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Article

User Perceptions of Security in Ride-Sharing: An Extended ASE Framework

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Abstract

The article explores the popularity of ride-sharing in Dhaka City and validates the ASE model with personal innovativeness and perceived trust. Data was collected from Dhaka citizens aged 18 to 65 and 355 valid responses were used for the study. The analysis found all proposed hypotheses to be significant, with attitude and social influence having the highest and lowest effects.

Keywords: ASE model; adoption behavior; ride-sharing; security concerns; partial least squares (PLS-SEM)

Introduction

More and more people around the world are using ride-sharing services for safety reasons, which has big effects on places like Bangladesh. The current situation in Bangladesh shows that the ride-sharing market is growing quickly, with Uber and Pathao leading the way. But worries about security are still a big reason why more people don't accept it. This answer will talk about how ride-sharing is doing now in Bangladesh, how it could make things safer, how the ASE model can be used, and what the goals of this study are.

Ride-sharing services are quickly becoming a popular option to traditional forms of transportation, especially among young people who value ease of use and freedom (Islam et al., 2019).

- Uber and Pathao have over 75% of the market because they got in early and offer a wide range of services (Islam et al., 2019). Users are worried about safety, including careless driving and abuse, even though they are very popular (Cynthia et al., 2019).

Adding strong safety features like tracking in real time and emergency reaction options can greatly boost user trust (Cynthia et al., 2019). Educating drivers and customers about safety measures can reduce risks linked with ride-sharing (Sakib & Mia, 2019)

The ASE (Attitude, Social Influence, and Environment) model can be applied to understand user behavior and improve the acceptance of ride-sharing services by solving security issues (Hasan et al., 2021). By focusing on user views towards safety and the social factors that affect their decisions, ride-sharing companies can tailor their services to meet user standards.

To examine the current views of ride-sharing services in Bangladesh, particularly regarding security (Cynthia et al., 2019). To find methods for improving safety and user trust in ride-sharing platforms (Sakib & Mia, 2019). While ride-sharing services present a potential answer for urban transportation in Bangladesh, the constant security concerns show the need for ongoing changes and user education. Addressing these problems is important for creating a better and more effective ride-sharing atmosphere.

Background

The research on factors affecting ride-sharing uptake, especially from a security viewpoint, shows a complex world based in extended technology acceptance models (TAM) and related

behavioral theories. Several studies stress the importance of perceived value and ease of use as key factors in users' acceptance and continued use of ride-sharing services (Triani et al., 2025; Lu & Shi., 2025; Maruf). For instance, research evidence shows that perceived value greatly impacts views toward ride-sharing platforms, which in turn affects behavioral plans (Triani et al., 2025; Lu & Shi., 2025).

Environmental and external factors also play a vital role in shaping user behavior. The effect of external cues, such as green worries and social factors, has been shown to support the acceptance of ride-sharing services among specific groups like students (Raza et al., 2023). These factors help to creating a good approach towards ride-sharing as a healthy transportation option.

Security-related factors are widely accepted as crucial in ride-sharing acceptance. Compliance with information security rules and knowing the factors that affect security behavior are important, especially in the context of sharing private information like passwords (Alraja et al., 2023). Such security worries can act as hurdles or drivers to ride-sharing growth, based on users' views and company policies.

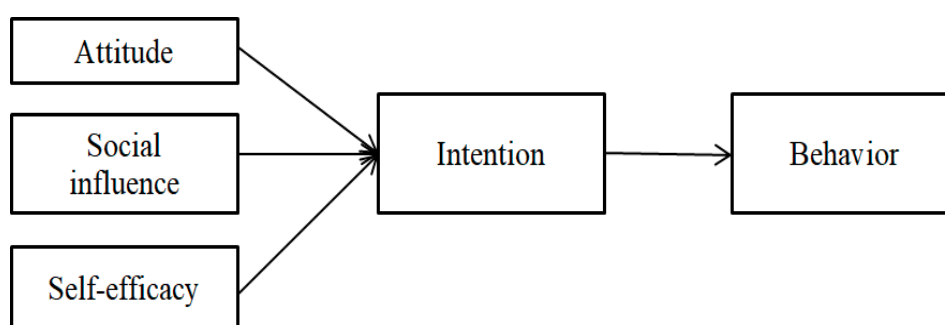


Figure 1. ASE Model.

Behavioral extensions, such as the theory of planned behavior (TPB), have been combined into models to better understand cessation and continued use. For example, perceived danger and perceived worth have been found as important factors affecting visitors' choices to continue or stop using integrated ride-hailing services (Lu & Shi., 2025). These factors are closely linked to security views, as worries over privacy breaches and data security can negatively affect perceived worth and increase perceived risk.

Furthermore, human traits and emotional intelligence also affect security-related actions. Leaders with high emotional intelligence can create environments that promote security obedience and trust, which are vital for ride-sharing platforms' security goals (Coronado-Maldonado & Benítez-Márquez., 2023). Additionally, personal factors such as age, gender, and schooling may reduce the impact of security views on behavioral plans (Wu et al., 2025).

In summary, the studied literature shows that ride-sharing acceptance and security are linked, with perceived value, ease of use, surrounding effects, perceived risk, and individual traits acting as key factors. The broader models, including TAM and TPB, provide a complete framework for understanding these processes, especially when applying analysis tools like SmartPLS to measure the impact of these factors (implied across multiple studies). Addressing security issues within this framework is important for improving user trust and promoting the broad acceptance of safe ride-sharing services.

Table 1. Recent quantitative studies on ASE.

N o	Refe renc e	Year	Journals	Country	Sample Type	Sa m pl	Citati on	Applica tion

						e Si ze		
1	Goossens et al. (2019)	2019	Midwifery	Belgium, Sweden, and Ireland	Reproductive-Aged Men	304	4	Health
2	Rodríguez-Calvillo et al. (2011)	2011	Health Policy	Spain and UK	General Practitioners	486	31	Health
3	Schellert et al. (2013)	2013	BMC Health Services Research	Netherlands	Insurance Physicians	42	08	Health
4	Lotrean et al. (2013)	2013	Child: care, health and development	Romania and Netherlands	Junior High School Students	504	10	Health
5	Alamri. (2022)	2022	MDPI	Saudi Arabia	Postgraduate and Undergraduate student	540	20	Education
6	Ahmed et al. (2022)	2022	Amfiteatru Economic	Romania	Adult	380	8	Marketing
7	Yusuf et al. (2023)	2023	ASE	Turkey	Student	47		Health
8	Jattamarat and	2020	IJA	Thailand	Undergraduate Student	400	1	Health

	Kwangs awad (2020)							
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Hypotheses and model development

The acceptance of ride-sharing services, especially in the context of security, is affected by different psychological, technical, and social factors. This study extends the Attitude–Social Influence–Self-Efficacy (ASE) model by adding Personal Innovativeness and Perceived Trust to better understand the behavioral patterns of users in Dhaka City. The following theories are created based on available research.

H1: Attitude Negatively influences the Adoption Behavior to Ride Sharing for security reason.

Although attitude generally plays a positive part in technology acceptance, in the context of security issues, a negative attitude—driven by fear of personal risk, data protection, or driver behavior—may hinder adoption. Users who perceive ride-sharing as unsafe may fight its use, despite recognizing its ease (Zhou et al., 2009). Thus, a more critical or careful attitude could lead to lower acceptance rates.

H2: Attitude positively influences the Personal Innovativeness to Ride Sharing for security reason.

Positive user views toward technology can encourage personal innovativeness by increasing willingness to trying new platforms, including those built with security-enhancing features. When individuals view ride-sharing as socially normal or helpful, they may become more ready to explore it, especially when security measures are viewed as appropriate (Agarwal & Prasad, 1998).

H3: Personal Innovativeness positively influences the Adoption Behavior to Ride Sharing for security reason.

Users high in personal innovativeness are more likely to accept new technologies and services, including ride-sharing platforms that offer advanced safety features such as real-time tracking and emergency contacts. Prior studies suggest that creators are early users and more accepting of risk (Im et al., 2003).

H4: Perceived Self Efficacy positively influences the Adoption Behavior to Ride Sharing for security reason.

Perceived self-efficacy, or one's trust in their ability to use technology safely and effectively, plays a key part in behavior. Users who think they can navigate ride-sharing apps and handle possible threats (e.g., using SOS features) are more likely to adopt them (Bandura, 1986).

H5: Perceived Self Efficacy positively influences the Personal Innovativeness to Ride Sharing for security reason.

Individuals who believe in their own technological skills are more likely to discover and accept new systems. High self-efficacy adds to testing and openness, pushing users to try new safety-enhanced ride-sharing services (Yi et al., 2006).

H6: Social Influence positively influences the Adoption Behavior to Ride Sharing for security reason.

Social rules and group behavior greatly affect technology uptake. If people watch peers or leaders supporting ride-sharing—especially platforms with high-security standards—they are more inclined to adopt it themselves (Venkatesh et al., 2003).

H7: Social Influence positively influences the Personal Innovativeness to Ride Sharing for security reason.

When individuals are exposed to new behaviors or good comments from peers regarding safe ride-sharing apps, their desire to try increases. Social pressure, especially from trusted sources, can improve innovativeness (Moore & Benbasat, 1991).

Methodology

To verify the changed tools, a pre-test and pilot poll were performed with 8 and 35 subjects respectively. Feedback from participants led to the removal of one item from the poll. The remaining items showed good reliability and validity. Data was gathered from people aged 18 to 65+ using random sampling. A total of 400 people were asked, with 355 genuine answers taken for research, resulting in a response rate of 88.75%. The poll was performed online from April 6 to July 29, 2023. The poll included items adapted from earlier studies on personal innovativeness and usage purpose linked to technology. Involving 208 men and 147 women, mainly aged 18 to 65, with a large number of students taking part, the study utilized an independent sample t-test and Harmans single factor for data analysis. All poll questions were replied to, removing any missing data. The ASE system was analyzed through structural equation modeling with Smart PLS 3.3.3. The measurement model's validity and reliability were confirmed through factor loading, CR, and AVE studies.

Result

Partial Least Squares Structural Equation Modeling (PLS-SEM) is a statistical method used to examine complicated interactions between known and hidden factors. It is particularly useful for predictive modeling and theory building when the study model is complicated, includes multiple categories and markers, or when the sample size is relatively small (Hair et al., 2019).

PLS is a variance-based SEM method, as compared to covariance-based SEM (such as AMOS or LISREL). Unlike traditional SEM methods, PLS does not require data to be normally distributed and can handle multicollinearity among markers. It focuses on increasing the explained variance of dependent variables (R^2) and is highly suitable for exploratory research and studies with formative or reflective measurement models.

Table 2. Demographic data.

Category	Group	Frequency	Percentage
Gender	Women	147	29.73%
	Men	208	70.27%
Age (InYears)	18 to 25	70	19.5%
	26 to 30	91	25.3%
	31 to 35	75	20.9%
	36 to 40	51	14.2%
	41 to 45	21	5.85%
	46 to 50	10	2.79%
	51 to 55	19	5.29%
	56 to 60	9	2.51%
	61 to 65	5	1.39%
	Above 65	8	2.23%
	PhD	13	3.66%
	Masters	70	19.7%
	Bachelors	113	31.8%
	Diploma	54	15.2%

	Higher Secondary Certificate	36	10.1%
	Secondary School Certificate	12	3.38%
	No recognized academic degree	11	3.1%
	Other degrees	46	13%
Marital Type	Married	221	62.3%
	Single	134	37.7%
Profession	Freelancing	28	7.89%
	Business	81	22.8%
	Student	85	23.9%
	Private job	54	15.2%
	Public job	55	15.5%
	Don't work	40	11.3%
	Other jobs	12	3.38%

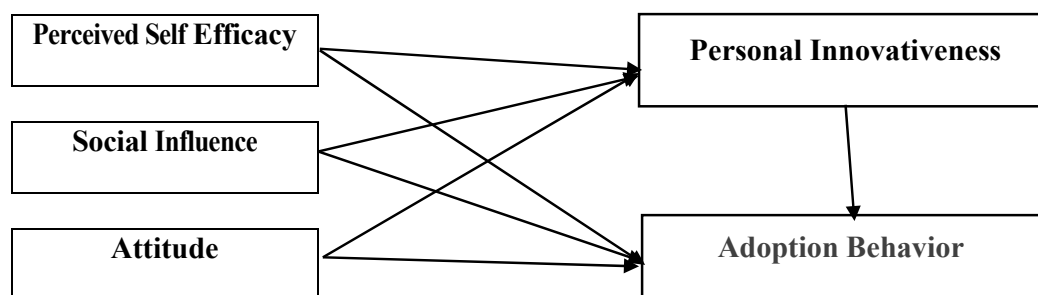


Figure 2. Proposed study model and Hypothesis.

Partial least squares

The suggested conceptual model was assessed using SmartPLS version 3.3.3, a widely used tool in academic study. To rate the measuring model, we studied indicator validity, indicator reliability, convergent validity, and internal consistency reliability. These were analyzed using Variance Inflation Factor (VIF), Factor Loadings (FL), Average Variance Extracted (AVE), and Composite Reliability (CR). According to standard guidelines, suitable limits are: $FL \geq 0.7$, $AVE \geq 0.5$, $CR \geq 0.7$, and $VIF < 5$. All constructs met these conditions, as described in Table 3.

Discriminant validity was tested using the Fornell-Larcker criterion, which says that the square root of AVE for each construct should be bigger than the association with other constructs. Table 4 shows that all factors showed good discriminant validity.

As shown in Table 5, the coefficient of determination (R^2) was 65.5% for Adoption Behavior (AB) and 71.1% for Personal Innovativeness (PI), showing a good level of prediction accuracy for the model.

Regarding effect size (f^2), numbers of 0.35, 0.15, 0.02, and 0.01 show big, medium, small, and very small effects, respectively. Table 7 shows that one of the relationships had a significant effect size.

Overall, 6 out of the 7 theories were found to be statistically important, as noted in Table 6. The structural model results are visually represented in Figure 4.

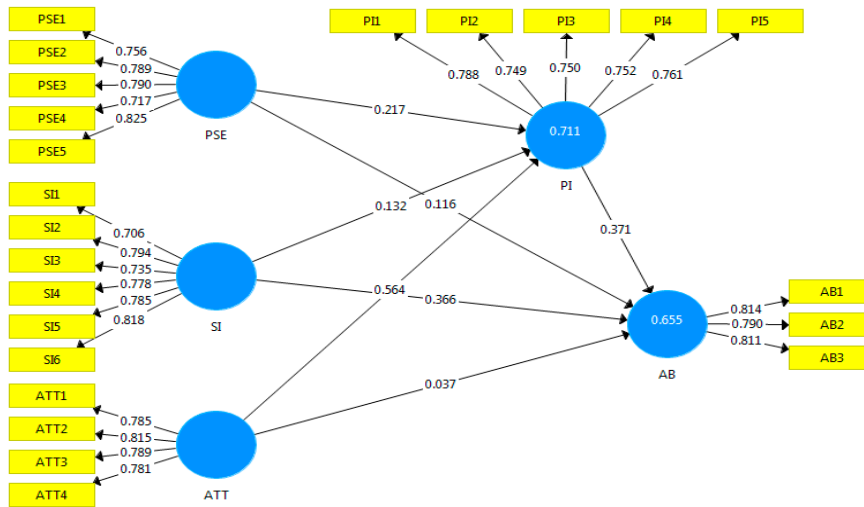


Figure 3. Research Measurement Model Results from the Smart PLS Tool.

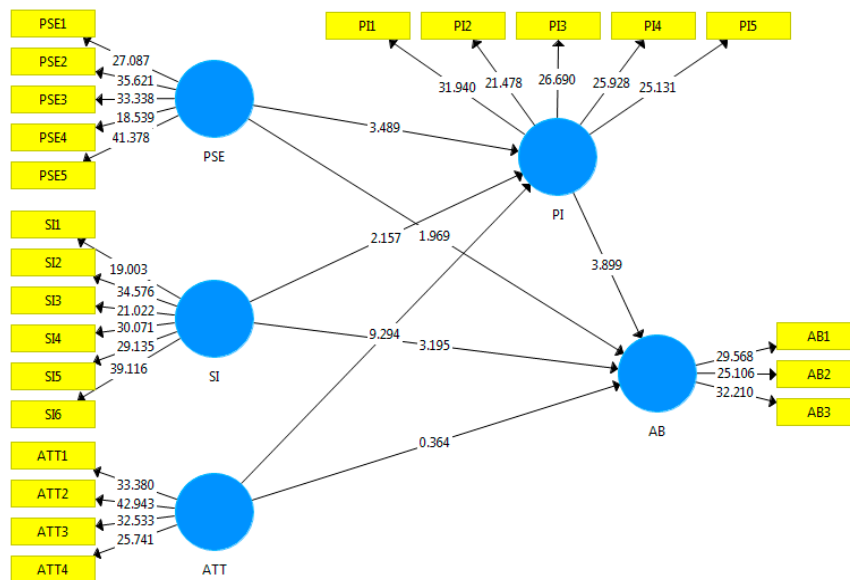


Figure 4. Research Structural Model Results from Smart PLS Tool.

Table 3. Factor loadings, CR, and AVE.

Variables	Indicators	Factor Loadings	VIF Values	Composite Reliability (CR)	AVE Values
Adaption behavior	AB1	0.814	1.514	0.846	0.648
	AB2	0.790	1.385		
	AB3	0.811	1.429		
Attitude	ATT1	0.785	1.532	0.871	0.628

	ATT2	0.815	1.757		
	ATT3	0.789	1.615		
	ATT4	0.781	1.631		
Personal Innovativeness	PI1	0.788	1.713	0.872	0.578
	PI2	0.749	1.644		
	PI3	0.750	1.608		
	PI4	0.752	1.667		
	PI5	0.761	1.629		
Perceived Self Efficacy	PSE1	0.756	1.710	0.883	0.603
	PSE2	0.789	1.969		
	PSE3	0.790	1.804		
	PSE4	0.717	1.872		
	PSE5	0.825	1.951		
Social Influence	SI1	0.706	1.480	0.897	0.593
	SI2	0.794	1.969		
	SI3	0.735	1.730		
	SI4	0.778	1.932		
	SI5	0.785	1.964		
	SI6	0.818	2.068		

Result discussion and Analysis

This study examined the factors affecting the acceptance behavior (AB) of ride-sharing services in Dhaka, especially for security worries, through a modified ASE model using SmartPLS 3.3.3. Out of the seven theories suggested, six were found to be statistically significant.

According to H1, attitude does not significantly influence adoption behavior ($\beta = 0.037$, $p = 0.716$, $f^2 = 0.001$), showing that users' general feelings or opinions toward ride-sharing are not sufficient drivers of real usage behavior when security is a worry. This result is inconsistent with past studies that stressed mood as a key predictor of technology adoption (Ajzen, 1991). One possible cause could be the frequency of perceived dangers and real-life events in urban settings like Dhaka, which outweigh positive views.

Table 4. Discriminant Validity.

Variables	AB	ATT	PI	PSE	SI
AB	0.805				

ATT	0.699	0.793			
PI	0.747	0.817	0.760		
PSE	0.680	0.704	0.713	0.776	
SI	0.748	0.759	0.722	0.749	0.770

Table 5. R square.

Variables	R Square	R Square Adjusted
AB	0.655	0.651
PI	0.711	0.708

Table 6. Hypothesis development.

Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Decision
ATT -> AB	0.037	0.047	0.101	0.364	0.716	Not supported
ATT -> PI	0.564	0.563	0.061	9.294	0.000	Supported
PI -> AB	0.371	0.368	0.095	3.899	0.000	Supported
PSE -> AB	0.116	0.116	0.059	1.969	0.050	Supported
PSE -> PI	0.217	0.218	0.062	3.489	0.001	Supported
SI -> AB	0.366	0.359	0.114	3.195	0.001	Supported
SI -> PI	0.132	0.133	0.061	2.157	0.032	Supported

Hypothesis H2 was supported, showing that attitude positively affects personal innovativeness ($\beta = 0.564$, $p < 0.001$, $f^2 = 0.419$). This suggests that individuals who hold good views toward ride-sharing are more likely to be open to trying new and safe technological solutions, aligned with results by Kasilingam (2020), where users' attitude shaped their innovativeness and technology ready.

H3 tested the link between personal innovativeness and adoption behavior, and was supported ($\beta = 0.371$, $p < 0.001$, $f^2 = 0.115$). This matches with Agarwal & Prasad, 1998, stressing that creative people are more likely to accept new digital solutions, especially if they are viewed to improve personal safety during rides.

Table 7. Effect size.

Relationship	Effect Size (f²)	Interpretation
ATT → AB	0.001	Very Small
ATT → PI	0.419	Large
PI → AB	0.115	Medium
PSE → AB	0.014	Very Small
PSE → PI	0.065	Small

SI → AB	0.126	Medium
SI → PI	0.020	Small

Hypothesis H4 confirmed that perceived self-efficacy (PSE) significantly impacts adoption behavior ($\beta = 0.116$, $p = 0.050$, $f^2 = 0.014$). This shows that users with better trust in their ability to use ride-sharing apps safely are more likely to adopt them. The result aligns with Bandura's (1986) self-efficacy theory and Verkijika & De Wet (2018), proving self-efficacy as an important factor in mobile application acceptance.

Hypothesis H5 showed that perceived self-efficacy also positively affects personal innovativeness ($\beta = 0.217$, $p = 0.001$, $f^2 = 0.065$). This finding supports the view that individuals who feel confident in handling apps are more likely to explore and adopt newer, more safe ride-sharing choices.

Social impact (SI) plays a major part in this situation. As per H6, social impact positively affects adoption behavior ($\beta = 0.366$, $p = 0.001$, $f^2 = 0.126$). This shows that users are likely to accept ride-sharing services if they see their friends or trusted contacts doing so. This result is backed by Venkatesh et al. (2003), who stressed social rules as a factor in the Unified Theory of Acceptance and Use of Technology (UTAUT).

Lastly, H7 confirmed that social effect significantly impacts personal innovativeness ($\beta = 0.132$, $p = 0.032$, $f^2 = 0.020$). This fits with earlier study showing that support from social groups can create openness to new technologies, especially in collectivist countries like Bangladesh (Hofstede, 2001).

The R^2 values show that 65.5% of the variation in adoption behavior (AB) and 71.1% in personal innovativeness (PI) are explained by the model, reflecting significant explanatory power. Discriminant validity was also proven, as per the Fornell-Larcker criterion.

Limitations and Future Works

Despite the useful insights given, this study is subject to several drawbacks. First, the use of a random selecting method reduces the generalizability of the results, as the sample may not fully represent the wider group of ride-sharing users in Dhaka or other regions. Second, the study relied on self-reported data, which may be affected by answer bias or social preference effects. Third, the study focused solely on Dhaka City, possibly missing regional or cultural differences that could impact ride-sharing behavior in other parts of Bangladesh or similar developing countries. Additionally, while the extended ASE model included personal innovativeness and perceived trust, other possibly relevant variables—such as perceived risk, service quality, or previous ride-sharing experience—were not considered.

Future research could address these limits by applying probability selection methods to improve the representativeness of the sample and by performing comparison studies across different places or countries to explore geographic and cultural differences. Moreover, ongoing studies could be performed to track changes in user behavior and views over time, especially as ride-sharing technologies and safety features improve. Future models could also be expanded to include additional categories such as perceived risk, user happiness, and service stability to gain a more complete understanding of user behavior. Finally, combining qualitative methods, such as interviews or focus groups, may provide deeper insights into user concerns and motivations, particularly around safety and trust in the context of ride-sharing.

Theoretical and Practical Contribution

This study makes a significant contribution to the existing literature by extending the Attitude-Social Influence-Self Efficacy (ASE) model through the inclusion of two additional constructs—personal innovativeness and perceived trust—to better understand ride-sharing behavior in the context of urban security concerns. By empirically supporting the extended ASE model in Dhaka City, this study offers new insights into the psychological and social factors that shape consumers' willingness to engage in ride-sharing services. The result that attitude has the biggest effect while

social influence has the smallest offers subtle theoretical implications for the differing impact of ASE components in rising countries. Furthermore, the merging of trust—particularly in a security-sensitive environment—addresses a gap in current models that often ignore the role of perceived risk and safety in the acceptance of shared mobility services. From a practical approach, the results of this study offer useful insights for ride-sharing companies, lawmakers, and technology developers. The strong impact of attitude suggests that information efforts stressing the benefits, safety measures, and cost-effectiveness of ride-sharing can successfully improve user acceptance. The relatively smaller effect of social influence suggests that group pressure or social rules may not be as important in decision-making within this demographic, indicating a need for more personalized and trust-based marketing strategies. Additionally, the presence and importance of perceived trust show the necessity for service providers to improve security features, such as driver background checks, emergency contact systems, and user verification procedures. These improvements can build customer trust and encourage wider usage, especially among hesitant users in highly crowded urban areas like Dhaka.

Conclusion

Having a safe and secure place to live is a basic need for everyone, and security problems in ride-sharing have a major effect. Research shows that explaining and adopting security measures can help recover trust, which then lowers the negative effects on continued usage. Another study suggests that the platform plays a crucial part in building trust, which affects buyers' behavior. An Indian study also found that trust greatly affects users' plans to use shared ride-hailing services. These results offer suggestions to ride-sharing companies on how to regain consumers' trust after security events. The possible effect of ride-sharing services on urban transportation has been a focus in the literature, with worries about privacy and security in centralized ride-sharing settings addressed in some studies (source) (Baza et al., 2021). To address these issues, new technologies like blockchain-powered ride-sharing services such as DACSEE and Arcade City are rising, offering better security and privacy. Additionally, I have created a model that correctly predicts the behavioral goals of mobile learning. This model considers different factors at both broad and micro levels that impact the acceptance of m-learning, based on ASE models and external factors affecting the m-learning setting. The study used 355 data points from students, with 44 data points tested in a pilot study. ASE models were adopted, with each P value showing a significant coefficient value range of 0.1 to 0.7. Furthermore, q square values ranged from 0.411 to 0.404, and r square values ranged from 0.655 to 0.711.

Appendix A

Variable	No	Items	Adapted from
Attitude	ATT1	Using a ride-sharing service is a good idea for security purpose	Iranmaneshe t al. (2017)
	ATT2	Using a ride-sharing service is a wise idea for security purpose	
	ATT3	I like the idea of using a ride-sharing service for security purpose	
	ATT4	Using a ride-sharing service is a pleasant experience for security purpose	
Social Influence	SI1	I use the ride-sharing services for security purpose, because, as persons who play a vital role in my life want me to use them.	Magotra et al. (2016)
	SI2	I use the ride-sharing services for security purpose, because, as my friends want me to use them.	

	SI3	I use the ride-sharing services for security purpose, because, as people who are valuable to me recommend me to use them.	
	SI4	I use the ride-sharing services for security purpose, because, as people who inspire me are using it.	
	SI5	I use the ride-sharing services for security purpose, because, as my family members want me to use it	
	SI6	I use the ride-sharing services for security purpose as other persons in my social circle want me to use them.	
PerceivedSelf Efficacy	PSE1	I feel comfortable using ride-sharing services for security purpose	Thompson etal. (2017)
	PSE2	Taking the necessary measures of using ride-sharing service is entirely under my control for security purpose	
	PSE3	I have the resources and the knowledge to use ride-sharing services for security purpose	
	PSE4	Taking the necessary measures to use a ride-sharing service is easy for security purpose	
	PSE5	I can protect myself from unwanted incidents (security issues)of public transport by using a ride-sharing service	
PerceivedTrust	PT1	I feel ride-sharing service is trustworthy for security purpose	Mashal and Shuhaiber (2019)
	PT2	I feel ride-sharing service is reliable for security purpose	
	PT3	I feel ride-sharing service is controllable for security purpose	
	PT4	I feel ride-sharing service is efficient for security purpose	
	PI1	The latest technologies allow me to work more in lesser time.	
	PI2	I am keen to search for the latest technological developments taking place around me.	
	PI3	I keep myself up with the latest technological developments which provide better results with fewer efforts.	
	PI4	Other people come to me for advice on the usage and benefits of the latest technologies.	
	PI5	In general, I am among the first in my social circle to acquire new technology whenever it appears.	
	AI1	I currently use ride-sharing services for security purpose	
	AI2	I will recommend ride-sharing services to my friends or others for security purpose	
	AI3	Ride-sharing services are my first choice when I need better safety in transport.	

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