



Mobile App and resulting Business Model for Hyper-local Skill Swapping in Small Communities

Al Farabi

Bachelor's thesis

November 2025

Bachelor's Degree Program in International Business

Farabi,AL

Mobile App and resulting Business Model for Hyperlocal Skill Swapping in Small Communities

Jyväskylä: Jamk University of Applied Sciences, November 2025, 55 pages

Degree Programme in International Business. Bachelor's thesis.

Permission for open access publication: Yes

Language of publication: English

Abstract

Hyperlocal skill swapping offers a modern, digitally supported way for communities to exchange services, strengthen local resilience, and foster social cohesion. Yet many sharing-economy platforms overlook micro-communities, where issues of trust, relevance, and participation are more pronounced. This study examines how a mobile application--supported by an appropriate business model--could facilitate hyperlocal skill exchange. An online survey was carried out in a descriptive-exploratory form, where the respondent group mostly consisted of digitally advanced Generation Z users. The theoretical framework is based on community exchange systems, trust and reputation systems, mobile technology adoption, and platform economics.

The results indicate that the users value trust and safety, usability, and community-based governance. Some of the essential aspects are user verification, location-matching and intuitive interface design. Low-barrier business models, including commission-based or hybrid ones, were popular among the participants, and the general willingness to use the service was moderately high. The paper concludes that a successful hyperlocal skill-swapping application must incorporate both community-based features and a business model based on sustainability. Sampling and scope issues are recognized and prospective studies should involve wider demographic testing and prototype validation.

Keywords/tags (subjects)

Hyperlocal skill swapping, Sharing economy, Community exchange systems, Mobile application adoption, Trust and reputation

Miscellaneous (Confidential information)

For example, the confidentiality marking of the thesis appendix. See Project Reporting Instructions, Section 4.1.2.

Contents

1	Introduction	4
1.1	Background and Context of the Study	4
1.2	Research Motivation	5
1.3	Research Objectives and Questions.....	6
1.4	Thesis Structure	7
2.	Literature Review	8
2.1	Community Exchange Systems	9
2.2	Time Banking: Benefits and Challenges.....	9
2.3	Trust, Reputation, and Risk in Peer-to-Peer Platforms.....	11
2.4	Technology Acceptance and User Adoption.....	13
2.5	Generation Z, Digital Behavior, and Participation in the Sharing Economy	14
2.6	Business Models in the Sharing Economy	15
2.7	Two-Sided Market Theory and Platform Competition	16
2.8	Consumer Protection and Regulation in Peer-to-Peer Platforms	18
2.9	Hyperlocality and Community Dynamics	20
2.10	Summary of the Knowledge Base	21
3.	Research Approach and Implementation	23
3.1	Research Philosophy and Approach	23
3.2	Data Collection	24
3.3	Data Analysis	25
3.4	Plan for Research Quality and Ethics	25
3.4.1	Validity and Reliability.....	25
3.4.2	Ethics of the Study	26
4.	Results	26
4.1	Overview of Collected Data	26
4.2	Respondent Demographics	27
4.3	Awareness and Perceived Challenges of Skill-Swapping Platforms	30
4.4	Features for User Acceptance	33
4.5	Preferred Business Models	36
5.	Conclusions	41
5.1	Understanding the Current Landscape of Skill-Swapping Platforms (Answer to RQ1) ..	41
5.2	Identifying Features that Drive User Acceptance (Answer to RQ2)	42
5.3	Building a Sustainable Business Model (Answer to RQ3)	43

5.4 Overall Reflection and Closing Thought	44
6. Discussion	45
6.1 Assessment of Result and Process Quality	45
6.2 Theoretical Contributions	46
6.3 Practical Contributions	47
6.4 Limitations and Future Research Directions	48
6.4.1 Limitations of the Study	49
6.4.2 Future Research Directions	49
References	50
Appendices	55
Appendix 1. Questionere	55

Figures

Figure 1: Evolution Timeline of Skill-Swapping Platforms (1990s–2020s)	8
Figure 2: Conceptual Map of Hyperlocal Skill-Swapping Research	23
Figure 3: Age Distribution of Respondents	28
Figure 4: Gender Distribution of Respondents	28
Figure 5: Occupation of Respondents.....	29
Figure 6: Type of Community Respondents Belong To	29
Figure 7: Prior Experience with Sharing or Skill-Swapping Platforms	30
Figure 8: Awareness and Interest in Hyperlocal Skill-Swapping Apps.....	31
Figure 9: Factors Influencing User Trust and Safety Perception	32
Figure 10: Importance Ratings of App Features for User Acceptance	32
Figure 11: Likelihood of Using a Hyperlocal Skill-Swapping App.....	33
Figure 12: Preferred Business Model Options among Respondents	34
Figure 13: Motivations for Regular Usage & Willingness to Use Hybrid Models	35
Figure 14: Feature Ranking Results (Top Ranked Features).....	35
Figure 15: Preferred Funding Models for Skill-Swapping Platforms.....	36
Figure 16: Trust in Platform Governance Models	37
Figure 17: Likelihood to Recommend the Platform.....	38
Figure 18: Ranking of Business Model Preference	39
Figure 19: Comparison of Existing Solutions.....	42

Figure 20: Balanced Solution	42
Figure 21: User Preferences	43
Figure 22: Sustainable Hybrid Model	44
Figure 23: Pillars Of A Balanced Hyperlocal Swapping System	48

Tables

Table 1: Comparison of LETS, Time Banking, and Skill-Swapping Platforms.....	11
Table 2: Trust Factors in Peer-to-Peer Platforms	13
Table 3: Business Model Patterns in the Sharing Economy	18
Table 4: Thematic Summary of Open-Ended Responses on User Expectations	40

1 Introduction

1.1 Background and Context of the Study

Communities have exchanged skills and means of services long before there was a formal economy. Barter, mutual aid, and cooperative work are some of the traditional systems and which demonstrate that the people have relied on local exchanges to meet their needs. In the current world, these practices have been revived through organized entities like Local Exchange Trading Systems (LETS) and time bank, where the process of exchange has been formalized. LETS originated in the second half of the 20th century in response to the globalization of capitalism. It is a system that enables societies to retain value in their locale and to develop economic resilience in hard times (Pacione, 1997).

Another evolution is time banking. In time-banking, services are exchanged in terms of time rather than money. Lee et al. (2019) conducted a study that found that community exchanges and time currencies helped people enhance their social relationships and reduce isolation and loneliness, as well as encourage better community health. Similarly, Gregory (2017) notes that transactions are not the only thing in time banks. They also contribute to the creation of communities, which provides a sense of purpose and belonging to the participants. This relates to previous studies done on LETS, which have shown that local trading systems are able to create community connections in resource-scarce locales as well (Pacione, 1997).

Despite their potential these systems have not been very effective regarding sustainability and scalability. A critical assessment of LETS identifies the limitation of low service circulation, heavy dependence on a limited number of active members, and difficulty in sustaining active participation (Aldridge & Patterson, 2002). Realistic evolution on local currency systems indicated that without a system of governance, a reformed participation being incentivized and transparent format of trust lots of projects become stagnant or even breakdown. Trust itself has been discussed as being a key enabler of peer-to-peer platforms. Studies of online marketplaces provide evidence that reputation is frequently compromised by what has been termed the don-t-want-to-complain bias, where actors opt to not leave negative feedback out of a fear of conflict and thereby weaken transparency and accountability (Berg et al., 2020).

The shift to mobile platforms brings the possibility of overcoming these challenges new. Mobile technology breaks down boundaries to entry, such as flexibility in the interaction and inclusion of

community as a part of daily digital routines. Carroll et al. (2014) emphasize that hyperlocal sites can enhance poor communal bonds by bypassing weak connections to make local encounters visible and operable, a process they call “Suprathresholding”. This design principle shows how communities can integrate small signals into significant members action with digital systems. The combination of the trust mechanism, easy-to-use user experience, and location-based desirable features can improve on the failures of the previous exchange models, as well as open up new possibilities of value creation within a community. The paper will discuss possible ways of facilitating hyperlocal skill swapping using a mobile application and the possible development of a sustainable business model to support this application and to foster long-term sustainability as well as the benefit of the community.

Moreover, the demographic factors of the respondents studied are also a contextual factor, as the respondents were mainly representatives of Generation Z. This generation has a high level of digital literacy, an appreciation of mobile technologies, and a high exposure to services within the sharing economy, largely due to being born between the mid-1990s and early 2010s. As it has been researched, Generation Z is more likely to appreciate access more than ownership, more comfortable with flexible types of exchange, and more willing to accept peer-to-peer platforms in general as opposed to older generations (Surmacz et al., 2023). Since the received perceptions and expectations within the present study are representative of the attitudes held by this group, the results are specifically applicable to the design of the hyperlocal ability to swap solutions that are targeted towards younger generations of tech-savvy communities.

1.2 Research Motivation

The relevancy of the study concerns the increasing interest in the sharing economy and other exchange mechanisms. Although big sharing services like Airbnb or Uber changed consumption behavior across the whole globe, their intense orientation to large-scale, profit-oriented frameworks frequently overlook the interests of smaller like-minded communities. The hyperlocal skill swapping would reduce this gap by allowing people to swap their abilities, knowledge, and services in direct neighborhoods. This facilitates resilience, less dependence on other providers, and an enhanced sense of belonging.

The isolated communities are also liable to having distinct and special difficulties: fewer services are at their disposal, the chances of developing skills are fewer, and the flourishing of their economy may be weak. These problems can be resolved through the help of a localized skill-sharing mobile application that helps members of the community to communicate with each other in an

organized, accountable, and non-exclusive manner. This not only makes the study academically relevant, but also socially influencing.

Personally, I am driven by the fact that the research will make a difference in the design of solutions that integrate technology and community development. The project allows drawing attention to the narrow geographical and cultural context in which a hyperlocal intervention is offered, which underlines artistic practice, human-centered innovation, inclusivity, and empowerment of those who would otherwise not be included in the mainstream economy of services.

1.3 Research Objectives and Questions

The broad objective of the study is to create and make a conceptual design of a mobile application and the business model capable of modernizing and mobilizing hyperlocal skill exchange in small communities. The study aims to define the key characteristics, adoption drivers, and business strategies, which are required to bring about user acceptance, as well as, sustainable operation.

The research questions which guide the study are as follows:

- **RQ1 (Descriptive):** What is the current offer of apps supporting skill swapping, and what are their benefits and downsides in the scope of hyperlocality and small communities?

This question will seek to locate the current environment of digital platforms that facilitate skill sharing. By capturing the available and knowing their capabilities and weaknesses, the study can point on the gaps and opportunities of a new hyperlocal solution.

- **RQ2 (Exploratory):** What features and service elements should the mobile app contain to act as drivers of user acceptance and promoters of actual usage?

This question addresses the aspect of design and functionality of the app. It investigates what is most important to users, the various mechanisms of trust, ease of use, or community-oriented features and how they can be combined to foster participation and long-term engagement.

- **RQ3 (Normative):** What kind of business model would provide both a strong user experience and community value, while ensuring a viable commercial basis for developing, launching, and sustaining the service?

This question deals with the sustainability of the platform. It aims to find some equilibrium between community utility and financial sustainability, considering revenue models and other value creation strategies that can enable the app to expand without becoming too unattainable and inapplicable to small communities.

1.4 Thesis Structure

This thesis will be divided into six chapters dealing with various steps or phases of the research process.

- **Chapter 1 - Introduction** gives the background, motivation, research objectives, and the overview of structure. It prepares the reader by showing why the idea of hyperlocal skill swapping is a relevant and noteworthy subject of research.
- **Chapter 2 - Literature Review** reviews the current literature on the concept of skill swapping, time banking, hyperlocal digital communities, mobile adoption frameworks, and sharing economy business models. It presents the theoretical basis of the research and points to the areas of ignorance that will be filled with this study.
- **Chapter 3 - Research Approach and Implementation** provides an account of the methodological design of the research, in terms of research philosophy, data collection methods, data analysis procedures, elements of validity, reliability, and ethics.
- **Chapter 4 - Results** gives the empirical evidence, the descriptive analysis of the developed apps and the exploratory evidence obtained through primary research.
- **Chapter 5 - Conclusion** gives an overview of the key findings in the research and traces them to the research questions and research objectives, as well as the contributions to the field of theory and practice.

- **Chapter 6 - Discussion** elaborates the findings in a greater sense and compares it with the previous research and thinks about the future implications, which are relevant to the communities, developers and policy-makers. It also takes into consideration limitations and offers suggestions of future research.

This structure logically takes the thesis through the framing of hyperlocal skill swapping as a theoretical construct in order to institute it in practical terms of studies and generate insights of how hyperlocal skill swapping can indeed be facilitated with the help of digital platforms and perpetuated through viable business models.

2. Literature Review

This chapter aims to provide the theoretical and empirical background to study hyperlocal skill-swapping platforms and associated business models. The review moves through general ideas about community exchange and time banking, down to more specific problems, like trust and reputation in peer-to-peer markets, technology acceptance in online platforms, and business model design in the sharing economy. Through the pre-existing studies, this chapter outlines the opportunities, as well as challenges, of creating a mobile skill-swapping application in small communities. It is not just to summarize the state of knowledge but also to define the gaps and limitations this thesis is aimed at addressing.

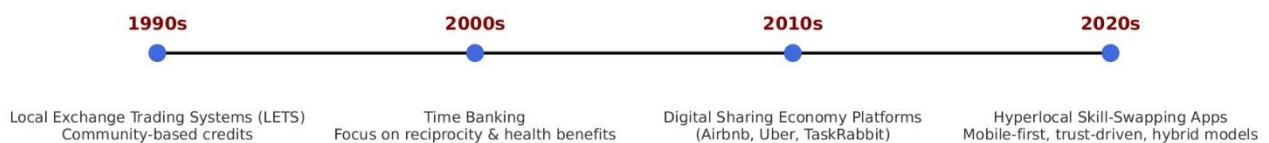


Figure 1: Evolution Timeline of Skill-Swapping Platforms (1990s–2020s)

2.1 Community Exchange Systems

Community exchange systems are other forms of organizing economic and social exchange based on reciprocity and mutual trust instead of traditional monetary markets. They developed as populist movements against economic stagnation, social disintegration, and mainstream capitalist economies. One of the first formalised incarnations of such systems was Local Exchange Trading Systems (LETS) developed in the late 20th century. LETS enabled the sharing of services and products through a locally printed currency and thus generated economic activity in resource-limited regions (Pacione, 1997). Initial work described LETS as a rural reaction to unemployment and poverty that aimed at providing people with the opportunity to offer their skills and services, which would otherwise be unused.

With time, LETS became more advanced forms of alternative exchange. However, studies such as North (2002) have indicated that their growth has been hampered by structural constraints that include the difficulties of expanding participation, inadequacy of the range of skills they offer, and a lack of integration with mainstream institutions. Williams et al. (2001) also included that although LETS might boost social networks and offer the community new means of engagement, these programs were not particularly strong and could not be sustained over time without strong local leaders and sustained organization.

As digital platforms have appeared, there is a possibility of sharing systems in communities that do not interact via physical local networks but via virtual markets. Seyfang and Longhurst (2013) state that these systems not only facilitate economic flows, but also offer what they call social infrastructures which form trust and community cohesion. A background like this demonstrates that even though such alternative exchange models can make communities stronger, they are equally faced with structural and organization constraint. These lessons are critical to the design of hyperlocal digital skill-swapping platforms that seek to merge the social power of community exchange with the scale of technology.

2.2 Time Banking: Benefits and Challenges

Time banking is currently one of the most popular models of community exchange and it is based on the principle that all time is equally valuable. The participants exchange hours of service instead of money; a system, which values social contribution and inclusivity. Time banking has been shown to have social and personal advantages in numerous studies. For example, the Broadway Skills Exchange Time Bank was reported to empower disadvantaged populations, foster trust between its

members and enhance resiliency in local communities (Broadway Skills Exchange Report, 2014). Similarly, Collom et al. (2012) recognized that time banks establish a sense of reciprocity and strengthens participants with a sense of belonging, forming inclusive social networks that would otherwise be missing.

In addition to the social sector, time banking has been associated with health and well-being outcomes. Lasker et al. (2011) showed that time bank members, in particular the socially isolated and older ones, feel less lonely, more self-confident, and mentally healthier. This relationship could also be supported by the studies which have been conducted in Hong Kong which have indicated that time banking could help the elderly groups to be physically and psychologically fit (Chung, 2010). Time banking offers an important case to support its role in social policy agendas, particularly in ageing societies due to its capacity to enhance well-being.

Time banks are however hard to maintain in the long term. Research suggests that obstacles to participation can be lack of public awareness, doubts about the usefulness of time credits, difficulty in matching skills, and disproportionate participation where a minority of active users control the exchanges (Seyfang, 2004). Bellotti et al. (2014) also specify that time banks work only when they are proactively promoted, integrated within robust local networks, and supported by effective coordinators. Without these factors, time banks risk fading into inactivity.

According to the recent studies, the challenges can be overcome with the help of digitalization and technology-supported systems. For instance, time-banking apps created in the 2020s demonstrated that technology-focused, online, automation, and mobile applications allow the increased involvement of users and the project's sustainability (Duan, 2023).

Collectively, these results indicate that time banking has significant social, health, and community impacts, but also has some structural and organizational challenges. To build a hyper local skill-swapping application, the information presented here shows how important it is to build a well-designed user interface, generate awareness and build a solid community engagement model in order not to fall into the pitfalls that the past time banking systems had.

Table 1: Comparison of LETS, Time Banking, and Skill-Swapping Platforms

Feature	Local Exchange Trading Systems (LETS)	Time Banking	Skill-Swapping Apps (Digital Platforms)
Currency Basis	Credits linked to national currency values	Hours of service (all equal)	Digital tokens or credits (often time-based)
Scale	Small, often rural communities	Local communities, NGOs, city programs	Mobile/web-based, scalable hyperlocal
Benefits	Supports local economy, fosters trade	Builds reciprocity, reduces isolation	Convenience, automation, reach wider users
Challenges	Decline with economic recovery, sustainability issues	Hard to maintain long-term participation	Trust, privacy, platform management

2.3 Trust, Reputation, and Risk in Peer-to-Peer Platforms

The operation of peer-to-peer (P2P) platforms such as skill-swapping systems are centrally dependent on trust and reputation. In contrast to traditional markets, where compliance is enforced through contract and regulation, the P2P platforms strongly apply social processes and reputation schemes to achieve fairness. Trust in small, hyperlocal transactions tends to be built over time through face-to-face interactions. However, in the digital environment, where participants might not be acquainted with one another in person, trust has to be mediated through platform design.

Empirical studies prove that reputation is a highly powerful factor in the user behaviour. An overview of the application of reputation systems in P2P markets indicates that positive ratings contribute to the increased participation and interest in trading, whereas negative feedback or no feedback discourages participation (Livingston et al., 2018). These systems will reduce perceived risks of fraud, low-quality service or opportunistic behavior, and some of the greatest obstacles to adoption in online platforms. However, trust can be fragile. According to Kim and Park (2020), the social discomfort of leaving negative reviews causes the so-called don't-want-to-complain bias where users do not leave negative reviews to avoid showing it to others, which leads to inflated ratings

and distorts trust indicators. The bias results in the disproportion between the reputation systems which can seem reliable and the real situation.

Researchers indicate that customers of P2P solutions are highly risk-averse, in terms of safety, fraud, and reliability, in the initial phases of adoption (Hawlitschek et al., 2016). According to Ertz and Leblanc-Proulx (2018), identity verification, open exchange guidelines, and involved platform administration are some of the measures that platforms can implement to address these concerns. Regulation and oversight also help to develop credibility because users will be more likely to trust platforms that have accountability mechanisms in sight.

Latest research focuses more on the idea of trust as it does not solely refer to reputation scores, but also to trust in the platform itself. As an example, a 2023 report about consumer-to-consumer platforms discovered that two kinds of trust, trust in the platform and mutual trust between platform users, are immediate antecedents of loyalty (Park & Lee, 2023). This reveals that hyperlocal skill-swapping platforms are to be combined with the tools that help to strengthen interpersonal trust, as well as platform-level trust, including clear-cut rules, safe verification procedures, and the mechanism of regular enforcement.

In the context of hyperlocal skill-swapping applications, these results indicate that the design of trust mechanisms is not optional but it is core to the success of a platform. The app should have reputation systems, user verification, and a transparent policy in both interface and service layer. Even the most well-meaning platforms are bound to fail when they lack strong trust-building frameworks that would enable their adoption and subsequent usage.

Table 2: Trust Factors in Peer-to-Peer Platforms

Trust Factor	Description	Example Mechanism
Reputation Systems	Reviews and ratings of the transactions by the users	Star ratings, feedbacks
Identity Verification	Checks authenticity and credibility	ID checks, phone/email checks.
Regulation & Oversight	Safety, external or internal governance	Moderation, platform rules, complaints.
Platform Trust	Trust towards the fairness and security of the platform	Clear policies, protection of users.
Social Trust	Interpersonal trust between users	Community events, repeat interactions

2.4 Technology Acceptance and User Adoption

Technology adoption models are fundamental to making sense of how people make choices to utilize digital tools, such as hyperlocal skill-swapping apps. The Technology Acceptance Model (TAM) is among the most influential models developed in this field and initially it was developed to explain the adoption of information systems with a focus on 2 major constructs: perceived usefulness and perceived ease of use (Davis, 1989). As research has always demonstrated, these factors have a huge influence on individuals' willingness to try and continue using digital services. In the sharing system, TAM has been extended and adapted to include the drivers of trust, perceived risk, and social influence that play a major role in peer-to-peer (P2P) contexts (Venkatesh and Davis, 2000).

The TAMIES (Technology Acceptance Model of Indirect Exchange Systems) framework is based on this tradition, only with the analysis of adoptions adapted to situations where users share skills or

services with no direct financial relation. It highlights trust, reciprocity and the sense of fairness as important factors that determine the level of user participation (Bellotti et al., 2015). This extension is especially applicable to skill-swapping systems where users can be reluctant to participate unless they are certain that their input will be returned to them in an equal measure. TAMIES provides evidence that in addition to technical ease of use, the effectiveness of indirect exchange systems is also affected by whether platforms can reduce uncertainty and promote trust among participants.

Case studies also confirm the applicability of TAM in the digital platform. To get a clearer picture, a study that used TAM to examine Uber indicated that though perceived usefulness and ease of use were important predictors of adoption, trust in the service and perceived safety also played an important role in influencing user acceptance (Lee et al., 2018). This implies that in the case of hyper-local skills-swapping applications, the uptake will depend not solely on the technical usability of the application but also on whether the application builds a reputation as a reliable intermediary.

Collectively, these results indicate that, to be implemented in small communities, a skill-swapping platform should incorporate the fundamental principles of TAM, simplicity and perceived usefulness, as well as the social and trust-related issues front and center in TAMIES and sharing-economy literature. This practically translates into intuitively designed products, easy-to-understand rules and efficient reputation systems will play a key role in user adoption.

This trend is also validated by recent research reports, which indicate that technology-related factors have the greatest influence on the growth of sharing activities (Zhang, 2024). This suggests that usability, automation, and design of the platform continue to be key adoption factors, particularly in the post-pandemic digital environment

2.5 Generation Z, Digital Behavior, and Participation in the Sharing Economy

Generation Z (born around 1997-2012) is the first generation that has been raised in a completely digitalized and mobile environment with technology and platform-centered solutions. Studies have consistently defined Gen Z as very adaptable to online devices, value oriented in their consumption patterns and tend to be more sharing based oriented than other generations. This is significant in the framework of this thesis since the respondents of the study were nearly all Gen Z, which implies that their preferences and adoption tendencies highly determine the implications of the findings.

The relationship between Gen Z and the sharing economy is found to lean heavily on access, rather than ownership; and on digital platforms that are convenient, transparent, and important to the community. The findings of Surmacz et al. (2023) indicate that the sharing-based models seem to be seen by Gen Z consumers as economically feasible and ecologically friendly and are frequently related to the sustainable consumption practices. Being receptive to collaborative and access-based services, this renders them an appropriate group of users of hyperlocal skill-swapping apps.

Also, Gen Z users have high standards regarding usability, simplicity of interface, and frictionless user experiences. They are used to mobile-first experiences, suggestions, and quick boarding- aspects that research on technology acceptance has demonstrated are important in younger groups (Francis & Hoefel, 2018). The element of trust and safety is also central to their willingness to embrace peer-to-peer services, but Gen Z proves to be more willing to accept the unfamiliar service models in case well-developed verification and reputation systems are in place.

Since the findings of this research are based on Gen Z individuals as the key data source, the subsequent information like their focus on trust, convenience, and a pleasant experience should be regarded in the framework of the behavioral patterns of this population group. Although this renders the results very applicable to the design of platforms that will target younger audiences and student groups, it can also constrain the possibility of generalizing to older populations that might not be motivated and hindered to adopt in a similar way. This is noted to be critical during interpretation of results as well as platform design in the future.

2.6 Business Models in the Sharing Economy

The emerging trend of the sharing economy has created considerable scholarly interest in the business models that surround the peer-to-peer platforms. In contrast to conventional business, which is based on ownership and direct transfer of values, sharing economy platforms are symbolized by access-based consumption, multi-sided markets, and digital mediation (Puschmann and Alt, 2016).

In *Business Models for the Sharing Economy: Charting the Field*, Fielt (2017) visualizes the variety of sharing-economy business models, revealing that they are situated between the two extremes

where a platform only provides the means to trade services but never intervenes in the market itself. A similar model by Munoz and Cohen (2017) points out that the value propositions of sharing economy businesses can vary significantly, including both economic (cost savings) and social (community building) and environmental (sustainability). The typology is particularly applicable to hyperlocal skill-swapping which should strike a balance between economic efficiency and community development objectives.

Further expanding on this, Tauscher and Kietzmann (2017) outline common characteristics of the sharing-economy business models, including platform-based intermediation, trust-based reputation system, and non-rigid governance structure. These trends indicate that effective sharing platforms involve scalable digital infrastructure together with localized trust-building capabilities. Airbnb as an example of a global reputation-based web site has been successful and smaller communities-based web sites have been successful because of face-to-face interaction and exercise in community building.

The Sharing Economy: A Comprehensive Business Model Typology (Oskam & Boswijk, 2016), is another valuable source that divides sharing-economy business models into those focusing on ownership transfer, access provision, or collaborative creation. According to this typology, whereas large sharing platforms tend to be monetized via commissions or subscriptions, hyperlocal ones may have to explore alternative models of non-monetary or mixed value exchange, particularly in skill-swapping situations.

In general, the literature indicates that even though business model innovation is a key feature of the sharing economy, small hyperlocal platforms should be able to focus on model designs to meet community values, keep users active, and to make the platform financially viable. One of the main challenges of the proposed skill-swapping app will be this balance.

Recent literature has confirmed the significance of such balance. A bibliometric review of the sharing economy business models revealed that, unlike previous research that focused on typologies, the latest studies have identified sustainability and adaptability as key successful business model design elements (Duan, 2023).

2.7 Two-Sided Market Theory and Platform Competition

Most of the digital platforms are based on the two-sided market theory, which is a concept that explains the type of markets where a platform acts as a mediator between two different groups of

users, creating value by facilitating the interaction of two users (Rochet and Tirole, 2003). In these kinds of markets, the platform needs to strike the right balance between pricing, subsidies, and governance to appeal to both groups concurrently. For example, in a skill-swapping scenario, the platform has to make sure there are sufficient service providers (those offering skills) and service consumers (those seeking skills) to create meaningful interactions. Without the balance, the platform will have a “chicken-and-egg” dilemma when no one shows up because the other is not present.

According to Rochet and Tirole (2004), network effects are the key to two-sided markets: the more people on one side, the more value the platform will have to the other side. In peer-to-peer systems this can result in positive feedback loops, whereby growth starts accelerating at a certain critical mass. However, these dynamics can also increase as a result of competition between platforms. In his research of two-sided market competition, Armstrong (2006) demonstrates that platforms commonly distinguish themselves not only by technological characteristics but also by governance rules, pricing systems, and trust systems.

Evans and Schmalensee (2016) found that in P2P and sharing sites, multi-homing (when a user is a user of a number of platforms at the same time) poses additional problems. Multi-homing can be especially troublesome to small-scale or hyperlocal platforms, where there is a risk that users will leave the local option in favor of bigger and more established platforms when the local alternative fails to offer the value they need. Such mobility explains why hyperlocal skill-swapping apps should establish distinctive, situational benefits (better community connections, local trust, or niche services).

Platform competition theory also proposes that smaller platforms can survive through niche targeting and capitalizing on hyperlocality. With small and tightly-knit communities, a hyperlocal skill-swapping application would not need to directly compete with big sharing-economy competitors such as TaskRabbit or Fiverr, because of the value created by small and tightly-knit communities, which is hard to offer on a large scale.

Thus, the two-sided-market theory puts opportunities and threats on hyperlocal platforms in the spotlight. Although network effects may lead to fast adoption, they also expose the network to competition. The long-term sustainability of a skill-swapping service will therefore require designing governance structures, pricing systems, and trust systems that are designed to address the dynamics of a small community.

Table 3: Business Model Patterns in the Sharing Economy

Business Model Pattern	Characteristics	Example in Sharing Economy
Access-over-Ownership	Consumers pay for access, not ownership	Airbnb, Uber
Platform Mediation	Platform connects two sides of the market	Fiverr, TaskRabbit
Community-Based Models	Peer-to-peer exchange, often non-profit	Time Banks, LETS
Hybrid Models	Mix of profit & community goals	Hyperlocal skill-swapping platforms
Data-Driven Value Creation	Monetization through data insights & personalization	Modern sharing apps with AI features

2.8 Consumer Protection and Regulation in Peer-to-Peer Platforms

As peer-to-peer (P2P) platforms continue to expand, the problem of consumer protection and regulation has entered the limelight. As opposed to traditional business models, the sharing economy platforms act as mediators and not direct service providers, which complicates responsibility attribution and safeguarding the interests of users. In the case of skill-swapping applications, where no financial transaction is directly exchanged, regulation might not appear as urgent, but the rest of the issues like trust, safety, fairness, and transparency are equally crucial to the sustainability in the long-term.

In its report *Protecting Consumers in Peer Platform Markets* (2016), the OECD highlights that peer-to-peer services are especially vulnerable to fraud, exploitation, and information asymmetry, as compared to conventional services. These risks are often compounded by the reality that most platforms sit in regulatory grey spaces, because their regulation is not standardized. In a later study by OECD, *The Role of Online Marketplaces in Protecting and Empowering Consumers* (2019), it is

emphasized that states that succeed in the marketplace are progressively implementing self-regulatory strategies to address these gaps. Such examples are identity checks, rating, transparent dispute resolution procedures, and privacy of data. These are important measures in protecting consumers, in addition to safeguarding trust and participation.

These insights are supplemented by academic research that demonstrates that mechanism of trust-building have a major impact on platform adoption. Livingston et al. (2018) show that reputation systems minimize the perception of risk and motivate exchanges in peer-to-peer markets. Similarly, Hawlitschek et al. (2016) emphasize that users may not use the offered platforms due to the risk perception, especially the concerns regarding fraud or poor service quality, the platforms must provide trust-building mechanisms to overcome this obstacle. Such results echo the OECD recommendation of platforms taking more responsibility to ensure user safety, despite the absence of legal obligations.

An additional complication of the situation is the social discomfort produced by the don't-want-to-complain bias that Kim and Park (2020) described since it is clear that a user often does not post negative feedback due to social discomfort. This causes a bloated reputation scores nullifying the effectiveness of peer reviews as a protective measure. This regulatory bias is that sites need to be highly moderated on ratings, have explicit regulations and formal complaint options in order to provide a reasonably balanced and credible feedback platform.

In the case of hyperlocal skill-swapping sites, consumer protection mechanisms should strike a balance between values of community and professional protection. Too much formality in the regulatory framework can have the effect of deterring engagement in small communities, and too little can result in loss of trust and discourage uptake. One possible pragmatic solution would be a light-touch regulation (e.g. transparent terms of service, protection of data privacy, or verified local identity, in-person onboarding or localized moderation). These hybrid forms are OECD-compliant without losing their ability to operate on small, community-oriented sites.

Overall, consumer protection and regulation are not a peripheral part of platform sustainability an essential component. In hyperlocal skill-swapping systems, it will be necessary to balance safety with access through the incorporation of regulatory principles as part of platform design, including reputation systems, transparent governance, and user empowerment tools

2.9 Hyperlocality and Community Dynamics

Hyperlocality as a concept has been an area of growing interest in the study of digital platforms, especially as communities begin to leverage digital resources to facilitate interaction and service exchange at the neighborhood scale. Hyperlocal platforms are fundamentally different to large-scale sharing-economy platforms in that they are designed to serve geographically limited communities and focus on trust, familiarity and reciprocity rather than scale alone (Gordon and de Souza e Silva, 2011). In skill-swapping projects, hyperlocality is not a design decision but a strategic requirement: small-scale communities offer the social framework through which trustful exchanges can be established without the use of money.

Kennedy et al. (2014) provide a good example of the role of hyperlocality in digital design in *Reviving Community Networks: Hyperlocality and Suprathresholding in Web 2.0 Designs*. According to the authors, platforms that clearly incorporate the geographical proximity and community identity have the potential to encourage stronger participation over globalized services. They introduce the concept of “suprathresholding”, in which platforms intentionally boost local signals (like local needs or identities) to generate an experience of meaningful interaction. In the case of a skill-swapping app, this would indicate that the focus on local identity signifiers (e.g., neighborhood communities, common community objectives) may indeed contribute greatly to trust and readiness to exchange services.

Both time banks and Local Exchange Trading Systems (LETS) as community exchange systems demonstrate the importance of hyperlocality. Research indicates that the participants frequently appreciate both the services traded and the social bond reinforced by the physical interaction in the small community (Pacione, 1997; North, 2002). In their systematic review of community exchange and time currencies, Seyfang and Longhurst (2013) discovered that smaller systems often have a deeper social cohesion than larger projects, but they have difficulty in scaling. This resembles the prospect and threat of hyperlocal digital platforms: they have the potential of building good interpersonal relationships but may fail to achieve sustainability membership remains small.

Another dynamic is the one between online mediation and face-to-face interaction. It has been found that hyperlocal sites frequently work when digital tools are supplemented by community events, in person meetings, or physical community anchors (Collom et al., 2012). That is, the platform should not just work as a market place but as a community facilitator, which strengthens ties

beyond individual dealings. In small communities, such a hybrid model may be essential to long-term adoption and retention of skills-swapping.

Meanwhile, the hyperlocal platforms are forced to face their own challenges of governance. Too much control leads to alienation and bad governance leads to conflicts or exploitation. According to Kennedy et al. (2014), the models of moderation, which are decentralized or lead by communities, usually appeal more to small, trust-based groups of users. It is based on the outcome of time banking system, according to which the sense of collective ownership and responsibility results in the participation and sustainability (Bellotti et al., 2014).

The dynamics are highlighted by more recent results in peer-to-peer accommodation platforms. Authenticity, social communication, and trust were identified as attributes that significantly distinguished between nonprofit and for-profit platforms, which underscores how hyperlocal efforts can be equipped with the focus on authenticity and local identity (Kim and Lee, 2020).

Overall, hyperlocality offers both the base and the differentiation value of skill-swapping platforms in small communities. Such platforms can create resilient ecosystems of mutual exchange by tapping into geographical proximity, nurturing identity-based interaction, and combining digital technologies with both offline and online traditions of community practice. However, sustainability relies on a delicate balance between scale and intimacy, governance and openness, digital efficiency and human trust.

2.10 Summary of the Knowledge Base

The literature reviewed offers some valuable information on the potential of a hyperlocal skill-swapping platform. The community exchange systems (including LETS and time banks) show that locally based models of exchange can create social capital and strengthen ties and inclusivity, but are often riddled with challenges of scale, bias in participation and sustainability.

The studies of time banking suggest that it can lead to positive outcomes such as the enhancement of well-being and marginalized populations empowerment. Meanwhile, the other issues, like the lack of awareness, volunteers-only approach, and the inability to sustain engagement, imply that technology can significantly help in facilitating participation and making it easier and more sustainable.

The concept of trust and reputation appears to be a key theme throughout peer-to-peer platforms. The use of reputation systems, identity checks, and explicit governance frameworks are essential in

perceived risk reduction, but issues such as biased or inaccurate feedback may cause mistrust. In the case of hyperlocal systems, a combination of digital protection tools with community-based trust schemes seems to be promising.

Technology adoption models affirm that the ease of use and perceived usefulness motivate adoption, although in a skill-swapping situation, social determinants like fairness, reciprocity, and trust equally play a significant role. Research into business models also indicates that sustainable sharing models must strike a balance between economic objectives and social and community objectives, particularly in smaller projects.

Platform economics emphasizes the need to strike a balance between participants and generate some local advantages to prevent being pushed out by bigger platforms. Regulatory and consumer protection lenses are in agreement with the suitability of light-hand regulation, transparency, and community empowerment as a mechanism of ensuring a safe and fair interaction.

A valuable information that has been captured in the recent literature is associated with Generation Z, the majority of whom were the respondents in this study. Gen Z users are generally digital-native, very familiar with mobile apps, and more accepting of solutions based on the sharing economy. They have high expectations regarding transparency, trust, and uninterrupted user experience, which are also closely relevant to the success factor found in the literature, which makes them a highly applicable segment to hyperlocal digital exchange platforms.

Taken together, the literature demonstrates the opportunities as well as the challenges of hyperlocal skill-swapping. Although these systems can foster stronger communities and encourage mutual support, they must be carefully monitored in terms of trust, usability, governance and business model design to be effective. It is based on these insights that the current study was founded.

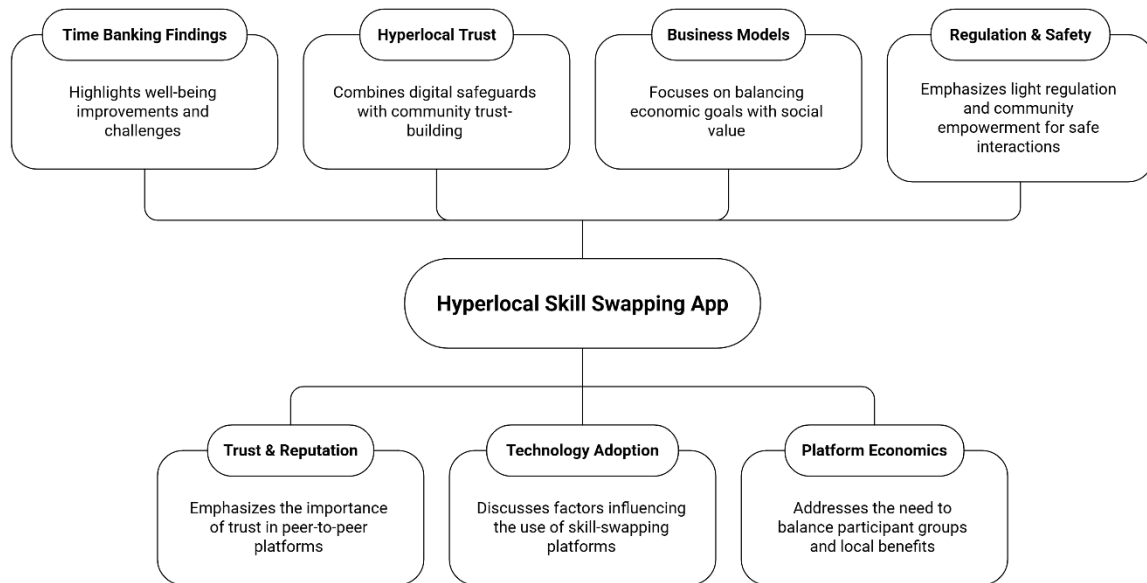


Figure 2: Conceptual Map of Hyperlocal Skill-Swapping Research

3. Research Approach and Implementation

This chapter describes the methodological decisions and processes used in this study. It states the research philosophy and methodology, describes the process of data collection, explains the way data analysis will be implemented, and explains what was done to guarantee quality and adherence to ethical standards.

3.1 Research Philosophy and Approach

The research philosophy applied in the present study follows an inductive line of reasoning, in which the insights and understanding are derived out of the information gathered and not the testing of a theory that already exists. This method is adequate to new or evolving phenomena, like hyperlocal skill-swapping sites, in which existing theoretical models are limited. The research is primarily descriptive, meaning it attempts to describe how skill-swapping services are perceived and understood by users at present, and exploratory, as it seeks to determine what features, motivations, and business models might be introduced to shape them further in the future (Walliman, 2017; Creswell and Creswell, 2018).

It is a descriptive study design, which aims to find out the perceptions, attitudes, and expectations of the potential users on a proposed skill-swapping platform. A descriptive design is suitable when

the aim is to represent the existing state of knowledge about a phenomenon as compared to determining causal relationships (Creswell and Creswell, 2018).

The research thus embraces descriptive and exploratory aspects, descriptive in determining the current perceptions and appreciations of the concept of skill swapping by potential users, and exploratory in determining what features has the potential to support its broader application in the future.

Quantitative method was selected on the basis that it enables the systematic gathering of quantitative information of a relatively large sample. This allows the researcher to find trends, quantify frequencies, and generalize opinions in a manner that gives generalizable findings (Creswell, 2014). In comparison to qualitative methods, which are depth-based approaches, quantitative research was better applied in this study as it helps to measure acceptance and preferences in large scale.

3.2 Data Collection

The main data collection tool used in this research is a survey which was administered through Google Forms. In social research, surveys are very common as they enable the collection of large quantities of data in a standardized way and at minimal cost (Walliman, 2016). Particularly, online surveys offer flexibility to respondents and suit well to capture the various groups of participants (Dillman, Smyth, and Christian, 2014).

The questionnaire was structured such that it entailed both closed-ended and Likert-scale to measure quantitative data on perceptions of trust, ease of use, and value of hyperlocal skill-swapping among the participants. A small pilot group was used to pre-test the survey to make it clear and consistent with questions. Response was optional and the respondents were free to take their own time to respond.

The survey has received 122 valid responses most of which were university students who are between 18 and 24 years. This implies that the sample is mostly representative of Generation Z, which is a population group that is familiar with online tools, sharing economy platforms, and online collaboration. This focus on a particular generation is relevant as Gen Z participants tend to be receptive to technological change and community-oriented online communication (Francis & Hoefel, 2018). However, it also restricts the applicability of the results in other age groups or cohorts that have different digital adoption patterns.

3.3 Data Analysis

The data gathered in surveys was analyzed through descriptive statistics. This involves summarizing the results with the help of such measures like frequencies, percentages, and averages that give the general picture of the opinions and preferences of the participants (Creswell, 2014). This was not a complicated inferential statistics analysis rather focused on finding distinct patterns and trends in the data.

Analysis of the data was done through the automatic charting tool of Google Forms that will create a bar chart, pie chart, and a summary table of each survey item. Such visualizations provide a simple and easy method to comprehend the results and clarify them. Graphical summaries are the major aspect of descriptive analysis, according to Field (2018), that help to show the main findings in a comprehensible form.

By doing this, it was possible to make the data both rigorous and comprehensible and to support the descriptive objectives of the study directly.

3.4 Plan for Research Quality and Ethics

To achieve credible and responsible findings, it is necessary to ensure the quality of the research and follow ethical principles. This paper thus addresses the validity and reliability of the research design, protection of the rights and privacy of the participants. The next subsections provide details on how validity, reliability, and ethical practices were addressed.

3.4.1 Validity and Reliability

To ensure the quality of research, it is important to consider validity (the accuracy of the measurement of something proposed) as well as reliability (the consistency of the measurement in different situations). As Heale and Twycross (2015) state, validity in surveys should be ensured by proper formulation of questions and alignment with the purpose of the research and reliability should be enhanced with the help of standardized administration and constant data collection methods.

The validity in this study was achieved through designing the survey questions in direct relation to the core themes found in the literature review where each question was relevant to the research objectives. To minimize the risk of bias or variation in response, reliability was ensured by administering a standardized online questionnaire (Google Forms) to all respondents, pre-testing the survey to ensure clarity, and ensuring that the administration process remained unchanged across all respondents to minimize bias.

3.4.2 Ethics of the Study

The design and implementation of this study incorporated ethical considerations. Research ethics can be described as the standards that protect the rights, dignity, and welfare of people (Resnik, 2015). According to these principles, the following measures were made:

- **Informed consent:** The purpose of the study was explained to all participants who gave informed consent; they were told that they could withdraw at any time before the survey started.
- **Privacy and Confidentiality:** No personal information was gathered. The responses were placed in safe places and were only accessed by the researcher.
- **Openness to Findings:** The research was conducted in a neutral manner, and there was no previously established agenda affecting the data collection or interpretation.
- **Reducing Researcher Bias:** Researcher bias was recognized, and the survey was designed in such a way to reduce the subjective impact on the findings.

With these ethical standards, the study will guarantee both respect to the participants and credibility of the findings.

4. Results

This chapter outlines the results of the survey that took place to examine the perception, preferences, and expectations of the hyperlocal skill-swapping platforms. The purpose of this chapter is to present the gathered data in a logical and organized style. The findings are presented based on the primary research themes based on the research questions of the study. The sections summarize the key information in a descriptive manner using charts and tables created based on the survey data.

4.1 Overview of Collected Data

The data on this research was gathered using an internet survey made using Google Forms. The survey was distributed online via social media, email, and community groups and was targeted at people living in small to medium-size communities. The survey was open to get two weeks of responses and came up with 122 valid responses.

The questionnaire was divided into four major sections, each of which related to the research questions of the study:

- 1. Respondent Information** - to gather some background information like age, gender, occupation and prior experience with skill-swapping or skill-sharing platforms.
- 2. Current Offers and Experiences** - to understand what current awareness and participation and perceived challenge in existing skill-swapping systems are.
- 3. Features for User Acceptance** - to analyze what design and functional features users consider the most important in motivating adoption and active use.
- 4. Business Models and Sustainability** - to review the user preferences on the possible funding, ownership, and operational models that may enable the long term sustainability.

Google Forms automatically recorded and summarized responses to generate both quantitative and qualitative data. Quantitative findings were presented in percentage and frequency graphs mainly, whereas open-ended responses were reviewed to determine recurring themes. In this chapter, the analysis is only aimed at presenting the factual data collected in an organized and descriptive manner. Chapter 5 provides interpretation and relationship to research questions and literature.

4.2 Respondent Demographics

The online survey has collected 122 valid responses. The demographic data gives a context regarding the people who were involved in the study and also gives insight to the background diversity of the sample.

➤ Age Distribution

Majority of the respondents were young adults who had the age range of 18-24 and made 77.9% (95 out of 122) of the total respondents. Smaller groups consisted of 9.0% aged between 25-34, 5.7% aged between 35-44, and 7.4% aged between 55 or above. It indicates that the survey was more oriented towards young people, a digitally active and student-oriented audience.

Q1. What is your age?
122 responses

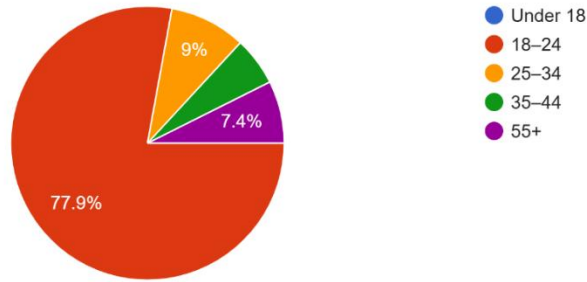


Figure 3: Age Distribution of Respondents

➤ **Gender Distribution**

Among all of the individuals who participated, 73.8% (90) respondents were female, and 26.2% (32) were male. The answers were hence more dominated by female respondents implying that women had a higher participation rate of the survey.

Q2. What is your gender?
122 responses

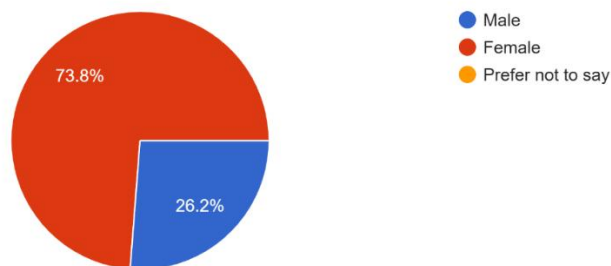


Figure 4: Gender Distribution of Respondents

➤ **Occupation**

The occupational results indicate that a vast majority of the respondents were students with 96.3% (102) of the respondents to this question being students. The percentage of those who are em-

ployed was only 3.7% (4). This implies that the sampled population in the survey was mostly an academic or learning community which might be interested in newer collaborative systems such as skill-swapping.

Q3. What is your occupation?
106 responses

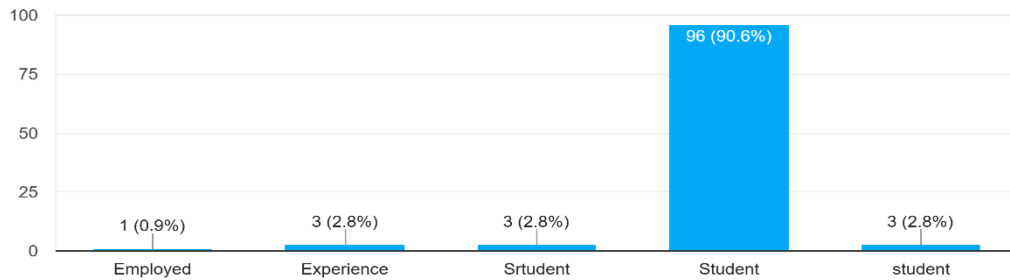


Figure 5: Occupation of Respondents

➤ **Type of Community**

Most of the respondents (78.3%, 83 out of 106) indicated that they lived in a medium-sized city comprising a population of between 50,000 and 250,000. The other 17.9% (19) resided in large areas with a population exceeding 250,000 and only 3.8% (4) of them belonged to small communities of below 50,000. This indicates that the sample was highly biased to city or semi-urban living conditions.

Q4. Do you currently live in:
106 responses

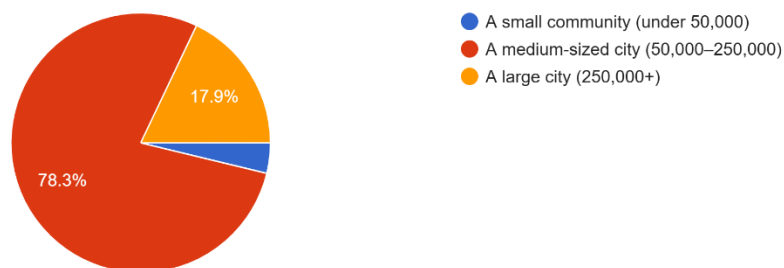


Figure 6: Type of Community Respondents Belong To

➤ Prior Experience with Sharing or Skill-Swapping Platforms

Regarding previous experience, 46.2% (49) of the respondents said that they had used online sharing platforms, like TaskRabbit, Fiverr, Uber, or Airbnb. 15.1% (16) had experience with local exchange or trading systems, and 10.4% (11) had experience with both. The rest of the 28.3% (30) had no previous experience with such systems. This implies that almost three-quarters of participants had experienced some exposure to peer-to-peer or sharing economy services, so they were aware of the idea of exchanging skills.

Q5. Have you ever participated in...?
106 responses

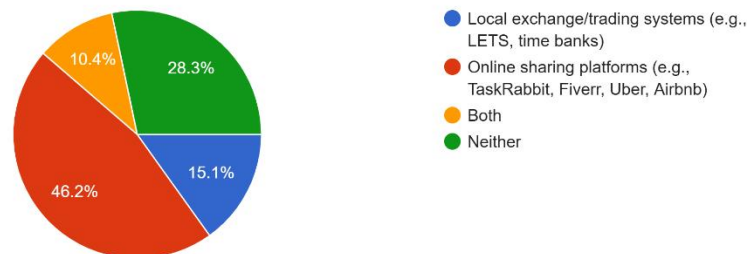


Figure 7: Prior Experience with Sharing or Skill-Swapping Platforms

Overall, the general respondent sample was mainly young, female, and student-oriented, with the majority of the people residing in the medium-sized urban communities. The majority of them had some previous exposure to digital sharing or peer-to-peer platforms, which will give a useful baseline to examine their perceptions of hyperlocal skill-swapping systems further.

Having defined the demographics of the respondents, the following section addresses their awareness, prior engagement, and their perception of the existing skill-swapping or sharing programs.

4.3 Awareness and Perceived Challenges of Skill-Swapping Platforms

This section will include the familiarity of the respondents with the existing skill-swapping platforms and their previous experiences, as well as the challenges that seem to be the most evident when considering the implementation of such systems in the small communities.

➤ Awareness of Skill-Swapping Platforms

Most of the respondents had little or no familiarity with skill-swapping or time-banking systems. Among the 106 respondents, 69.8% (around 74 respondents) had never heard of or used such a platform, 22.6% (24 respondents) had used them actively and only 7.5% (8 respondents) had heard of such platforms but had not used them.

This implies that the knowledge about community-based exchange systems is low but not non-existent, which implies that further growth is possible with adequate outreach and education.

Q6. Have you heard of or used any skill-swapping platforms before (e.g., time banks, exchange apps)?
106 responses

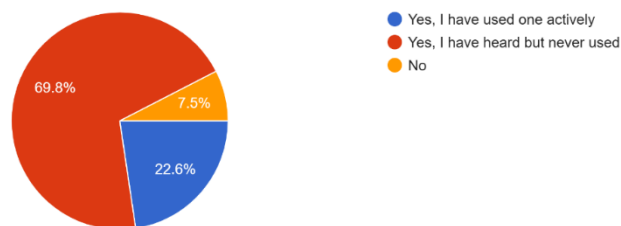


Figure 8: Awareness and Interest in Hyperlocal Skill-Swapping Apps

➤ User Experience with Skill-Swapping Platforms

The experiences of those who had used skill-swapping platforms before were mixed. Most of them reported social and economic gains, with 59.8% (64 respondents) indicating that they had gained socially, through the ability to meet new people and form community ties, and 53.3% (57 respondents) indicating that they had gained economically through cost savings.

Nearly 44% (47 respondents) found these platforms easy to use, but an equal proportion (46.7%, 50 respondents) reported struggles to find equal skills.

Few of the respondents (11.2%, 12 respondents) indicated the concern of trust problems, no users, or technical problems and mentioned areas where future applications can be enhanced in design and functionality.

Q7. If yes, what was your experience like?

107 responses

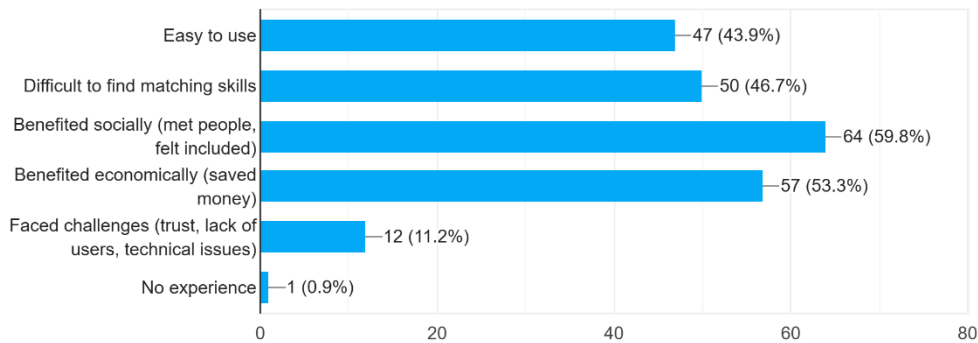


Figure 9: Factors Influencing User Trust and Safety Perception

➤ **Perceived Challenges in Small Communities**

When identifying the major challenges of such platforms, the respondents noted mistrust among as the most critical issue (66 percent, 70 respondents).

The lack of active users (44.3% 47 respondents) and restricted variety of skills (43.4% 46 respondents) were other significant issues. Meanwhile, 27.4% (29 respondents) identified poor awareness and 16% (17 respondents) poor app or platform design.

These outcomes underline the fact that the development of trust, the continued interaction of the user, and the spectrum of skill propositions are the key to developing a sustainable success in hyperlocal environments.

Q8. What do you think are the main challenges of such platforms in small communities?

106 responses

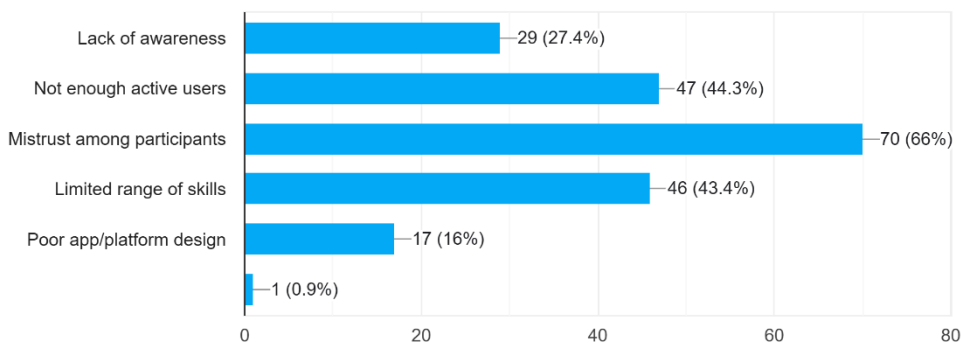


Figure 10: Importance Ratings of App Features for User Acceptance

4.4 Features for User Acceptance

This section analyzes the preferences of the respondents concerning the app features, user motivation, and engagement factors affecting the acceptance of a hyperlocal skill-swapping platform. The findings point to the design and service features that potential users appreciate the most.

➤ Importance of Specific App Features

The participants were requested to evaluate the value of different features in the apps in a hypothetical skill-swapping platform.

The findings indicate that an Easy-to-use interface was perceived overwhelmingly as being very important by most of the respondents, with secure user verification and a reputation/feedback system also being perceived as very important by a significant percentage of the respondents.

Features like location-based search and notifications/reminders were rated as moderately important, with integration with community events and time credit exchange options rated in mixed ways, perhaps due to these features not being known by the majority of users. These findings highlight the fact that usability, trust, and system credibility are key to adoption, which is in line with studies on the significance of simplicity and security in user experience design.

Q9. How important are the following features in a skill-swapping app?

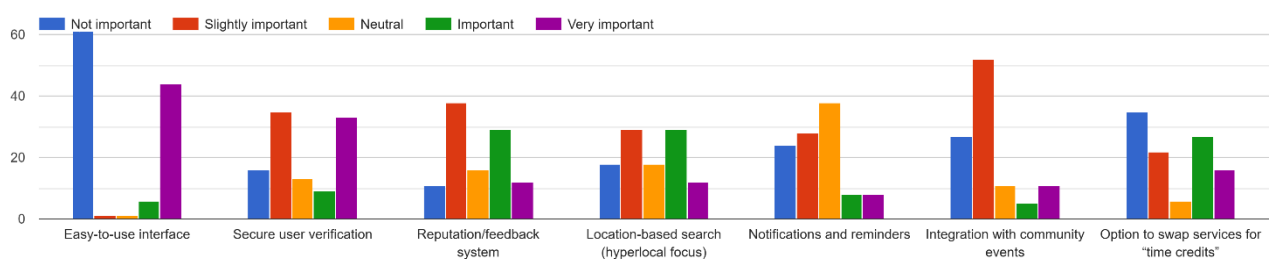


Figure 11: Likelihood of Using a Hyperlocal Skill-Swapping App

➤ Motivations for Regular Usage

When questioned about what was most likely to prompt them to use a skill-swapping app on a regular basis, the answers were relatively equal regarding the top four reasons.

About 22.6% of them chose to be able to develop trust with verified users and another 22.6% preferred to earn and redeem time credits with ease.

33% of respondents preferred the diversity of different skills available within the community, and 20.8% preferred being aware that users are local (hyperlocal trust).

A very low percentage ranked gamification or rewards as the most important motivator.

These findings suggests that practical usability and integration into the community are the main motivators in the respondents, whereas playful or gamified features are secondary.

Q10. What would make you most likely to use such an app regularly?

106 responses

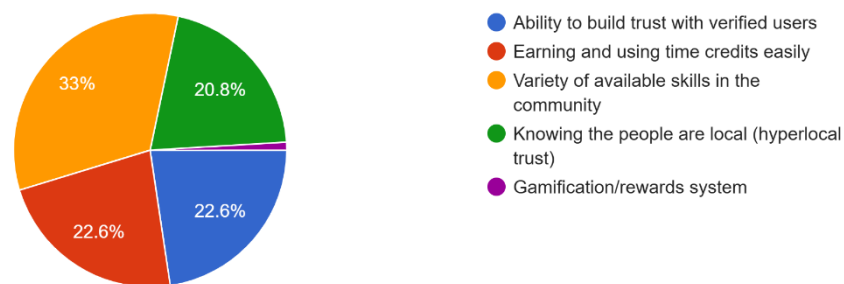


Figure 12: Preferred Business Model Options among Respondents

➤ Interest in Online and Offline Integration

A majority (67.9%) of them responded positively when a skill swap service was offered which would integrate online app-based interactions with an offline community event/ meetup.

Approximately, 23.6% answered maybe and only 8.5% answered no.

It indicates that there is a high desire to adopt hybrid engagement models that integrate digital convenience with social interaction - even enhancing the significance of features of community building.

Q11. Would you be open to using both online exchange (app-based) and offline events (community meetups)?
106 responses

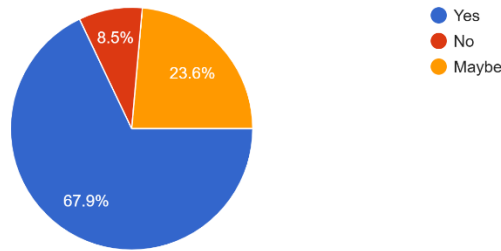


Figure 13: Motivations for Regular Usage & Willingness to Use Hybrid Models

➤ **Feature Ranking by Importance**

When it comes to ranking features based on their significance, trust and verification was the feature that was ranked highly, with majority of the respondents identifying it as the most important feature.

It was then followed by variety of skills available and rewards/gamification which also had high-rank selections.

The ease of use and local focus/hyperlocality were often ranked as the second or third ones demonstrating that they are still important but second to the trust mechanisms.

These findings correlate well with current literature that stresses that trust and perceived safety are the pillars of peer-to-peer and community exchange systems. Before considering any secondary features, users focus on reliability and trust in the individuals they are dealing with.

Q12. Rank the following features in order of importance.

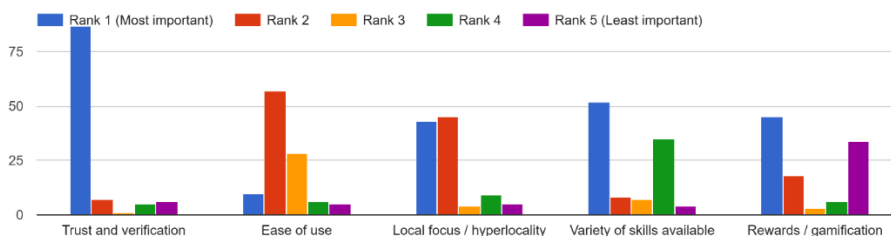


Figure 14: Feature Ranking Results (Top Ranked Features)

4.5 Preferred Business Models

This section compares the views of the respondents on the way in which a hyperlocal skill-swapping service needs to be financed, governed, and sustained. It also examines the propensity of the participants to recommend the service and their expectations of such platforms.

➤ Preferred Funding Models

The most common answer to the question on how they would like such a platform to be funded or maintained (Q13) was free access funded by local governments or through NGOs, which was selected by 72 respondents (67.9%).

The second most popular model was a low membership fee which is either monthly or annually which was backed by 65 respondents (61.3%).

Transaction-based fee on a per-swap basis was chosen by 36 respondents (34 percent) and only 14 respondents (13.2 percent) preferred advertising or sponsorship as a means of fund.

These findings strongly suggest that users favor non-commercial or low-cost funding methods, in which access is fair and the use of services is still affordable. These results are congruent with the social and communal character of hyperlocal exchange models that focus on inclusiveness rather than profit-making approach.

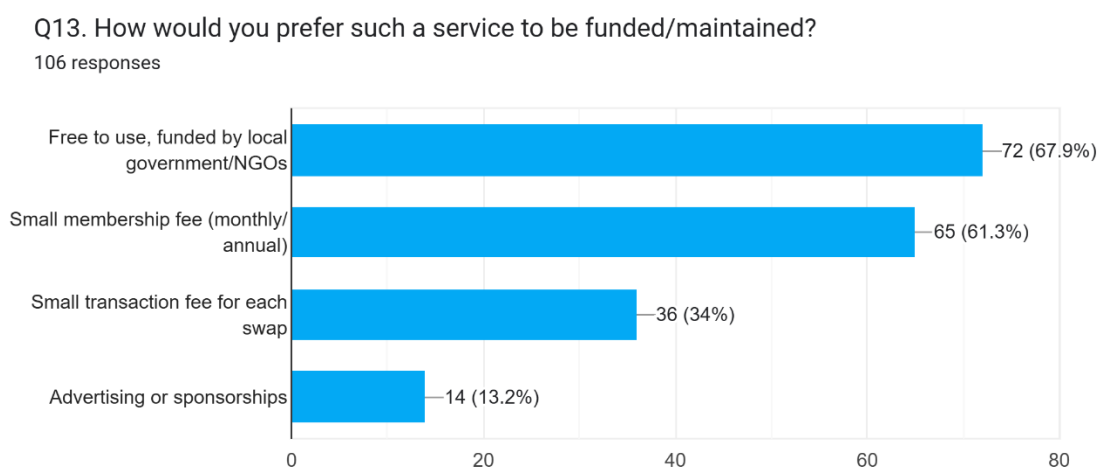


Figure 15: Preferred Funding Models for Skill-Swapping Platforms

➤ Trust in Platform Governance

In order gain insight on the trust perceptions towards ownership and governance (Q14), respondents were requested on the kind of platform administration that they would trust the most.

The majority of the respondents (32.1% with 34 people) supported a community-owned cooperative model, followed by government-owned platforms (21.7% with 23 respondents).

Meanwhile, 29.2% (31 respondents) were happy with privately operated platforms, as long as they are reliable and 17 percent (18 respondents) indicated that the ownership model does not play a role as long as the system is working well.

This distribution implies the inclination toward the transparent and the community-involved mode of governance, which is indicative of the trust-based character of the skill-swapping ecosystems.

People will relate a sense of responsibility and equity to public or cooperative ownership.

Q14. Would you trust a platform more if it was...
106 responses

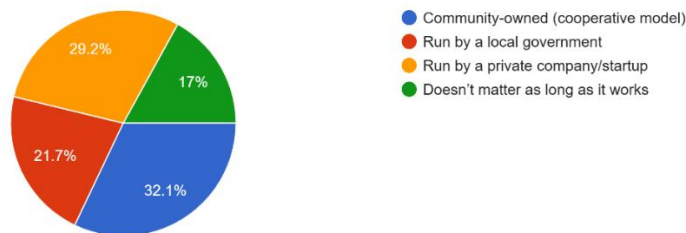


Figure 16: Trust in Platform Governance Models

➤ Willingness to Recommend the Platform

When respondents were questioned regarding their likeliness to recommend such service in case it proved successful, the responses were mostly positive.

A good percentage stated that they would be happy to recommend the platform to others, with almost one-third of the respondents showing, strong enthusiasm and a third of the respondents expressing general positivity.

Only a few participants were hesitant, with a smaller segment remaining neutral.

The entire results indicate that the potential users have a moderate desire to encourage and recommend the service as long as it fulfills their expectations in terms of trust, user-friendliness, and general reliability.

Q15. How likely would you be to recommend such a service to your friends/family if it worked well?

106 responses

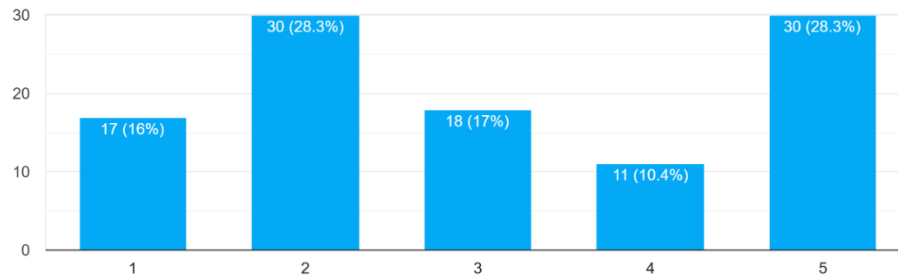


Figure 17: Likelihood to Recommend the Platform

➤ Ranking of Business Model Preferences

In ranking various business models (Q16), it is clear that the most preferred models by the respondents were those funded by government or non-government organizations (NGOs) as it has been given the highest selection of Rank 1 by more than 70 respondents ($\approx 66\%$).

Membership fee model was rated second and transaction fee and advertisement-supported models were rated lower, showing a lack of trust to commercial monetization.

This ranking highlights the fact that the participants prefer community-based, low-priced, and publicly sponsored frameworks- an indication of the spirit of cooperation embodied in the systems of skill-swapping and time-banking.

Q16. Rank the following business models from most to least preferred.

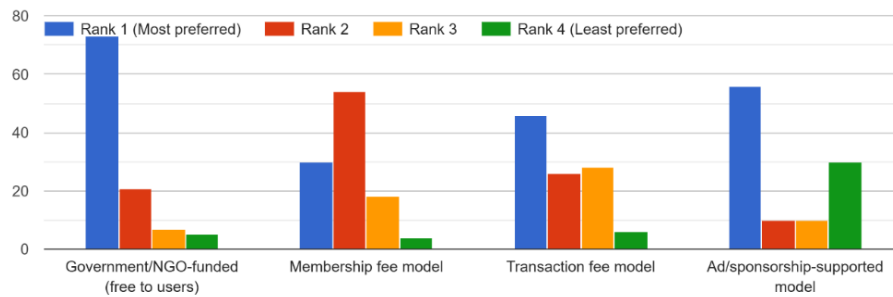


Figure 18: Ranking of Business Model Preference

➤ User Expectations

The open-ended question (Q17) involved prompting the respondents into their biggest expectations of a hyperlocal skill-swapping app.

Most of the answers focused on trust, safety, and reliability, often including expressions such as “trust and safety among local users”, “no fraud” and “reliable trust”.

A number of the respondents also mentioned ease of use, skill quality and community engagement as the main expectations.

Some of them said that they would like a platform that encourages actual connection, easy functioning and equitable opportunities to all people.

All these qualitative answers support the quantitative findings - the users consider trust, usability, and fairness to be the main pillars of an effective and sustainable hyperlocal skill-swapping platform.

Table 4: Thematic Summary of Open-Ended Responses on User Expectations

Theme / Category	Representative Responses	Frequency (Approx.)	Key Insights
Trust and Safety	“Trust and safety among local users.” No fraud.” Relatable, trust.” Confidently exchange skills without fear.”	8–9 respondents	The most repeated expectation is trust. Customers desire to be assured of the safety, dependability, and transparency in transactions.
Ease of Use / Functionality	“I expect the app to be safe, easy, and fair.” Everything should be smooth.” Easy to use.”	3–4 respondents	Users emphasize on straightforward, easy to use, and reliable app performance.
Community Engagement	“Networking.” People come with good skills.” Engagement.”	2–3 respondents	Users want local involvement and social interaction that is substantial to transactions.
Skill Quality and Availability	“Good skills.” People come with good skills.”	2 respondents	Users anticipate the accessibility of competent and trustworthy participants.
General Satisfaction	“I want it to work well.” Everything seems good.” Experience.”	2 respondents	Shows the general positive attitude; users are ready to be adopted provided the performance is satisfactory.

This chapter outlined and tabulated the findings of the survey conducted on potential users of a hyperlocal skill-swapping platform. The results showed that the majority of the respondents were young adults, mostly students, and had little prior exposure to skill-swapping systems but were highly receptive to the idea. The respondents highlighted that the most important factors that affect user acceptance are trust, safety, and usability.

Although the knowledge about such platforms is not high yet, the feedback shows optimism regarding the community-based and hybrid (online-offline) exchanges systems.

Another key observation of the results was the strong preference to business models that are publicly/cooperatively funded and focused on accessibility and fairness rather than profit generation. Community-owned and government-supported models had the highest levels of trust in governance and respondents were willing to recommend the service strongly in case it works reliably.

These results were supported by the open-ended answers, which focused on trust, ease of use, and engagement as key expectations multiple times.

Overall, the collected data gives a strong point in the further discussion and interpretation in the next chapter where the obtained findings will be examined in the context of the research questions and the existing literature.

5. Conclusions

This chapter synthesizes the main findings of the study and answers the three research questions directly that informed the study. Each part includes a brief reflective synthesis, which is based on the literature and empirical findings obtained with 122 respondents.

5.1 Understanding the Current Landscape of Skill-Swapping Platforms (Answer to RQ1)

This question centered on the space where the hyperlocal skill-swapping solutions exist today. The literature review of LETS, time banks, community exchange systems and more recent sharing-economy applications portrays a rich history in a fragmented manner. Conventional systems, including LETS, time banks, prove to be profoundly capable of establishing social connectedness, building local resilience, and empowering people who tend to be excluded by the formal economy. However, these systems have always had a problem with scaling, decreasing engagement, and disproportional participation. The results and the literature confirm that these difficulties are frequent due to the dependence on the volunteer coordination, the low visibility, and the lack of digital support.

On the other hand, modern digital platforms, are efficient, automated, and have wider reach. However, they often do not have the closeness and neighborhood spirit that hyperlocal interactions can provide. The respondents of this study echoed the same as many of them had shared digitally, yet never had shared meaningfully with community-based or neighborhood-level exchange.

Comparison of Existing Solutions

Characteristic	Social Value	Digital Functionality
Traditional Systems	High	Low
Modern Digital Platforms	Low	High

Figure 19: Comparison of Existing Solutions

These results suggest that the existing solutions are either too analog and not viable, or too commercial and detached to local community needs. This gap validates the usefulness of creating a framework that unites local credibility and online functionality.

Achieving Balanced Skill-Swapping

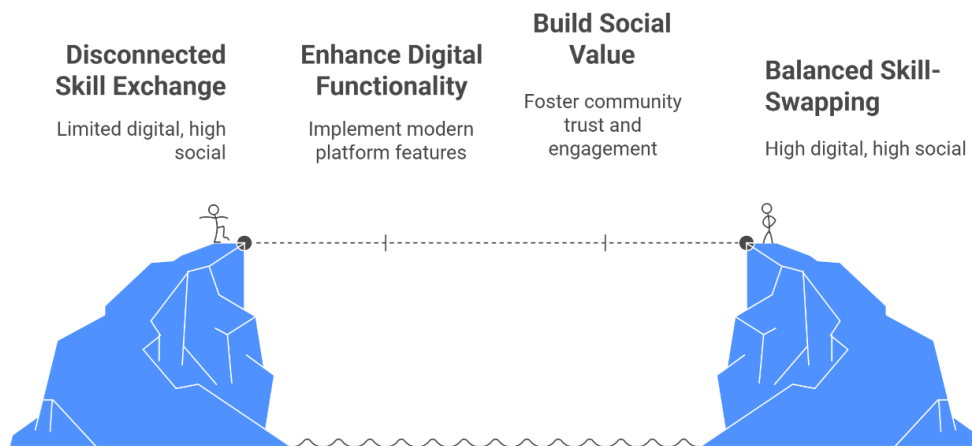


Figure 20: Balanced Solution

5.2 Identifying Features that Drive User Acceptance (Answer to RQ2)

The empirical results give a clear understanding of what potential users prefer and anticipate.

Trust-related factors were found to be the strongest predictors of participation willingness in the

sample. Verification of users, open reputation, and safety were also reiterated in the scaled responses and open-ended answers. This supports the existing body of literature regarding perceived risk and trust-building in peer-to-peer platforms.

The next dominant theme was the usability. The characteristics that minimized effort and maximized clarity, like a clean interface, category-based skill navigation, and location-based filtering, were highly preferred among the respondents. The concept of hyper locality, itself, was well-received, and a large portion of the respondents appreciated the concept of nearby transactions that are familiar and low-risk. The other list of desirable features consisted of notifications, integration of community events, and non-monetary exchange options including time credits.

In general, the results indicate that user acceptance is strongly dependent on a set of trust mechanisms, straightforward design and community-based functionality. Users are willing to interact with such a platform, provided that the structure is safe, transparent, and user-friendly.

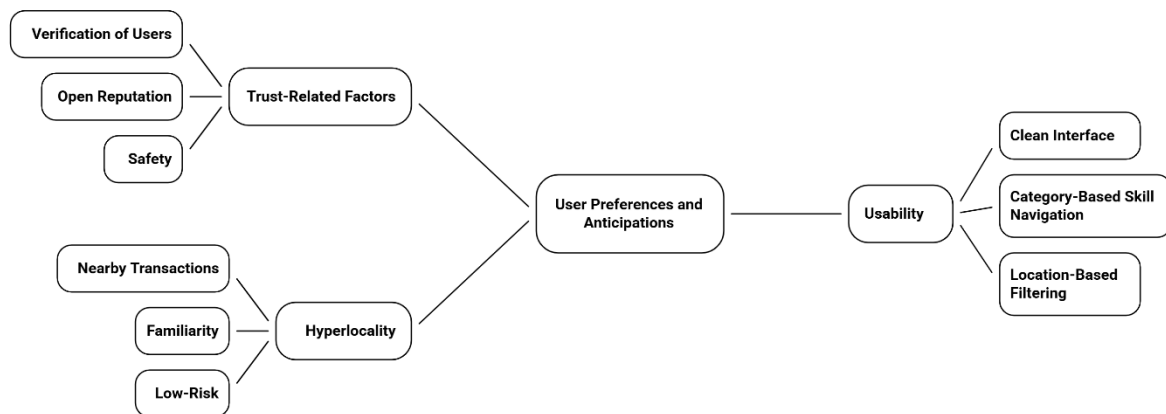


Figure 21: User Preferences

5.3 Building a Sustainable Business Model (Answer to RQ3)

Both literature and primary evidence suggest a model, which strengthens the value of the community without financially overloading the user. Of the suggested business model options, the alternatives that were most popular among the respondents were publicly funded or supported by NGOs,

which indicates that users view hyperlocal exchange more as a community good than as a commercial product. A fee or commission model was perceived as less attractive, particularly one aimed at helping local accessibility and mutual assistance.

However, it takes more than funding to be sustainable, the funding has to be embedded with value. These points suggest the need of a hybrid approach, which is a platform with partnerships (municipalities, NGOs, local initiatives) combined with a light-weight revenue model (event sponsorships or community partnerships). This fits the literature on sharing-economies that emphasizes the importance of creating equilibrium between social value and operational viability. Noteworthy, in such a model, user experience is a primary concern since it eliminates direct obstacles to participation.

Sustainable Hybrid Model

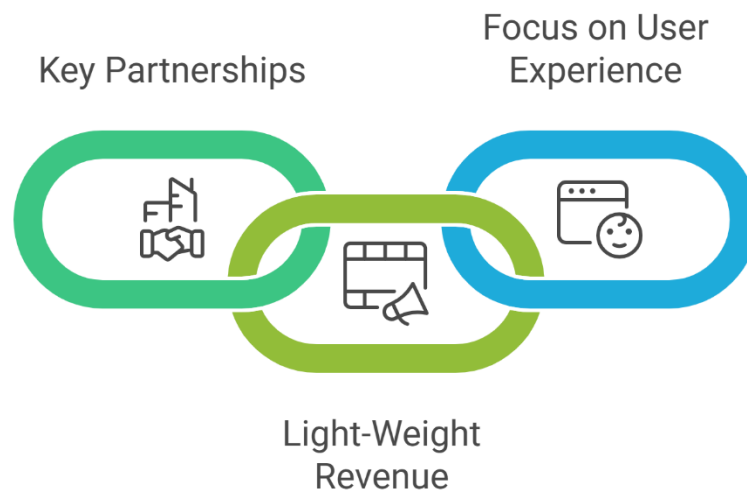


Figure 22: Sustainable Hybrid Model

5.4 Overall Reflection and Closing Thought

Combining the results of literature and empirical evidence, this thesis demonstrates that hyperlocal skill-swapping has actual potential, but only when it is created with a profound sense of community needs, trust, and user experience. The social power of local reciprocity can be viewed

through traditional exchange systems, and the modern digital ecosystem can demonstrate how technology can help to eliminate friction and improve participation. The crossroads of these two areas gives the space within which a feasible hyperlocal application can be made.

The research proves that customers - especially more digitally savvy groups such as Generation Z - will be willing to experiment with new forms of neighborhood-based exchange, provided the platform itself feels secure, user-friendly, and natural. The insights obtained are a strong basis of developing a conceptual app and a complementing business model that honors the population value and targets sustainability in the long term.

This chapter brings the main investigation to its end. The following chapter analyses the quality of the findings, places them in the context of the current literature, and considers the theoretical, practical and methodological input of the study.

6. Discussion

This chapter summarizes the overall quality and implications of the study. It revisits the research process, evaluates the findings against the previous literature, and points out the theoretical and practical contributions. The chapter ends up with the critical shortcomings and future research directions.

6.1 Assessment of Result and Process Quality

The study was conducted systematically and in accordance with the intended quantitative direction. The online survey proved effective in collecting the data and has resulted in a complete dataset of 122 responses. In practical terms, the data collection process was conducted without any issues, and respondents were interested in both closed-ended and open-ended questions.

As far as the quality of methodologies is concerned, the study met its descriptive and exploratory purpose. The descriptive aspect was effective in capturing the perceptions of users, whereas the exploratory aspect outlined possible design attributes and business model aspects. The questionnaire was pre-tested, and the surveys were administered consistently, which confirmed the reliability of the study. The sample size was not very varied in terms of occupation or age, but the relevance of the answers suggests the internal reliability of the population represented.

In regards to validity, the questions were formulated directly based on the identified themes in the Literature Review, thus, providing conceptual alignment. Grounding of the survey items on well-established constructs like trust, usability, and community participation helped to enhance content validity. However, the sample lacked diversity, especially in terms of heavy representation of Generation Z, which does not allow making any generalizations beyond similar demographic groups.

Altogether, the research procedure demonstrated a good overall internal consistency of the methodology and the findings although the generalizability is limited.

6.2 Theoretical Contributions

The results of this paper are relevant to the theoretical insights summarized in the Literature Review, as they prove part of previous results and present new views.

First, the findings validate previous studies of the advantages and limitations of community exchange systems including LETS and time banks. According to the literature, these systems are good at developing social capital but have difficulties with participation, awareness, and scalability. These concerns were reflected in the survey outcomes indirectly as only a small population had experience using local exchange systems before, which demonstrates that the awareness is low even among younger and more tech-savvy users. This supports the argument in the literature that digital tools have the potential to bring long-awaited visibility and accessibility.

Second, the result is consistent with trust and risk literature related to peer-to-peer platforms. It was observed in the reviewed studies that trust is paramount to participation, which was also clearly documented in the empirical evidence, with the respondents consistently ranking verification, safety, and reputation as the key characteristics. The open-ended questions, with most responses directly highlighting the importance of trust, further affirm the focus of the literature on the theme.

Third, the information is relevant to theories of technology adoption. The TAM based studies makes the argument that ease of use and usefulness are major factors of adoption. In this work, ease of use (interfaces are clear and easy to navigate) was one of the most influential factors in

determining willingness to participate. This strengthens the results of the previous research and demonstrates that even in a community-focused environment, users require professional digital standards.

Lastly, the findings assisted in operationalizing business model insights in the literature on sharing economy. Publicly funded or NGO-backed models were favored by the respondents, which corresponds to other studies that emphasized the importance of social value convergence in community-based platforms. This is an indication that more appropriate models are likely to be hybrid and mission-driven business models rather than fully commercial models.

Together, these contributions are able to bridge the research on the traditional community exchange theory and modern digital platform by providing a more cohesive view of hyperlocal skill swapping.

6.3 Practical Contributions

The paper provides a number of practical points that can be taken into account by designers, developers, local governments, and community-based initiatives that aim to establish or contribute to a hyperlocal skill-swapping platform.

To platform designers and developers, the findings make it clear which features are most important to prospective users. It should be focused on verification systems, transparent reputation tools and highly intuitive interface. This makes the perceived risk of engagement with strangers among locals lower and it aids in the establishment of an initial trust- which is important in platforms that involve a two-way exchange.

To community organizers or NGOs, the findings suggest the need to integrate the service within a larger community structure. The participants placed an emphasis on hyperlocality, familiarity, and proximity, indicating that collaboration with local organizations (community centers, education facilities, municipal projects) would promote the adoption and long-term interest.

To business planners, the trend towards publicly-funded models or sponsorship-backed models suggests that revenue generating mechanisms must be kept light. This will meet the social purpose of the platform and make it accessible to economically diverse users. Sustainable strategy could be the cooperation with the local stakeholders, partnership with the events or grants instead of user fees.

Overall, the research offers a practical blueprint: trust + usability + local identity + community value = the fundamental pillars of an efficient hyperlocal skill-swapping service.

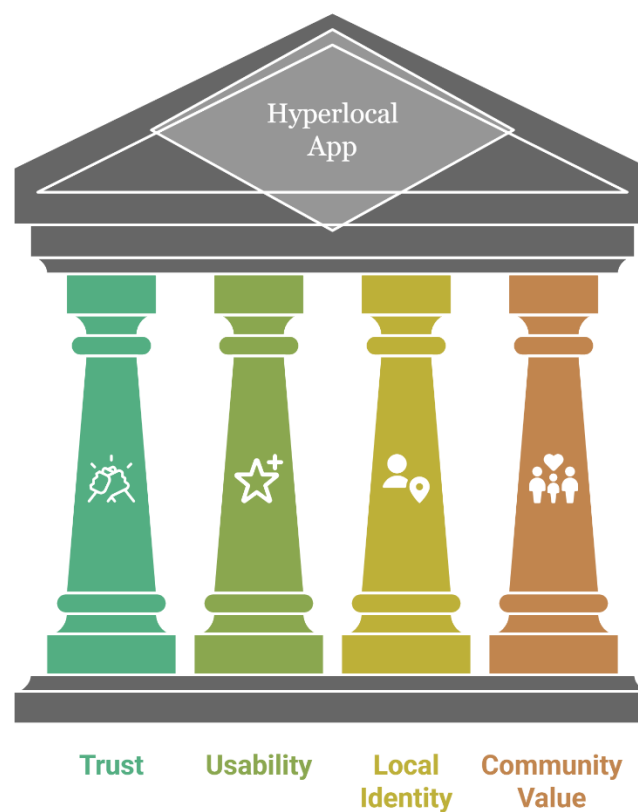


Figure 23: Pillars Of A Balanced Hyperlocal Swapping System

6.4 Limitations and Future Research Directions

Despite the valuable insights offered by the study, there are a number of limitations to the scope and generalizability of the findings.

6.4.1 Limitations of the Study

The most significant limitation that the study deals with is the composition of the sample. The participants were nearly all students and mostly Generation Z. Their high digital fluency and comfortable use of apps interactions must have affected the findings, particularly, the focus on usability and the willingness to rely on digital trust systems. Thus, the findings might not be generalized to older adults or even people with low digital literacy.

The research has also is based on self-reported perceptions and not the observed behavior. Although this is appropriate in exploratory research, it does not measure real adoption or actual patterns of usage. Also, the survey only measured a single point of time instead of changing perception overtime.

Lastly, the studied research did not incorporate an operational prototype but only the proposed features. As a result, the change in some preferences might occur after users engage with a real interface.

6.4.2 Future Research Directions

Future research may widen the scope of the demographics and conduct more comprehensive research among working adults, seniors, and those who belong to various occupational groups. This would assist in determining whether the preferences vary between generations or community profiles.

Another probable action would be to create a prototype of the planned app and carry out usability testing or pilot studies among the local communities. This would generate behavioral data to supplement the existing perceptual results.

Longitudinal study may also be conducted on how trust develops in the context of hyperlocal interactions over time and how digital tools may influence the long-term engagement.

Finally, more in-depth explorations of sustainability models such as collaborations with municipalities, NGOs, or regional development agencies would increase the practicalities of the business model recommendations.

References

- Aldridge, T. J., & Patterson, A. (2002). LETS get real: Constraints on the development of Local Exchange Trading Schemes. *Area*, 34(4), 370–381. <https://doi.org/10.1111/1475-4762.00078>
- Attributes influencing guests' experiences: A comparison of nonprofit and for-profit peer-to-peer accommodation platforms. (2024). *Information Technology & Tourism*, 26, 255–291. <https://doi.org/10.1007/s40558-024-00289-w>
- Bellotti, V., Cambridge, S., Hoy, K., Shih, P. C., Handalian, L., Han, K., & Carroll, J. M. (2014). Towards community-centered support for peer-to-peer service exchange: Rethinking the timebanking metaphor. *Proceedings of the SIGCHI Conference on Human Factors in Computing Systems*, 2975–2984. <https://doi.org/10.1145/2556288.2557061>
- Berg, L., Slette-meås, D., Kjørstad, I., & Rosenberg, T. G. (2020). Trust and the don't-want-to-complain bias in peer-to-peer platform markets. *International Journal of Consumer Studies*, 44(3), 220–231. <https://doi.org/10.1111/ijcs.12561>
- Bretherton, J., & Pleace, N. (2014). *An evaluation of the Broadway Skills Exchange Time Bank*. Centre for Housing Policy, University of York. <http://eprints.whiterose.ac.uk/80167/>
- Burdon, T. (2022). *The role of online marketplaces in protecting and empowering consumers*. OECD Digital Economy Papers, No. 329. <https://doi.org/10.1787/9d8cc586-en>
- Carroll, J. M., Hoffman, B., Han, K., Rosson, M. B., & Carroll, J. M. (2014). Reviving community networks: Hyperlocality and suprathresholding in Web 2.0 designs. *Personal and Ubiquitous Computing*. <https://doi.org/10.1007/s00779-014-0831-y>

- Chung, M. (2010). Time banking and the elderly: Hong Kong experience. *Asia Pacific Journal of Social Work and Development*, 20(2), 1–12.
- Collom, E. (2012). Key indicators of time bank participation: Results from a national survey. *International Journal of Community Currency Research*, 16, 16–28.
- Creswell, J. W. (2014). *Research design: Qualitative, quantitative, and mixed methods approaches* (4th ed.). SAGE Publications, Inc.
- Dabić, M., Kraus, S., Clauss, T., Brem, A., & Ritala, P. (2024). Business models for the sharing economy: Charting the multidisciplinary research field. *R&D Management*, 54(5), 1089–1103. <https://doi.org/10.1111/radm.12720>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- Dillman, D. A., Smyth, J. D., & Christian, L. M. (2014). *Internet, phone, mail, and mixed-mode surveys* (4th ed.). John Wiley & Sons, Inc.
- Duan, C. (2023). A state-of-the-art review of sharing economy business models and a forecast of future research directions for sustainable development: A bibliometric analysis approach. *Sustainability*, 15(5), 4568. <https://doi.org/10.3390/su15054568>
- Ertz, M., & Leblanc-Proulx, S. (2018). Sustainability in the collaborative economy. *Resources, Conservation & Recycling*, 156, 104–110. <https://doi.org/10.1016/j.jclepro.2018.06.095>
- Francis, T., & Hoefel, F. (2018, November 12). True Gen: Generation Z and its implications for companies. *McKinsey & Company*. <https://www.mckinsey.com/industries/consumer-packaged-goods/our-insights/true-gen-generation-z-and-its-implications-for-companies>

Hawlitsek, F., Teubner, T., & Weinhardt, C. (2016). Trust in the sharing economy. *Die Unternehmung*, 70(1), 26–44.

Heale, R., & Twycross, A. (2015). Validity and reliability in quantitative studies. *Evidence-Based Nursing*, 18(3), 66–67. <https://doi.org/10.1136/eb-2015-102129>

Jang, Y., & Kim, S. (2023). The factors influencing users' trust in and loyalty to consumer-to-consumer secondhand marketplace platforms. *Behavioral Sciences*, 13(3), 242. <https://doi.org/10.3390/bs13030242>

Jiao, R., Przepiorka, W., & Buskens, V. (2021). Reputation effects in peer-to-peer online markets: A meta-analysis. *Social Science Research*, 95, 102522. <https://doi.org/10.1016/j.ssresearch.2020.102522>

Kakar, A. K. (2018). Investigating factors that promote time banking for sustainable community-based socio-economic growth and development. *Computers in Human Behavior*, 107, 105623. <https://doi.org/10.1016/j.chb.2018.07.034>

Kim, J., & Park, H. (2020). Trust, risk and participation in peer-to-peer service platforms. *Journal of Business Research*, 109, 361–371.

Lasker, J., Collom, E., Bealer, T., Niclaus, E., Keefe, J. Y., Kratzer, Z., ... Perlow, K. (2010). Time banking and health: The role of a community currency organization in enhancing well-being. *Health Promotion Practice*, 12(1), 102–115. <https://doi.org/10.1177/1524839909353022>

Lee, C., Burgess, G., Kuhn, I., Cowan, A., & Lafortune, L. (2019). Community exchange and time currencies: A systematic and in-depth thematic review of impact on public health outcomes. *Public Health*, 180, 117–128. <https://doi.org/10.1016/j.puhe.2019.11.011>

- Livingston, D. (2018). The role of reputation and trust in peer exchange systems. *Journal of Digital Communities*, 9(2), 45–58.
- Marth, S., Hartl, B., & Penz, E. (2022). Sharing on platforms: Reducing perceived risk for peer-to-peer platform consumers through trust-building and regulation. *Journal of Consumer Behaviour*, 21(6), 1255–1267. <https://doi.org/10.1002/cb.2075>
- Moon, J., Shim, J., & Lee, W. S. (2022). Exploring Uber Taxi application using the Technology Acceptance Model. *Systems*, 10(4), 103. <https://doi.org/10.3390/systems10040103>
- Ng, T. K. C., Yim, N. T. S., & Fong, B. Y. F. (2020). Time banking for elderly in Hong Kong: Current practice and challenges. *Asia Pacific Journal of Health Management*, 15(2), S23–S29. <https://doi.org/10.24083/apjhm.v15i2.375>
- North, P. (2014). Time banks: Anthropology and practice. *Geography Compass*, 8(7), 497–508.
- Pacione, M. (1997). Local exchange trading systems—A rural response to the globalization of capitalism? *Journal of Rural Studies*, 13(4), 415–427.
- Park, J., & Lee, S. (2023). Trust and loyalty in C2C platforms. *Behavioral Sciences*, 13(3), 242.
- Resnik, D. B. (2015). What is ethics in research & why is it important? *National Institute of Environmental Health Sciences*. <http://dspace.sjc.ac.in/bitstream/123456789/15041/1/What%20is%20Ethics%20in%20Research%20%26%20Why%20is%20it%20important.pdf>
- Rochet, J.-C., & Tirole, J. (2004). Two-sided markets: An overview. *IDEI-CEPR Conference on Two-Sided Markets*. https://web.mit.edu/14.271/www/rochet_tirole.pdf

Saunders, M. N. K., Lewis, P., & Thornhill, A. (2023). *Research methods for business students* (9th ed.). Pearson Education Limited.

Seyfang, G. (2004). Time banks: Rewarding community self-help in the inner city. *Community Development Journal*, 39(1), 62–71.

Seyfang, G., & Longhurst, N. (2013). Growing green money? Mapping community currencies. *Ecological Economics*, 86, 65–77.

Singh, S. (2017). *The evolution of giving: An exploration of time banking as a community development instrument*. Timebanking.org. https://timebanking.org/wp-content/uploads/2020/05/The-Evolution-of-Giving_-An-Exploration-of-Time-Banking-as-a-Community-Development-Instrument.pdf

Surmacz, Tomasz & Wierzbinski, Bogdan & Kuźniar, Wiesława & Witek, Lucyna. (2024). Towards Sustainable Consumption: Generation Z's Views on Ownership and Access in the Sharing Economy. *Energies*. 17. 3377. 10.3390/en17143377.

Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the Technology Acceptance Model. *Management Science*, 46(2), 186–204. <https://doi.org/10.1287/mnsc.46.2.186.11926>

Walliman, N. (2006). *Social research methods*. SAGE Publications. <https://www.ascdegrecollege.ac.in/wp-content/uploads/2020/12/Social-Research-Methods.pdf>

Williams, C. C. (2001). Tackling informal exchange in community networks. *Local Economy*, 16(3), 230–235.

Appendices

Appendix 1. Questionnere

- What is your age?
- What is your gender?
- What is your occupation?
- What type of community do you currently live in?
- Have you previously used any sharing or skill-swapping platforms?
- Before this survey, how familiar were you with the concept of skill swapping?
- How beneficial do you think skill-swapping could be for local communities?
- Which community benefits do you associate with skill swapping?
- How important are the following features in a skill-swapping app?
- For which type of skills would you most likely use a skill-swapping app?
- What would you expect from the app's user experience?
- Rank the following features in order of importance.
- Which business model would you find most acceptable for a skill-swapping app?
- How likely are you to regularly use such an app if it meets your expectations?
- How likely are you to recommend the app to others if it works well?
- Rank the following business models from most to least preferred.
- What would be your biggest expectation from a hyperlocal skill-swapping

