly. From the above discussion, there is evidence that is suggestive of the proposition that:

- *Users' trust of the platform will influence their intention to use the platform.*

6.2.2.5 Motivational Factors by Anticipated Benefits

Table 6. 6 Motivational Factors by Anticipated Benefits

Factors	Riders	Drivers	Supporting Reference
Cost	✓	✓	Agrawal *et. al.,* (2013); D'Cruz (2017)
Convenient and Time saving	✓	✓	Agrawal *et. al.,* (2013); D'Cruz (2017)
Source of income		✓	Khanna *et. al.,* (2010); Agrawal *et. al.,* (2013); Berg, (2015); Martin *et. al.,* (2016)
Flexibility	×	✓	Heeks, (2017); Fidler, (2016); (D'Cruz & Noronha, (2016); Crosby & Rina,(2017); Agrawal *et. al.,* (2013)
Opportunity to Network	×	✓	Stokes, *et al.,* (2014); Benkler (2004)

Source: Author's Own Construct based on findings

This is in reference to the level a user considers that the use of the platform would help bring value and will be beneficial. This will be explored by looking at the perceptions of using the platform in terms of benefits, such as saving time, money and effort and job flexibility (Kumar, Maheshwari, & Kumar, 2002).

From the case findings, it is indicative that the cost of moving from one location to the other could be significantly reduced with the adoption of the Uber application as it is cheaper to use as a means of taxi transportation. Using Uber also provides riders with the convenience needed to look for taxi transportation. For instance, the rider does not need to bargain with a taxi driver on the fare for a taxi ride or personally spend time looking for a taxi because with Uber the request for a tax ride comes right to your door step as long as the application can locate your doorstep. This is consistent with gig economy research by Agrawal *et. al.,* (2013) and D'Cruz (2017) that the absence of gig platforms would mean that limiting accessibility to employment by others across different geographical regions who can deliver on the service.

On the part of drivers the benefits acquired from using the platform includes flexibility in working, time and cost savings and also more importantly the opportunity to earn a living and for others to earn extra income. These are coherent with existing studies done in the gig economy by Heeks, (2017); Fidler, (2016); (D'Cruz & Noronha, (2016); (Crosby & Rina, 2017) and Agrawal *et. al., (*2013) where cost and time saving, flexibility in working and convenience were identified as some of the main reason why people work gigs.

Drivers further indicated that they also get the opportunity to network. They are able to meet new people who provide them with new employment opportunities. This indication by the drivers has some relationship with the assertion by Stokes, *et al.,* (2014) and Benkler (2004) that the internet has created an avenue for people to connect with one another and to coordinate their activities and as such create the means for platforms sell or share things with others without the involvement of other agencies.

It is further emphasized by Sørensen and Shklovski (2011) that technology plays a role in expanding the playing field and making more people accessible to others by removing such barriers as distance, scheduling conflicts and time differences.

The result of this study is also in support with some earlier studies done using the UTAUT framework (Venkatesh *et al.*, 2003) and other replication of the model (AbuShanab & Pearson, 2007; Al-Somali *et al.*, 2009; Alalwan *et al.*, 2014; Daniel & Jonathan, 2013; Riffai *et al.*, 2012; Tan & Teo, 2000).

Hence, the anticipated benefits riders and drivers perceived to be provided by the platform was an influencing factor in their adoption of the platform. From the above discussion, there is evidence that is suggestive of the proposition that:

- *Perceived Anticipated Benefits provided by the platform will impact users' intention to use it.*

6.2.2.6 Motivational Factors by Behavioural Intention

Table 6. 7 Motivational Factors by Behavioural Intention

Factors	Riders	Drivers	Supporting Reference
Continues Usefulness of the Platform	✓	✓	Kumar, Maheshwari & Kumar, 2002
Competitiveness of the platform	✓	✓	Kumar, Maheshwari and Kumar, (2002)
Social Influences	✗	✓	Venkatesh et al., (2003); Venkatesh and Zhang, (2010); Taiwo, Mahmood, and Downe (2012)

Source: Author's Own Construct based on findings

This is in reference to a user's subjective possibility that he or she will perform the behaviour in question (Venkatesh *et al.,* 2003). Behavioural intention to use the application for riders' was found to be aligned to the usefulness with which they found the platform. For most c, they had no predictive time with which they see themselves using the platform but will continue to use the application as long as it remains useful to them. In like manner, the behaviour of drivers in their intention to use the application was directed towards the benefit they enjoyed from using the platform. For most drivers, they had no predictive time with which they see themselves using the platform but will continue to use the application as long as it remains useful to them, it provided them with the opportunity to earn a living or extra income. Additionally, riders intended to use the platform as long as it remains competitiveness. This is coherent with Kumar, Maheshwari and Kumar, (2002) assertion that the quality of services and provision of quality services of information systems will influence their intention to adopt the platform.

For drivers, one additional factor of Social Influencing was also identified as influencing their decision to use the platform. Drivers' use of the platform was influenced by opinion of family and friends. This is confirmed by existing studies done by Venkatesh *et al.,* (2003); Venkatesh and Zhang, (2010) and Taiwo, Mahmood, and Downe (2012) who posited that riders might not be obliged to use an information system until they are motivated by important others that can influence their attitude and behavior. To conclude, as recorded in previous studies, the relationship between behavioural intention and actual use behaviour was supported. This result is in support with (Venkatesh *et al.,* 2003)'s work and other replicated works (AbuShanab *et al.,* 2010). There is considerable evidence of the significant effect of Behavioural Intention on Use Behaviour in information technology acceptance studies (Venkatesh *et al.,* 2003, 2012; Venkatesh and Zhang, 2010).

Hence, the ease with which riders and drivers found the use of the platform was influencing factor in their adoption of the platform as a means of employment. From the above discussion, there is evidence that is suggestive of the proposition that:

- *Behavioural Intention to Use the platform influences users Use Behaviour of the platform.*

6.2.2.7 Motivational Factors by Use Behaviour

Table 6. 8 Motivational Factors y Use Behaviour

Factors	Riders	Drivers	Supporting Reference
Pre-Request	✓	✓	Boateng (2011)
Request Confirmation	✓	✓	Boateng (2011)
Post- Request	✓	✓	Boateng (2011)

Source: Author's Own Construct based on findings

The Use Behaviour was explored by looking at how the users (drivers and riders) actually make use of the platform (Ong, Day, Chen, & Hsu, 2008). Riders' Use Behaviour of the platform is in three (3) stages. These are the Pre-request, Request confirmation and the Post request stages. At the Pre-request is where riders look for a ride, the Request confirmation stage where riders confirm a ride and finally the Post-request stage where riders perform an evaluation of the service provided them by the driver. Drivers' also use the platform in three stages; the Pre-request, Request confirmation and the Post request stages.

The Pre-request stage is where the driver is notified of the request, the Request confirmation stage is where the driver locates the passenger and picks them up, navigates his way to the destination, generates the cost of ride and receives payment. The final stage which is the post-request stage is where driver evaluates the passenger and is also able to generate reports on sales and trips. These findings are not far from and insisting study done by Boateng (2011) on Mobile phones as digital tool for e-commerce trade where he identified mobile phones to be used by market women in three phases; pre-trade activities, during trade activities and post trade activities.

Hence, users' Use Behaviour of the platform leads to the outcomes on participating in the gig economy.

- *Use Behaviour of the platform leads to users' platform outcomes.*

6.2.2.8 Outcomes

Table 6. 9 Outcomes from Participation in the Gig Economy

Nature	Riders	Drivers	Supporting Reference
Complementing	Complemented existing mean of finding transport	Worked other jobs but switch to working Uber at their spare time to earn extra or additional income.	Dokko, Mumford & Schanzenbach (2015); Hall and Krueger (2015)
Substituting	Served as the main means of finding transport	Platform served as their main means of work and source of income.	Berg (2015)
Payment and Remuneration	Payment for services was done either by platform supported cash payment as well as platform unsupported or mobile money payment	Received platform supported cash and credit/debit card payment as well as platform unsupported Mobile Money payment. Percentage of payment received goes to the platform initiators.	Manyika, Lund, Robinson, Valentino & Dobbs (2015) ;Weel, Werff, van der, Bennaars, Scholte, Fijnje, Westerveld and Mertens, (2018); Berger, Frey, Levin, and Rao,(2018)
Risks	Price hikes due to delays in traffic, breach of data confidentially on the platform	Information Asymmetry with regards to discounts and destination of riders before pickup	Uber (2013)

Source: Author's Own Construct based on findings

This theme was introduced in order explore the associated developments that arise out of the adoption and use of the platform. Outcomes are explored by looking at the perceptions of using the platform in terms of the forms of payment used by riders and received by drivers, how drivers are remunerated as well as the risks involved in using the platform (Fuad & Hsu, 2018).

For both riders and drivers, the use of the platform was both complementary and substitutive. Some riders sometimes used other means of transportation other than platform whiles others found it to be a substitute to the means of transport thereby serving as the main means of transportation for them.

Some drivers in like manner found the platform to be complementary to their livelihood where they worked other jobs but switch to working Uber at their spare time to earn extra or additional income. These finding are coherent with the study by Dokko, Mumford & Schanzenbach (2015) on the gig economy that suggest that the engagement of workers in these freelance jobs was temporary and to complement their existing work and also a study by Hall and Krueger (2015) who also assert that gigs or contingent work arrangement is undertaken by people (such as Uber Drivers) in order to generate supplemental income to a primary job.

Some drivers and riders also found working and seeking for a means of transport on the platform to be substitutive, in other words, it has replaced existing means of find work and transportation respectively. For such drivers driving Uber is their main means of work and source of income whiles for such riders they pick up their phones and requested for Uber any time they wanted transportation. This finding are coherent with (Berg, 2015) where he asserts that many people have entered crowdwork following a period of unemployment or labour market inactivity

On the aspect for means of payment used by riders and drivers after the delivery of a service respectively, drivers indicated the main means of payment rendered to them was by cash even though riders were aware they could pay by electronic means using a credit or debit cards

card. Additionally drivers received electronic form of payment called Mobile Money to make payment for their fares even though that option is not supported by the platform. This is coherent with existing study by Manyika *et.al.* (2015) who assert that in terms of payment digital platforms for example allow freelancers to swiftly accept secure payments.

In terms of remuneration driver indicated, the platform initiators took commission charges of 25 percent on value of each trip. In order words, the driver is required to renders 25 percent of how much a riders gets charged per trip to Uber and keeps the remaining 65 percent. These finding are coherent with assertion by Weel, Werff, van der, Bennaars, Scholte, Fijnje, Westerveld and Mertens, (2018) that with regards to determining the pay rate for workers in the gig economy the platform determines a rate which the worker cannot influence and this is mostly the case for transport related gig activities. Also, more specifically on Uber drivers, the findings is coherent with the stance by Berger, Frey, Levin, and Rao,(2018) that Uber drivers are paid for each trip they drive and in accordance to a predetermined formula. Payments are made directly to drivers after Uber deducts its 'service fee', which stands at either 20 or 25 percent depending on when a driver joined the platform.

Driver risk and riders were also explored. The essence of this theme was to explore what drivers perceive as the risks associated in using the platform to deliver services. From the findings, the risk identified by drivers in their use if the platform was with regards to information asymmetry; where the application does not inform drivers about the destination of the passengers when they make a request for a service. This is coherent similar studies on the gig economy by assertions by Lee *et al.*, (2015) that asymmetrical relationship exists between platform workers and firms in greater. Further, the on the issue of riders' perceived risks, riders indicated price hikes during delays in traffic. This stance of price hike is

confirmed by Uber, (2013) that indicates that price changes happens and changes are calculated algorithmically when wait-times are increasing dramatically.

6.3 Chapter Summary

This chapter set out to analyse the case findings identified in chapter 5 in relation to the research questions and identified themes taking into consideration the motivation, and outcomes with the aid of the conceptualized model developed from the UTAUT framework. The chapter further discussed the analysis of the findings and specifically addressed the research questions in juxtaposition with the literature reviewed in chapter 2, the research framework in chapter 3 and the findings in chapter 5 as well as the analysis of the findings thereby suggesting 6 propositions. The chapter also presented the findings of the study by way of presentation an empirically tested and a revised research framework in chapter 7.

CHAPTER SEVEN

SUMMARY, CONCLUSION AND RECOMMENDATIONS

7.1 Chapter Overview

The focus of the previous chapter was to discuss and analyse the findings of the study particularly in relation to the literature presented in chapters 2 and 3. This chapter however has its focus on presenting a summary of the study, discussing what the implications are for future research as well as a presentation on what the research limitations are and an overall conclusion.

7.2 Summary

The study began in **Chapter 1** by providing an understanding of the gig economy, the various categories and classification of the gig economy, its challenges as well as benefits. Having done this, the researcher set out to explore the following research questions that will lead to the meeting of the objectives set out for this study: Out of the objectives and the research purpose, the following research questions were asked;

1. What is the nature of the gig economy in Ghana?
    a. What are the forms of digital technologies used by riders and drivers in the ride-hailing sector of the gig economy in Ghana?
    b. What are the characteristics of participants in the ride-hailing sector of the gig economy in Ghana?
2. What are the motivations and outcomes of participating in the ride-hailing sector of the gig economy in Ghana?

In order to realise the objectives of the research and to find answers to the research questions, the researcher identified a case platform that is highly considered a type of gig economy platform. The researcher then went ahead to hold in-depth interviews with the two major users (drivers and riders) of the platform in order to understand the nature of the platform as a gig economy platform and to explore what the motivations and outcomes are for them in participating in it.

Chapter 2 begins by providing an overview of the relevant literature pertaining to the concept of the gig economy; overview, definitions, scope, types, benefits and challenges. It also further provided an in-depth review of literature regarding the gig economy by divulging into the current knowledge and gaps in the area. The chapter finally ends by summarising and presenting gaps for future research.

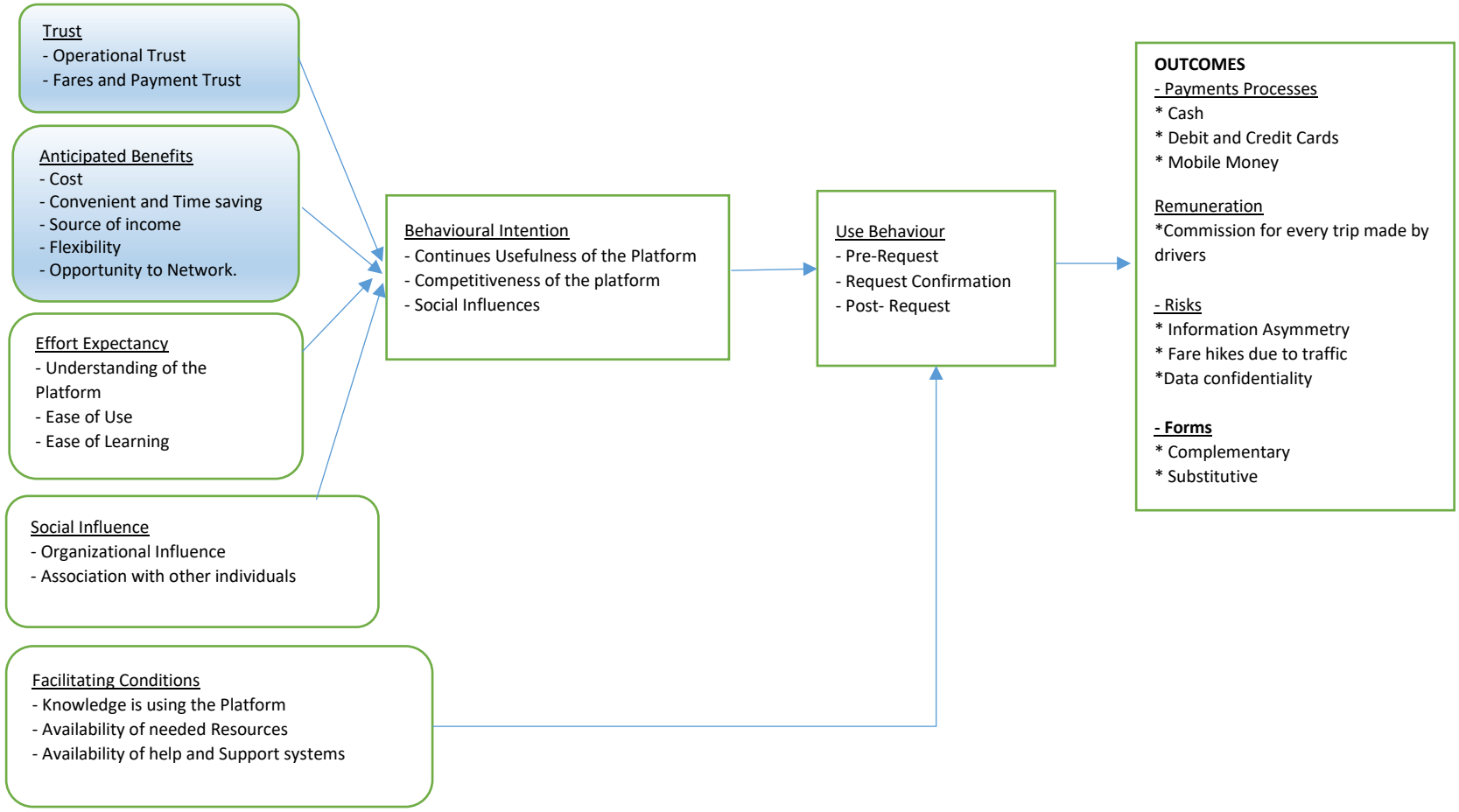
In **Chapter 3,** the study focusses on discussing the research framework that is considered appropriate to help meet the objectives of the study. In view of this, chapter 3 discusses relevant literature that directly or indirectly relate to the selected research framework. The framework considered fit for meeting the objectives of this study is the Unified Theory of Acceptance and Use of Technology (UTAUT framework. The chapter further conceptualises a model from the UTAUT model rather than coming up with a full-blown theory on gig economy nexus. Also touched on in this chapter are the advantages, some use of the theory in exiting research, justification of the choice of the adopted research framework, limitations and an explanation of the constructs used in the study. The chapter concludes with a summary of what has been discussed in the chapter.

Having looked at the theoretical lens and conceptualized a model for this study, the researcher went ahead in **Chapter 4** to discuss the research methodology employed for this study. The study further discusses the research paradigm followed by the research design and method and how data was collected and analysed. A summary on the chapter is provided as the final section for the chapter.

Chapter 5 presents the findings of the data collected from responses received from the participants of the study. The chapter based on the UTAUT framework narrated how each case participant is influenced by efforts expectancy, social influence, facilitating conditions, trust, as well as anticipated benefits that influences their behavioural intention and actual use of the platform.

Chapter 6 analysed the case findings identified in chapter 5 in relation to the research questions and identified themes taking into consideration the motivation, and outcomes with the aid of the conceptualized model developed from the UTAUT framework. The chapter further discussed the analysis of the findings and specifically addressed the research questions in juxtaposition with the literature reviewed in chapter two, the research framework in chapter three and the findings in chapter 5 as well as the analysis of findings thereby suggesting 6 propositions (see, Table 7.1). The findings also made way for a presentation of an empirically tested and revised research framework (see, Figure 7.1)

Figure 7. 1 Redefined Conceptual Framework based on Findings from the Gig Economy



Source: Author's construct

Table 7. 1 Propositions made from Discussion

No	Propositions	Drivers	Drivers
1	Effort Expectancy, through Perceived Ease of Use (PEOU) will have an impact on users' intention to use the platform.	✓	✓
2	Social Influence will influence users' intention to use the platform.	✓	✓
3	Facilitating Conditions will have an impact on users' use the platform.	✓	✓
4	Users' trust of the platform will influence their intention to use the platform.	✓	✓
5	Anticipated benefits perceived to be provided by the platform will influence users' intention to use it.	✓	✓
6	Behavioural Intention to use the platform leads to users' Use Behaviour	✓	✓
7	Use Behaviour of the platform leads to users' platform outcomes.	✓	✓

Source: Author's construct

7.3 Implications to Research, Policy and Practice

The significance of the study can be explored along three strands: implications to research, to practice and to policy.

7.3.1 Implication to Research

About the implications of the study to research, the study adds to the existing studies and knowledge regarding the gig economy especially from a developing economy context. It further responds to the research gaps considering the not many studies have been done academically or intellectually from a developing economy context.

Having identified the gig economy as an area with a vivacious future, this research also provides a good foundation of reference for students and researchers who would want to conduct research in the area in not only Ghana but also test the propositions of this research in other parts of the world most especially in other developing economies. Additionally, concerning the contribution of this research to knowledge, this research conceptualized a framework based on the UTAUT framework that has been widely used quantitatively in other studies. However, in this study the UTAUT framework has been used qualitatively to identify the motivation and outcomes of participating in the gig economy. This research therefore provides as foundation for researchers to also explore the UTAUT framework qualitatively. Furthermore, this research establishes factors for consideration for creating an enabling gig economy ecosystem from a developing economy context. In this regard, future researchers can also therefore look into this to test their generalizability quantitatively.

7.3.2 Implication to Practice

Concerning the implications of the research to practice, this study unlocks the key motivating factors and outcomes for gig economy participants (riders and drivers) not only from literature but also providing some form of evidence from the field. The propositions made in this study also provides guidelines in strategically guiding stakeholders in the gig economy including gig platform developers and regulatory agencies in Ghana and in other developing economies to understand its nature. It further exploit its potentials in the provision and request for services. This study in the Ghanaian context can also inform job seekers to explore this avenue for employment in order to find work.

7.3.3 Implication to Policy

Concerning the implications of the research to policy, this research presents agencies responsible for labour and employment to have a practical overview in knowing the happenings of the gig economy, its nature in Ghana and what motivates people to join it. One area of interest in the gig economy has been about the filling of tax and income returns as most gig economy participants are not known to be keen payers of income tax. This research can, therefore, provide a fair idea to regulators on how the gig economy, especially in the transport sector, operates so as to better develop measures to get them to file their tax returns and to widen the tax net for national development especially in developing economies.

7.4 Research Limitations

A number of limitations were identified during the conduct of this study. One of such limitations is that this study focused on only one gig economy platform. Additionally, in using the UTAUT model the moderators (age, experience, gender and volunteerism) were not considered as part of this study. As with all forms of peer-to peer economy, there are three actors in the ecosystem; The riders (consumers) , drivers (service providers) and the market aggregator (the digital platform). However, this study focuses on only two of the actors;(a) riders (consumers) and (b) drivers (service providers) on the Uber platform.

Finally, time was also another constraint, as the researcher would have explored more into other factors that motivate participation in the gig economy. In addition, appointments for the researcher to interview respondents especially drivers suffered some delays and were sometimes brief due to their busy schedules.

7.5 Future Research Directions

The findings of this research have major implications and points to a number of research avenues. It is however important to note that outlining every possible area that is worth exploring for further study is practically impossible. In view of this, the following highlighted areas have been found to be relevant and significant for exploration by way of future research.

First, this study was explored qualitatively to study nature as well as the motivation and outcomes for those who participate in the gig economy. Moreover, undertaking this studying quantitatively may produce different results if tested among different gig economy platforms order than Uber. The researcher therefore recommends that this study be explored using a quantitative method in order to provide some generalization in both respects. Secondly, this research was conducted from the point of view of the riders and drivers without looking at the platform developer or initiator, which limits the scope of this study. It will therefore be imperative to explore a study that encompass the developer of the platform.

Thirdly, future researchers can take into consideration gender issues in gig economy participation. Finally, a future research can explore gig workers who use “crowd work” platforms to find work.

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APPENDICES

Appendix A-Interview Guide for Riders

INTERVIEW GUIDE - FOR THOSE WHO SIGNUP ON THE PLATROM IN ORDER TO REQUEST FOR A SERVICE

Introduction:

My name is **Obed Penu**, an MPhil student of the University of Ghana Business School pursuing Management Information Systems. I am conducting a study on ***Digital Platforms and the Gig Economy.***

Overview of the Research:

On-the-demand jobs are emerging and growing rapidly in developing economies. More recently, digital platforms have influenced the way job seekers and employers negotiate for work in what is now known as the 'gig' economy. ***The 'gig economy' refers to the offer and demand of labour via internet based platforms***. The purpose of this research is to explore the nature of the gig economy in Ghana and also to explore the motivations and outcomes of participating in the gig economy from a developing economy context.

This research seeks to meet the following objectives;

1. To describe the nature of the ride-hailing sector of the gig economy in Ghana.
2. To explore the motivations and outcomes for participating in the ride-hailing sector of the gig economy in Ghana.

You are however not under any obligation to answer the questions to which you feel uncomfortable with. Thank you in advance for your invaluable contribution. Your participation is vital to the success of this research. Be rest assured that the information you'll provide is intended solely for academic purposes.

NATURE OF THE GIG ECONOMY

Background of Respondent:

1. Please tell me about yourself and what you do? In other words, what do you do, what position you hold and your highest educational level?

Technology/Platform Related Questions:

2. Please tell me about the nature of this platform? (is it web based of mobile based?)
3. What technologies or devices do you use in accessing this platform?
4. What type of service(s) do you request to be done for you using this platform?
5. How long have you been using this platform to request for this service?
6. How often do you use this platform to request for service?
7. How easy do you find using this platform to request for service?
8. Are there any special features provided by this platform to ensure you find the right people to deliver the service?
9. What value do you get from using this platform to request for service

MOTIVATIONS FOR PARTICIPATING IN THE GIG ECONOMY

Effort Expectancy

10. How do you find your understanding of using the platform to request for services?
11. How easy is it for you to use the platform to request for a service? (*If not, what is the*
12. How do you find learning to use the platform?

Social Influence

13. In what way do other people/organisations you consider an influence or important in your life think you should use the platform*?*

Facilitating Conditions

14. Please tell me about the resources needed to use the platform. In other words, what are the things that you'd require in order to use the app?
15. So do you think you have these resources?
16. Please tell me about the knowledge needed to use the platform
17. So do you think you have the knowledge needed?
18. Given the resources and knowledge it takes to use the platform do you think it would be easy for you to use the platform?
19. Is there a specific person (or a group) available to provide assistance with the platform in times of difficulties?

Behavioural Intention

20. How long have you been using the platform?
21. Do you intend to use the platform for long? (How long do you intend to use the platform?)
22. How long do you predict you will use the platform?
23. How long do you plan to use the platform?

Use Behaviour (USE)

24. How do you use the platform to request for a service?
25. How convenient is the platform for you to use in requesting for a service?

Trust

26. Do you trust the use of the platform to request for a service? *(Please give reasons for trusting or not trusting)*
27. Can you trust the platform to perform transactions faithfully? *(Please give reasons for trusting or not trusting the faithfulness of transactions performed on the platform)*

Anticipated Benefits

28. In what way does the use of the platform benefit you?(For example is it saving time, cheaper, facilitating communication, improving the quality of service, and by providing users with an equal basis on which to request for services)

OUTCOMES

29. Do you view the use of the platform as the main means of requesting the sort of services you do or you sometimes resort to other ways of having the service done?
30. Please tell me about how the payment process is like for requesting for a service, in other words, *how do you make payment for a service?*
31. What in your view are the risks associated in requesting for services through this platform?

Closing Remarks:

I am done with my questions; do you have any questions to ask me or anything you might have wanted to say that you did not add?

Are there any available documents (manuals, brochures, flyers) that can provide me with further information?

Is it possible to get screen shots of your ride history for study purposes and as appendices to my work?

Can you please lead me to any other person if there is any that you know of who can provide me with any information?

Thank you for your time and participation. Your responses would be transcribed and sent to you for clarification if needed before the final write-up.

Appendix B - Interview Guide for Drivers

INTERVIEW GUIDE - FOR SERVICE PROVIDERS
THOSE WHO SIGN ONTO THE PLATROM IN ORDER TO RENDER A SERVICE.

Introduction:

My name is **Obed Penu**, an MPhil student of the University of Ghana Business School pursuing Management Information Systems. I am conducting a study on ***Digital Platforms and the Gig Economy.***

Overview of the Research:

On-the-demand jobs are emerging and growing rapidly in developing economies. More recently, digital platforms have influenced the way job seekers and employers negotiate for work in what is now known as the 'gig' economy. ***The 'gig economy' refers to the offer and demand of labour via internet based platforms***. The purpose of this research is to explore the nature of the gig economy in Ghana and also to explore the motivations and outcomes of participating in the gig economy from a developing economy context.

This research seeks to meet the following objectives;

1. To describe the nature of the gig economy in Ghana.
2. To explore the motivations and outcomes for participating in the gig economy in Ghana.

You are however not under any obligation to answer the questions to which you feel uncomfortable with. Thank you in advance for your invaluable contribution. Your participation is vital to the success of this research. Be rest assured that the information you'll provide is intended solely for academic purposes.

NATURE OF THE GIG ECONOMY

Background of Respondent:

1. Please tell me about yourself and what you do? *(In other words, what do you do, what position you hold and your highest educational level?)*
2. Do you have a substantive job apart from being an Uber Driver?

Technology/Platform Related Questions:

3. Please tell me about the nature of this platform? (Is it a mobile platform or a web platform?
4. What technologies or devices do you use in accessing this platform?
5. What type service(s) do you offer using this platform?
6. How long have you been using this platform to offer this service?
7. How often do you use this platform to offer this service?
8. How easy do you find using the platform?
9. Are there any special features provided by the platform to ensure you offer the services well?
10. What value do you get from using this platform?

MOTIVATIONS FOR PARTICIPATING IN THE GIG ECONOMY

Effort Expectancy

11. How do you find your understanding of using the platform to request for services?
12. How do you find learning to use the platform?
13. How easy is it for you to use the platform?

Social Influence

14. In what way do other people/organisations you consider an influence or important in your life think you should use the platform*?*

Facilitating Conditions

15. Please tell me about the resources needed to use the platform. In other words, what are the things that you'd require in order to use the app?
16. So do you think you have these resources?
17. Please tell me about the knowledge needed to use the platform
18. So do you think you have the knowledge needed?
19. Given the resources and knowledge it takes to use the platform do you think it would be easy for you to use the platform?
20. Is there a specific person (or a group) available to provide assistance with the platform in times of difficulties?

Behavioural Intention

21. How long have you been using the platform?
22. Do you intend to use the platform for long? Or how long do you intend to use the platform?
23. How long do you predict you will use the platform?

Use Behaviour (USE)

24. How do you use the platform to offer a service?

Trust

25. Do you trust the use of the platform to aid you to render a service? *(Please give reasons)*
26. Can you trust the platform to perform transactions faithfully? *(Please give reasons)*

Anticipated Benefits

27. In what way does the use of the platform benefit you?(For example is it saving time, cheaper, facilitating communication, improving the quality of service, and by providing users with an equal basis on which to request for services)

OUTCOMES

28. Do you view the use of the platform as the main means of work or livelihood?
29. Please tell me about how the payment process is like for rendering a service, in other.

30. So tell me about remuneration for working as a driver?
31. What in your view are the risks associated in requesting for services through this platform?

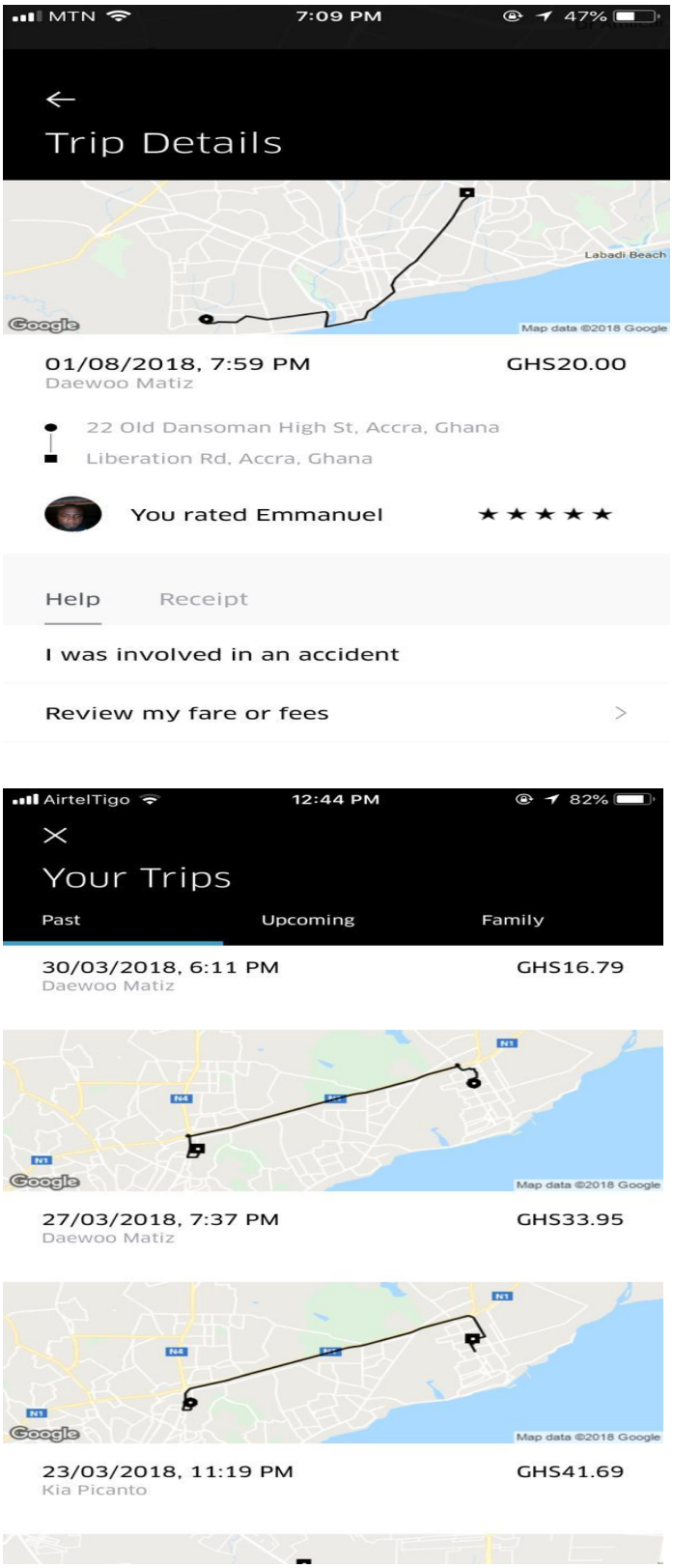
Closing Remarks:

I am done with my questions; do you have any questions to ask me or anything you might have wanted to say that you did not add?

Do you have any general comments about outsourcing jobs through online platforms?
Are there any available documents (manuals, brochures, flyers) that can provide me with further information?
Can you please lead me to any other person if there is any that you know of who can provide me with any information?

Thank you for your time and participation. Your responses would be transcribed and sent to you for clarification if needed before the final write-up.

Appendix C - Sample of Riders' Transaction History



Appendix D - Sample of Driver Application