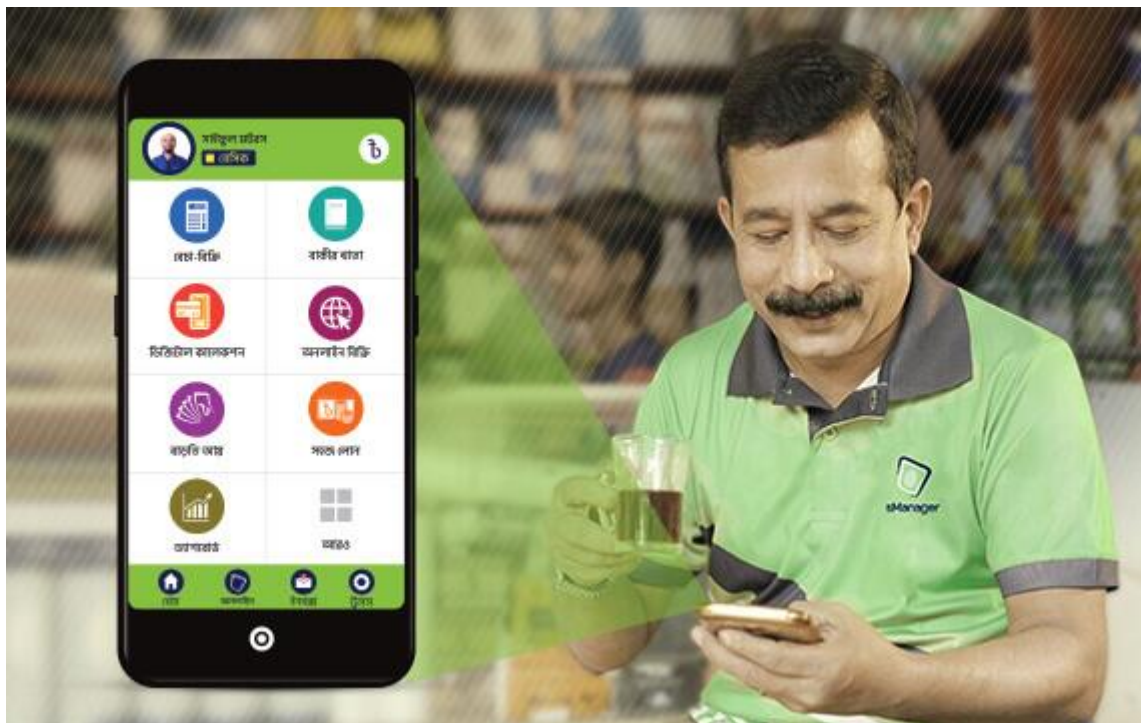


# Setting Up Shop in the Digital Bazaar

Bangladeshi Blue-Collar Service-Providers' Adoption of a  
Business Aggregator



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## Abstract

This essay explores the early experiences of Bangladeshi blue-collar service workers in digitalising their livelihoods. It is a qualitative study that surveys and interviews service-providers in Dhaka who use the business aggregator platform Sheba.xyz, an online service marketplace, and seeks to understand what brought these self-employed micro-entrepreneurs, previously outside the digital economy, to adopt an ICT-enabled solution. The study is guided by Diffusion of Innovations (DOI) theory, one of the historically dominant paradigms in the field of communication for development (C4D). The overarching research question is, “*Why did blue-collar service-providers in Dhaka adopt and use a digital business aggregator platform?*” The aim is to explore what motivated/discouraged and enabled/hindered innovation adoption among a group of users previously marginalised from digital and financial inclusion. The findings suggest that adoption of Sheba.xyz among service-providers was not driven so much by a desire to digitalise one’s business per se, and as a means of mitigating a previous inability to do so. Rather, the factors that emerge from the qualitative data are other perceived relative advantages of the solution – of increase in customers, income, and opportunity. Survey respondents and interviewees also displayed strong affiliation with, and trust in, the platform provider; an alertness for fair treatment; and a drive to prosper, suggesting that they embraced a comprehensive concept and altered life situation where belonging, respect, and self-fulfilment matters, rather than narrowly adopted a new mobile application.

Cover image from: Sheba.xyz

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*When the customer gives thanks and shows appreciation for the service performed and shows respect and pays the fixed rate and praises the company as beautiful (...) it made me feel really good. This never happened before. Working the normal way, they [customers] would never express these things.*

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Sheba.xyz user who provides plumbing services

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*Working through Sheba, I am so good. I can provide for my family and friends.*

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Sheba.xyz user who provides beauty services

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## 1. Introduction

In recent years we have seen anxiety in Western countries, where labour markets predominantly consist of employees (ILO, 2018), over an expanding gig economy and its consequences for inequality.<sup>1</sup> Critics say that platform capitalism – often embodied by tech companies like Uber – has been exposed for undermining job security, financial security, as well as gig workers’ physical and mental well-being.<sup>2</sup>

Considerable parts of Asia and Africa however, in a sense already constitute gig economies – their labour markets are characterised by a high proportion of own-account workers (ILO, 2018), i.e. self-employed persons who earn their income only on a contingent basis, with products sold or services provided. Own-account work is generally considered vulnerable employment, including for lack of job and earnings security (ibid).

In Bangladesh, around 60 % of the labour force have been self-employed the past decade.<sup>3</sup> A novelty in this country context is the introduction of the technological elements strongly associated with gigging in the West, namely the use of internet technology and digital platforms to enable transactions of contingent work (Muntaner, 2018: 598).

This essay explores Bangladeshi blue-collar workers’ experience with one such innovation, the business aggregator [Sheba.xyz](https://sheba.xyz). It is a qualitative study into the motivations behind the adoption by service-oriented subsistence entrepreneurs in Dhaka – previously operating outside the digital economy – of an ICT-enabled solution. By surveying and interviewing service-providers on Sheba.xyz’s digital marketplace, the study seeks to explore and understand why these microentrepreneurs use the digital solution and if/how they perceive it to have benefited them.

The study is guided by diffusion of innovations (DOI) theory, which provides a conceptual framework for understanding how decisions around innovation adoption are made. Above all I make use of four of DOI’s innovation characteristics – relative advantage, compatibility, complexity, and trialability (Rogers, 2003) – that help make sense of how intended users perceive a given solution.

The essay is informed by, but not limited to, this framework. As communication for development and social change literature has pointed out, DOI research often focuses on individual aptitude to

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<sup>1</sup> See for instance the 2019 World Development Report on the changing nature of work (World Bank, 2019: 12).

<sup>2</sup> See for instance The Guardian (2019); or Perera, Ohrvik-Stott, and Miller (2020).

<sup>3</sup> World Bank DataBank, accessed 21/3/2020.

adopt/reject change<sup>4</sup> and people's perception of the innovation itself, and not always on "the human beings whose capacity and specific situations make it possible, or impossible, to integrate a new technology into their existing system" (van de Fliert, 2014: 129).

Studies of technology adoption in developing countries (e.g. Richardson, 2011) points to the lack of research giving voice to the end users and understanding findings in their situational context. As we are only at the advent of digitalisation of blue-collar service work in Dhaka, and there is little literature available on this particular group's transition into the digital economy, an explorative study giving voice to end users, and thereby allowing for trends particular to *this* context of interest to emerge, is deemed appropriate.

It should be said that this essay is not a defence, nor a critique, of the platform business model or the gig economy as such; neither does it seek to provide a commentary on the political economy or labour economics of Bangladesh. Instead, it is a venture into the choices and perceptions of those operating within these contexts.

Digitalised commerce offers potential to transform developing country markets by reducing costs and increasing revenue for microbusinesses (Zainudeen et al, 2011: 62). At the same time, the ICT-enabled gig economy risks merely prolonging precariousness for blue-collar workers and amplifying power imbalances between labour and capital in a capitalist system (Graham et al, 2019: 283). For either set of outcomes it is relevant to understand what motivates or discourages the uptake of a digital business aggregator among subsistence entrepreneurs and how these users frame their own experiences with such a solution.

I explore this by using the Bangladeshi business aggregator Sheba.xyz, referred informally to as an Amazon for household services<sup>5</sup>, as a case study, and by asking "Why did blue-collar service-providers in Dhaka adopt and use a digital business aggregator platform?" I unpack this main research question into queries of why clients report using the platform (currently), and how they discovered it (initially).

The subject is interesting for Communication for Development (C4D) in multiple ways. Firstly, it studies social phenomena *in a development context*. While the essay acknowledges that digital business aggregators and the gig economy can contribute to adverse development outcomes, it sets off from the premises that

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<sup>4</sup> DOI categorises users into innovators, early adopters, early majority, late majority and laggards (Rogers, 2003).

<sup>5</sup> Personal communication over WhatsApp call with former Sheba.xyz Head of Strategy, February 27<sup>th</sup>, 2020.

(...) in some cases, ICTs facilitate a story of convergence rather than divergence by offering opportunities to those at economic margins. We need to learn from those relatively untypical cases, asking not just who benefits and who doesn't, but also *why* they do or don't (Graham, 2019: 14).

Sheba.xyz appears to be one such case, having transitioned thousands of blue-collar workers into e-commerce, many of whom self-report higher income and well-being. Studying the mechanisms at play behind adoption decisions in this case may help identify ways to potentially support digital and financial inclusion in similar contexts.

Secondly, I study people's interaction with a solution that is *enabled by* information and *communications technology* (ICT). Understanding how people make sense of, use, learn, and apply meaning to ICT tools is integral to ICT for Development (or, "ICT4D"); in this sub-field of C4D, numerous scholars maintain that meaningful digital inclusion goes beyond access to hardware.<sup>6</sup>

Lastly, the essay explores an understudied area using C4D theory. By using the concept of innovation diffusion, a historically dominant paradigm within C4D (Thomas, 2014: 9), to understand contemporary phenomena, it sheds light on both how C4D theory can be applied in research of the kind and on some aspects that may require further theorisation.

## 1.1 Research questions

The overarching research question is, "*Why did blue-collar service-providers in Dhaka adopt and use a digital business aggregator platform?*" This is unpacked into the sub-questions:

- Why do supply-side clients of Sheba.xyz use the platform, according to themselves? What benefits do they perceive (currently)?
- How did supply-side clients of Sheba.xyz discover the solution? What brought them to embracing it (initially)?

## 1.2 Disposition

This essay first describes Sheba.xyz and explains it using theory on digital business aggregator platforms. This section introduces the reader to key terminology, rationale, and functionality related to *innovations* of the kind. After, the **Literature review** zooms in on adoption research from developing country

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<sup>6</sup> See for instance Servaes (2014) and Bailur, Masiero and Tacchi (2018).



contexts that could serve as inspiration when learning about Sheba.xyz. The **Theory** section then describes the theoretical foundation of innovation *adoption*; the focus here is on DOI's innovation attributes. The literature review and theory sections lay the groundwork for the study's design. This design is presented in the **Methodology** chapter. The bulk of the study is presented under **Data analysis and discussion**. This chapter is rich in description and content. Lastly, the **Conclusion** summarises key findings and ways forward.

## 2. The Case: Sheba.xyz as a service marketplace

Sheba (সেবা in Bangla) means to serve, or service, in Bangla. The digital platform Sheba.xyz is an online marketplace for household services through which individuals and businesses – whom we call the demand-side users and whom the company refer to as end users – can order services from carpenters, hair dressers, electricians, and others who are constitute supply-side users, or, service-providers.

The services aggregated through Sheba.xyz are mainly those that can be performed in the home. The platform, based mainly off mobile phone applications, describes itself as “Your personal assistant” and a “One-stop solution for your services” (Sheba.xyz’s demand-side customer website, accessed 13-07-2020).

The solution verifies microbusinesses, aggregates services, and provides a guarantee of quality and customer support to demand-side users, all via what it calls the end user customer application.



Figure 1: Example of services provided through Sheba.xyz as advertised on the platform’s demand-side customer website, accessed 14-07-2020.

Vis-à-vis supply-side clients, i.e. the microbusinesses who are the platform’s “service-providers” and the subjects of our study, Sheba.xyz provides a ready-made e-commerce solution. This aggregates customers, manages marketing and promotion, enables digital payments, and offers complementary services such as microloans; the company also offers vocational training and individualised support to micro, small and medium sized enterprises (MSMEs).<sup>7</sup>

<sup>7</sup> Information gathered by reviewing the interface for service-providers, through [smanager.xyz](https://smanager.xyz), on 14-07-2020.

To use the business solution app, sManager<sup>8</sup>, and access the digital marketplace, service-providers, upon passing an assessment process, register for a package with a monthly fee. For the subjects of this study the monthly subscription fee for sManager is typically 1500 BDT (roughly 16 Euros) or 10 000 BDT (roughly 103 Euros). The lower fee means the platform charges a higher commission off the money earned from assignments (approximately 40 % of what the end client pays) while the higher monthly fee means Sheba.xyz takes a lower percentage off (currently around 20 %).<sup>9</sup>

Figure 2: Excerpts from Sheba.xyz supply-side website advertising the sManager app. One tagline reads: “We are Moving Forward with 1,00,000+ MSMEs Like Yours. Now business will grow through sManager Business Solution App.” Accessed 14/07/20.

<sup>8</sup> The sManager (“smart manager”) business solution app is also marketed towards, and used by, many more MSMEs than are participating in Sheba’s digital service marketplace.

<sup>9</sup> Personal communication with current Sheba.xyz Chief Strategy Officer July 15, 2020; the percentages are affected by the ongoing COVID-19 crisis.

While this essay is focused on Sheba.xyz as a digital service marketplace, it is worth mentioning that the company has expanded its operations under Sheba Platform Limited, to include multiple projects and solutions.<sup>10</sup> For instance, many more Bangladeshi microbusinesses use *only* the business management app sManager than are connected to the marketplace. The company also runs projects financed by official development aid to support MSMEs such as the UKAID-funded initiative “Sheba Briddhi”, engages in community service such as the COVID-relief project “Save Bangladesh”, and invests in capacity building of underrepresented micro-entrepreneurs, for instance tailoring training for businesswomen.

## 2.1 Sheba.xyz as a Multi-Sided Platform (MSP)

Sheba.xyz has since its operational launch in 2016 brought thousands into the digital economy, by targeting subsistence entrepreneurs in Dhaka with little to no previous access to online markets of the kind. While Facebook in Bangladesh is providing a vibrant market for selling goods online (Christopher, 2020), Sheba.xyz focused on services and assumed a more active and comprehensive intermediating role.<sup>11</sup>

A general value proposition of these kinds of digital platforms is that they enhance efficiency by aggregating markets, giving both buyers and sellers a wider reach and reducing transaction costs (Thitimajshima et al, 2017: 130). In developing country markets, e-commerce offers low-income groups the opportunity to market goods and services at reduced costs, enabling them to operate microbusinesses even as they may lack the resources to run brick-and-mortar stores (Zainudeen, 2011: 63). Anyone familiar to Dhaka will know that just five years ago when Sheba.xyz were taking off, many blue-collar service-providers never had a physical workshop, but would walk the streets their toolbox like a one-person mobile workshop looking for assignments.<sup>12</sup> Today, digitalisation offers an

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<sup>10</sup> See for instance the Sheba Platform Limited [newsletter from July, 2020](#).

<sup>11</sup> For instance, F-commerce, or e-commerce over Facebook, in Bangladesh relies on cash payment (Christopher, 2020), Sheba.xyz allows for digital payment through its solution.

<sup>12</sup> Own observation. This narrative is also used by Sheba.xyz; see for instance their newsletter from January 2020, page 12: “Imagine you’re a plumber in Dhaka city. You know the in and out of your work, you’re very skilled and very smart. But out of the thousands of plumbers that are roaming in Dhaka streets, it often becomes challenging for you to utilize your potential to the whole. (...) These service-providers, the blue-collar job holders are making our life easier but hardly they get recognition from the society for their contribution at the same time they have lack of social protection. At Sheba.xyz we are working to ensure their social recognition. We are working for their financial and digital inclusion. They are getting support from starting their business to expand their business

unprecedented convergence of people and businesses (Yablonsky, 2018: 487), which for suppliers can mean lower fixed costs and the opportunity to market quicker (ibid: 489).

As a business aggregating platform, Sheba.xyz itself takes on the role as “intermediary”, operating in what the literature refers to as a “two-sided market” (Rysman, 2009). In its role as an intermediary then, it is a “marketplace.”<sup>13</sup>

Digital marketplaces can reduce the negative effects of middlemen, who often operate in complex contexts characterised by lack of information (Zainudeen, 2011: 64). While fixers and middlemen can provide valuable intermediation by aggregating logistical services and goods (ibid) as well as provide quality control (Graham et al, 2019: 280), lack of transparency can make them gatekeepers and cause bottlenecks in a market at the expense of both buyers and sellers. Here, electronic markets can reduce the risks of intermediary opportunism (Molla and Heeks, 2007: 96). Business aggregators’ ratings systems can also lead to “reintermediation”, with users with successful track records displayed on their profile attracting many clients and forwarding assignments to competitors with “less reputational capital” (Graham et al, 2019: 280).<sup>14</sup>

As an intermediating digital marketplace Sheba.xyz constitutes a so-called multi-sided platform (MSP), a business model that enables “direct interaction between two or more distinct sides” (Hagiu and Wright, 2015: 163). In our case, Sheba.xyz has both service-providers, and individuals purchasing the services of these service-providers, as clients to their platform, in the literature referred to as “demand-side users” and “supply-side users” (Gawer, 2014, citing Eisenmann). Both sides consciously invest in the platform and must adopt the solution to be able to directly interact with one another (Hagiu and Wright, 2015: 163-164).

Importantly, standard definitions of MSPs emphasise indirect network effects<sup>15</sup>, the inter-dependency between the demand from the different sides of users (Gawer, 2014). A good way to grasp the relevance of network effects is to consider how

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further. Now our service-providers can purchase bikes in installment, mobile handset at a discounted price, health and life insurance from Sheba.xyz.”

<sup>13</sup> In contrast to being a “reseller”; this is determined by the allocation of control rights (Hagiu and Wright, 2015b: 185) – Sheba.xyz’s service-providers maintain certain control over the services offered and sold while the platform maintains control over other things such as how the service is displayed or promoted on the app.

<sup>14</sup> Graham et al (2019) offers an interesting discussion on the dynamics of “reintermediation”, something which occurs also among Sheba.xyz service-providers.

<sup>15</sup> This is comparable to what the literature on two-sided markets refer to as “externality.” For Sheba.xyz, both concepts refer to the number of subscribers to the platform; these effect the extent of usage (Rysman, 2009: 126).

(...) the more external adopters in the ecosystem that create or use complementary innovations, the more valuable the platform (and the complements) become. This dynamic, driven by direct or indirect network effects or both, encourages more users to adopt the platform, more complementors to enter the ecosystem, more users to adopt the platform and the complements, almost ad infinitum (Cusumano, 2010: 33).

Sheba.xyz is attractive for a plumber for example, if lots of Dhaka residents who might need plumbing are using the platform to order household services; vice versa, MSPs are valued by demand-side users if a sufficient number of supply-side users are active on said platform. To the benefit of Sheba.xyz who are among the first to enter the market, “This complementarity in turn fuels a self-reinforcing feedback loop of adoption “from both sides”, that has the effect of reinforcing incumbent platform owners’ early installed base advantages” (Gawer, 2014: 1241).

In more advanced economies, MSPs’ reliance on network effects has had the consequence of platforms turning into monopoly-like actors, like Facebook and Alibaba. As the ability to mine data becomes increasingly important for businesses to thrive, a platform that provides that ready-made infrastructure is an attractive solution; by mediating the interaction between different user groups, platforms are able to mine evermore data, developing new services, risking evolving into monopolies (Srnicsek, 2017: 255-256). This expansion into new realms is noticeable in the case of Sheba, with the service marketplace constituting only one operational side of what is now the larger “Sheba Platform Limited.”<sup>16</sup> The essay does not however analyse the structural implications of the so called platform economy.

On a micro-level, the MSP model can have real consequences for workers’ rights and labour standards (ibid: 257). In many advanced economies there exists an ongoing discussion on how to regulate platforms to the benefit of their supply-side users, with labour rights proponents arguing that

On-demand gigs, tasks, and rides are work, rather than entrepreneurship—and should be recognized as such. This means that the industry needs to be brought within the scope of employment law. Legal systems across the world have learned to respond to employers’ attempts to mischaracterize work as independent entrepreneurship by focusing on the reality of the underlying relationship instead (...). (Prassl 2018, chapter 5 of the e-book version).

Interestingly in the case of blue-collar work in Dhaka, where self-employed service-providers already lacked job security, a platform like Sheba.xyz, in the Bangladeshi context where MSPs are a nascent

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<sup>16</sup> See for instance Sheba Platform Limited’s [newsletter from July, 2020](#).

development, appear to afford subsistence entrepreneurs *more* opportunities, income, and security than before. While Prassl (2018: 5) writes that “gig-economy operators present themselves as marketplaces, even though, in reality, they often act like traditional employers”, the dynamic in the case study of this essay appears to be different, with Sheba overtly becoming more of an employer, support system and community to their supply-side clients, than what these users have known previously in their work lives.<sup>17</sup>

It is interesting to ponder how differing baselines – between developing and advanced economies, the composition of the labour market or the provision of social protection schemes, and so forth – may affect perceptions and adoption of digital platforms, as well as shape the dynamics between platforms and their users in deeper ways. It should be said that while it may not hold true for this case study, in this point in time, research also from the global South find that despite MSPs offering “income and opportunities to many, there are also numerous instances of unfair and unjust work practices” (Heek et al, 2020: 100). The concerns cited by research of the kind include “low pay, wage theft, unreasonable working hours, discrimination, precarity, unfair dismissal, lack of agency, and unsafe working conditions” (ibid).

One thing that remains the same for all MSPs, including Sheba.xyz, is that “success and financial sustainability depend on attracting a critical mass of buyers and sellers” (Molla and Deng, 2008: 186). This importance of network effects as described above means an MSP must be in tuned to the needs of their clients, and guide behaviour-change over time in cases where capacity to use and willingness to embrace certain solutions may be low.

### **3. Literature Review: E-commerce Adoption in Developing Countries**

This section presents a review of selected studies about innovation adoption. My ambition has been to review cases that are relevant to my case study of Sheba.xyz, for instance research on e-commerce adoption or the experience of supply-side clients of digital marketplaces, primarily in contexts where MSMEs are at an early stage of digitalisation, or studies about ICT adoption in a broader sense. They were found by searching for research that apply diffusion of innovations theory (DOI) or the technology acceptance model (TAM)<sup>18</sup>, and filtering for cases from outside of Europe and North America. The

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<sup>17</sup> Trends suggested by the study’s qualitative data, see findings and discussion in Section 6.

<sup>18</sup> These are described in the Theory chapter below.

purpose was to learn more about what similar research was studying, how they were studying it, and what they found. Looking at other cases helped in understanding the theory better. With this foundational knowledge I also hoped to be better equipped to explore similar explanatory themes in the case of Sheba.xyz and model my own study appropriately.

In their study of eCommerce in South Africa fifteen years ago, Molla and Licker (2005: 878, 887) criticised that so much of the literature on adoption in developing countries, up until then, had focused on macro-level factors – infrastructural, institutional and socio-economic facilitators – that contribute to an environment conducive to eCommerce:

(...) eCommerce adoption in other markets, where the environments were relatively conducive, lead us to suspect that environmental constraints should *not* be considered as sole determinants. (...) literature from *developed* countries identified the role of managerial, organizational, and eCommerce related considerations in adoption decisions. Some emphasized the relevance of organizational readiness, however defined, in the decision to implement eCommerce. Contextual differences (both organizational and environmental) between these two socio-economic arenas have not supported the generalizability of developed countries' findings in other markets. However, it is reasonable to expect that *some* factors could affect developing countries businesses' intentions and decisions to adopt eCommerce (ibid, my italicisations).

They developed a broader model to predict eCommerce adoption in developing economies, including considerations such as the small size of many businesses, their lack of resources to invest in IT, and their potentially hierarchical business culture which increases importance of managerial attitude toward innovation, baked into a concept of “eReadiness” (ibid: 878, 882). This research may have laid some of the groundwork to looking beyond hardware issues when investigating technology adoption in developing countries.

Following the quantitative study above, Molla and Deng (2008) published case studies on drivers for Chinese firms to participate in third party e-markets. This research found that the smallest of the firms, with limited IT capability, displayed most motivation to join a digital business aggregator (in this case Alibaba), driven by the desire to be perceived as a modern company, while the larger firms were more interested in developing their own online sales channels (Molla and Deng, 2008: 189). An interesting thing that emerged during interviews, in which Molla and Deng initially sought to explore what “motivation” and “ability” among business clients looked like, was that the value proposition of the third party digital marketplace was in fact equally or more important for adoption than motivation and ability



on behalf of the marketplace's clients (ibid: 190). These themes are interesting to explore in the case study of Sheba's service-providers too. As a new solution on the market in Bangladesh, the platform had to engage in a level of persuasion vis-à-vis business side users; it would be relevant to understand how these users perceived its sales pitch.

A lot more recently in mainland China, Wang et al (2020) surveyed college students about their intention to use ride-sharing services and found that perceived usefulness was the main driver behind adoption. Their research is one of many examples of how the TAM is extended to include other factors; the study looked at the significance of perceived risk, and found a negative correlation between perceived risk and willingness to ride-share. Besides the methodological approach the paper is interesting for my essay as it studies perception among users of a platform business (although in their case, the users are on the demand side).

Another example of research based on an expanded TAM is that of Raman and Shivakumar (2018). Studying Indian women's online shopping, they found that women's family life cycle stage was "a better predictor of e-shopping behaviour than age" (ibid: 286). While also Raman and Shivakumar's work focuses on *customer-side* users of the digital marketplace, it is interesting for numerous reasons. Their literature review finds that as recently as in 2018, both women users and middle-age and elderly adult users in India – a neighbouring country of Bangladesh – were an understudied group when it comes to online and e-commerce behaviour (ibid: 268). Additionally, it is noteworthy that in Raman and Shivakumar's study, the TAM was expanded to include the external factor of family life cycle, observing that these stages' impact "on consumer behaviour is large in India, where purchase decisions are often taken collectively, with families and friends" (ibid). It is relevant for us to ask whether also *supplying* decisions are similarly taken collectively. Rogers' work on DOI emphasises the importance of social networks through which diffusion occurs, which in recent years has been complemented with research on electronic word of mouth (see for instance Girardi and Chiagouris 2018: 87).

Thitimajshima et al (2017: 130) note a lack of research on the supply-side clients of digital marketplaces (the same end users that my essay focuses on). They researched the preferences and behaviours of this group in Thailand, and found that

(...) the basic requirement for inducing selling firms to become loyal customers of B2B e-marketplaces is to give the sellers wider market reach by having a large number of buyers to trade through the e-marketplace and maximize the relative advantages that sellers gain from participation (ibid: 138-139).

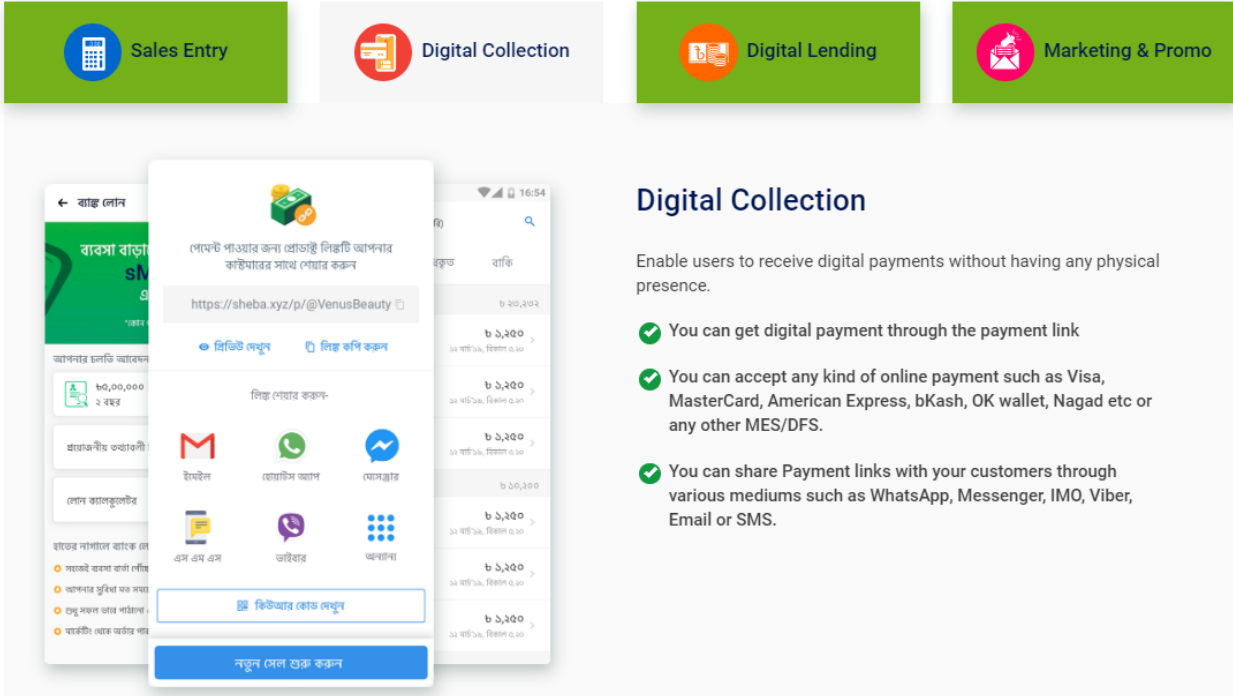
This finding is both in line with the Rogersian concept of a perceived “relative advantage” as one of five innovation characteristics that promote adoptability, and with “network effects”, cited by platform literature as a condition that enables the business model to operate successfully. In its recommendations (ibid: 140) too does the study encourage online platforms (or, “market makers”) to take seriously the value of network effects and communicate this value to potential service-providers to persuade them to use the solution. Thitimajshima et al also found that reduced transaction costs significantly affected customer loyalty. Both wider market reach and reduced costs can be regarded as perceived “relative advantage.”

Additionally, the study highlights website usability as “important to the seller experience in third-party B2B e-marketplaces” (ibid: 139). This can be considered to be covered by the technology acceptance model’s notion of “perceived ease of use”, and the Rogersian innovation characteristic of “complexity” (or its opposite, “simplicity”). In the case of Sheba.xyz it would be worth exploring how service-providers perceive the client facing interface known as sManager, as Thitimajshima and colleagues write:

(...) market makers should focus on providing functionality and services that would lower transaction costs including good website usability. Forth, the findings suggest two website characteristics: website reliability and usability, that could be sufficient characteristics of website design to improve user experience and confidence in users, which lead to better performance (ibid: 140).

A study on ICT adoption and diffusion in Kenya also makes the theoretical proposition that clients look to the “appearance and functionalities of the service delivery equipment to judge the quality” of an ICT-based service (Wamuyu 2015: 268).

## Why sManager?



The image displays the sManager app interface with four main feature categories: Sales Entry, Digital Collection, Digital Lending, and Marketing & Promo. The Digital Collection section is expanded, showing a payment link (https://sheba.xyz/p/@VenusBeauty) and a list of transactions with amounts and dates. The interface is in Bengali.

Figure 3: Excerpt from [sManager's website](#) marketing to service-providers how Sheba.xyz's business solution app is beneficial and easy to use; recent literature notes the importance of user experience for innovation adoption.

Privacy, however, did not have a significant effect on marketplace performance according to the work by Thitimajshima and colleagues. This is noteworthy as it suggests a difference in trend in perception among internet users in different countries and contexts.<sup>19</sup>

Lastly, this study from Thailand emphasised the importance of reputation of the intermediary, and trust in the intermediary, for supply-side customers, recommending that market makers focus on reputation, trust building and continuous communication with them (Thitimajshima et al, 2017: 139-140). This is comparable to Wamuyu's conclusions from a case study from Kenya that customer care, comprised of the aspects of assurance, responsiveness, and empathy, is important to retaining clients of ICT services (Wamuyu, 2015: 270). These considerations are not encompassed by the five Rogersian characteristics

<sup>19</sup> In Sweden, there has been an increase in people reporting they are concerned about privacy issues related to online platforms, with one in every four persons not feeling comfortable with storing their personal information on cloud services, and one in every five concerned that government authorities could violate their personal integrity online (Internetstiftelsen, 2019, chapter 4).

nor the TAM, which focus on perceptions about the innovation itself and not those offering it. In our study, it is worth exploring if trust in Sheba.xyz as a company is important for the service-providers.

Zainudeen et al (2011) also emphasise reputation, as well as effective marketing. They attribute the success of CellBazaar a decade ago, an early example of e-commerce catering to the socio-economic “bottom of the pyramid” (BoP) in Bangladesh, in major part to CellBazaar’s affiliation with Grameen, and Grameen’s strong reputation. Using “grassroots street marketing” and word-of-mouth the Grameen brand managed to diffuse CellBazaar into rural market without having to resort to large-scale advertising (ibid: 73). At the time of their study nearly ten years ago they asserted that limited access to the internet and secure payment mechanisms hindered wide-scale adoption of e-commerce (ibid: 72), but that with the growing ubiquity of mobile phones and related applications e-commerce held great potential on Bangladesh. A culture of entrepreneurialism among the Bangladeshi BoP was also deemed an important factor for the adoption of the digital marketplace (ibid: 68).

This section reviewed selected literature that could serve as inspiration for my study. In case studies relevant to Sheba.xyz, factors such as the following were important for adoption: perceived usefulness of the solution; usability of the interface; external factors such as social pressure; inherent entrepreneurial mindset of users; the platform’s reputation and quality of customer care; users’ trust in the platform; and the platform’s value proposition, including those that presuppose network effects. While most of the studies reviewed are quantitative and predictive in nature, the variables measured for do present factors that could be interesting to consider in qualitative, explorative work.

## 4. Theory: Innovation Adoption

In the field of communication for development, Diffusion of Innovations (DOI) is considered a dominant paradigm (Thomas, 2014: 9). For the purpose of this essay, DOI helps provide a conceptual framework for understanding innovation adoption. As the parts of DOI I make use of overlap with the Technology Acceptance Model (TAM), this Theory chapter includes the TAM.

### 4.1 Diffusion of Innovations

Why are some innovations and changes adopted by their intended users, and others rejected?

Synthesising hundreds of studies from across the world, sociologist Everett Rogers developed theories on the Diffusion of Innovations (DOI), to help understand and explain how new ideas spread and are embraced by people (Stober, 2014: 26). Rogers defines diffusion as the process through which an innovation is communicated through certain channels, amongst members of a social system, over time (Rogers, 2003: 11).

First published in 1962, Rogers' work has informed myriad studies throughout the years, such as research on the successful transition to various IT systems in different organisations, or individuals' adoption of household broadband (Kapoor, Dwivedi, and Williams, 2014). In 2003 Rogers noted that DOI had mostly studied technological ideas (Rogers, 2003: 258).

A key element of DOI theory are the five characteristics of a given innovation, as perceived by users, that help determine and improve its adoptability. As such the focus is on "evolution or 'reinvention' of products (...) *so they become better fits for the needs of individuals and groups*" (Robinson, 2009; my italicization).

Read this way, DOI emphasises user experience, providing the foundation for iteration and improvement of solutions based off users' needs and perceptions. This notion of user-centric design, and "testing and redesigning tools until they effectively meet user needs" (Digital Principles, 2020) is today at the heart of the Principles for Digital Development, co-created by UNICEF and others and launched in 2015. The principle of user centrism is important for this essay as platform businesses such as Sheba.xyz, cannot survive without regard for user experience, as the business model relies on so called "network effects" to be successful.

In the C4D literature there appears some criticism of DOI that contradicts the notion of user centrism. Thomas (2014: 9) asserts that DOI is critiqued for employing a top-down approach. One contemporary scholar pits DOI against the other dominant school in C4D which is informed by Paulo Freire's work

(Tufte, 2017: 22). While Freire's approach is considered participatory, dialogic and bottom-up, C4D strategies influenced by DOI are criticized for being "expert-driven":

They have external change agents as their drivers and little or no room for participatory processes. The essence of these approaches is linear, monologue-like communication in top-down processes (ibid: 23).

This strand of criticism may be concerned with DOI's *dominant stance within C4D* – its positioning (by others) and *its application* (and perhaps an overapplication) in C4D interventions – rather than an argument against the content of the theory, as a direct reading of the most recent edition of Rogers' work, shows that DOI as a theory is not at all as exclusively linear as the above excerpt suggests.

A direct reading in fact finds diffusion to divert attention *from* one-way dissemination and marketing. DOI is not a narrow focus on the linear act in which a change agent may seek to persuade a client to adopt a new solution but is concerned with interaction and information exchange, and the clients' perceptions about the innovation (Rogers, 2003: 6). It is these perceptions that this essay interests itself in.

Another criticism from the C4D literature associates DOI with an overemphasis on individual behaviour change (of the user, or adopter) and a failure to consider structural factors (Thomas, 2014: 30). As van de Fliert (2014: 129) writes, "the focus was on the innovation, not on the human beings whose capacity and specific situations make it possible, or impossible, to integrate a new technology into their existing system."

This essay acknowledges that users' interaction with a given solution does not exist in a vacuum, and that other external factors play a role in explaining uptake, especially among user groups new to digitalisation. To broaden its outlook, the study poses open-ended questions to let Sheba.xyz's service-providers relate in their own words why they use the solution. At the same time, the study recognizes its limitations. A more appropriate methodology to capture the depth and multidimensionality, as advocated by van de Fliert, would have involved focus group discussions, interactive workshops, and more semi-structured interviews with key informants. This was not possible due to time constraints given the COVID-19 pandemic.

DOI is multi-faceted and includes elements about the different "adopter categories" (for instance, early adopters and laggards; Rogers, 2003: 267-297) as well as the so called "innovation decision process" (ibid: 168-216). In this essay I focus on Rogers' "attributes of innovations", or, characteristics of an innovation as perceived by users.

I include DOI's notion of diffusion networks to a limited degree. Networks<sup>20</sup> concern the interpersonal communication and transmission of information which helps reduce uncertainty about a new idea and convince people to adopt it (ibid: 300). The interaction through diffusion networks refers partly to peer to peer conversations, or,

(...) the modelling and imitation by potential adopters of their near peers' experiences with the new idea. In deciding whether or not to adopt an innovation, individuals depend mainly on the communicated experience of others much like themselves who have already adopted a new idea (ibid: 330-331).

Another aspect of diffusion through network is that of opinion leaders, actors who lead in influencing other people's views and attitudes (ibid: 300). In this study I ask service-providers about their introduction to Sheba.xyz, and to what extent the experiences of or inspiration or pressure from peers or family played a role in their joining the business platform.

## 4.2 Attributes of innovations

In trying to learn about service-providers' perception of Sheba.xyz as a solution, we are heavily guided by the five innovation characteristics as laid out by DOI theory: (1) Relative advantage, (2) Compatibility, (3) Complexity, (4) Trialability, and (5) Observability.

Relative advantage is defined as the "degree to which an innovation is perceived as being better than the idea it supersedes" (Rogers, 2003: 229). Roger states that both the nature of the innovation as well as the adopter will determine the kind of relative advantage sought or appreciated but that it often takes the form of economic profitability (ibid).

Compatibility is described as the extent to which a given innovation is perceived as consistent with existing sociocultural values and beliefs, with previously introduced ideas and experiences, and with client needs, of potential users. Compatibility means less uncertainty and helps potential users give meaning to new ideas, while incompatibility can slow or even block adoption (ibid: 240-246).

Complexity is defined as the extent to which a solution is "perceived as relatively difficult to understand and use" (ibid: 257). Rogers makes the that while this attribute may not be considered as important as the two above, it is a key barrier to some "new ideas", referring to computers and software (ibid). Indeed, as alluded to above, user centric design and user experience are today at the heart of best

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<sup>20</sup> Note that diffusion networks should not be confused with the concept of network effects in the theory about digital platforms (covered in Chapter 2).

practices in software development. In DOI, an innovation can be categorised according to a complexity-simplicity scale.

Trialability is about the perceived possibility of users to test and find out how an idea works under their own conditions; designing an innovation so that it can be experimented with on a limited basis is held to increase its rate of adoption (ibid: 258).

Observability is the extent to which an innovation or its results are perceived as being visible *to others*. This attribute will be of little relevance for our study. As Rogers writes, the “software component of a technological innovation is not so apparent for observation, so innovations in which the software aspect is dominant possess less observability” (ibid: 259).

Generally, relative advantage, compatibility, trialability, and observability are positively related to the rate of adoption, while complexity of an innovation reduces the likelihood or speed of its adoption.

### 4.3 The Technology Acceptance Model (TAM)

The Technology Acceptance Model, or TAM, the first theory specifically about adoption of *information technology* (IT) was introduced in the late 1980s by Davis and colleagues (Chen and Chan 2014: 636). The TAM predicts the intention of users to accept or reject IT solutions as well as usage behaviour by looking at two attitudinal factors – perceived usefulness (PU) and perceived ease of use (PEOU):

PU was defined as the degree to which a person perceives that adopting the system will boost his/her job performance, while PEOU was defined as the degree to which a person believes that adopting the system would be free of effort (Wentzell, Diatha, and Yadavalli 2013: 660-661).

Behavioural intention represents the “instructions that people give to themselves to behave in particular ways in certain situations to use a particular solution” (Taherdoost, 2018: 178) and, driven by perceived usefulness and ease of use, it in turn predicts and impacts *actual* behaviour (ibid).

It should be noted that perceived usefulness in TAM is the same as relative advantage in DOI, and that perceived ease of use in the TAM is the same as complexity in DOI’s innovation attributes. This comparison allows us to explore and learn from a broader set of studies in our literature review, as we can now peruse work using either theories.

In my own study, about Sheba.xyz, DOI’s innovation attributes and the TAM’s attitudinal factors, both guides the design of the survey and interviews, as well as helps make sense of the findings by providing some systematism to unpack the qualitative data onto.



## 5. Methodology

This essay engages in qualitative, explorative research. It is a case study, that uses online surveying and phone based semi-structured interviewing to better understand the early experience of blue-collar workers in Dhaka in digitalising their business.

Research in general terms is a form of inquiry that is systematic and that seeks to expand knowledge on a particular subject matter; it is motivated by intellectual interest, and, if applied, to improve how a particular field is practiced (Merriam and Tisdell, 2015: 3-4).

*Qualitative* research takes an interest in the *meaning making* of a phenomenon – it seeks to understand “how people interpret their experiences, how they construct their worlds, and what meaning they attribute to their experiences” (ibid: 6). Its focus on understanding meaning as something that is *constructed* (ibid: 24) is appropriate for this essay, as we are interested in exploring how blue-collar service-providers *make sense* of their encounter with a digital business aggregator.

This sense making implies a process, by which formerly brick-and-mortar micro business owners reflect on, test, construct ideas about, and adopt, a technological innovation. We are interested in these micro business owners’ self-reported perceptions. Why are they using Sheba.xyz? How do plumbers, electricians, beauticians and more make sense of the value of going over to a digital marketplace intermediated by a third-party platform? What has motivated or inhibited them in digitalising their livelihood, and what has been challenging in this transition? How has belonging to Sheba.xyz impacted their lives?

This study can be considered *basic qualitative research* in that it is based on constructivism and interpreting meaning and uses an inductive and comparative strategy to investigate qualitative data on a social phenomenon (ibid: 24, 25, 37, 42).

To a certain extent, it does employ a *mixed methods approach* as it gathers data on both close-ended questions through an online survey, as well as open-ended questions, both through the survey and through a number of phone-based interviews (ibid: 45). The mixed methods approach used draws on *explanatory sequential design* (ibid: 47). Our essay was sequenced in the following way: a survey that partly collected quantitative data, or qualitative data that is quantifiable, was conducted first to get a more general sense of trends worth delving into further. Then, the key informant interviews were conducted, to explain more in-depth what may underlie some of those trends. While the survey data describes the “what” of the phenomenon, the interviews sought to understand better the “how” and

the “why”. However, it should be said that the “what” identified cannot be assumed to be representative, generalisable nor predictive, as the quantitative aspects were not designed to collect such data, in such a way.

Our essay also constitutes a *case study* in the sense of describing and analysing a bounded system (ibid: 37-38). The unit of analysis we are fencing in on is that of Sheba.xyz, as opposed to investigating the perceptions of supply side users of any or every digital marketplace.

We borrow elements of grounded theory (in our constant comparative style of processing the data; see data section below) but we do not aim to create a substantive theory, which is characteristic of a correct application of a grounded theory approach. This essay’s way of combining different forms of qualitative research design is however not uncommon (ibid: 41).

## 5.1 Data collection

Whereas quantitative research focuses on *numbers* as data and makes use of statistical techniques to understand the distribution of a problem among a population, or to engage in predictive inquiry, one of the characteristic traits of qualitative research is that it uses *words* as data (ibid: 24). In this essay, we collected those very words using an online survey and phone-based interviews. Questions in both<sup>21</sup> were guided by the theory and the literature review; additionally, the survey provided insights and some pre-understanding that I wanted to explore further through the interviews.

### The survey

The study first conducted an online survey with ten queries, using the web-based tool SurveyMonkey. The survey link was shared by Sheba.xyz staff. Having been sent to 50 people, it achieved a response rate of 40 percent, generating a total of 20 responses from Sheba.xyz service-providers.

The online survey (see Annex 1) was formulated in Bangla. A draft was screened by a Sheba.xyz staff member to ensure consistency in terminology used by the platform’s service-providers. It was rolled out in a pilot phase to five respondents to test if the queries were likely being interpreted correctly and prompting participants to answer. The pilot phase produced a linguistic adjustment – a clarification of instruction – of one of the queries and the survey was then rolled out to an additional 45 participants.

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<sup>21</sup> See Annexes 1 and 2.

### Key informant interviews

Phone interviews with four Sheba.xyz service-providers – two female and two male – were conducted in July 2020.

The interviews were conducted over three-way WhatsApp calls between me, the research assistant, and the service-provider. The research assistant, who also interpreted as needed, led the conversations according to a semi-structured interview guide. The conversations were between 30-55 minute long; they were recorded and transcribed by me.

## 5.2 Sampling

It should be noted here that as a qualitative study with the aim of uncovering meaning-making and tracing processes, this essay did not seek to obtain a statistically representative sample, but rather employed a case-based logic (Small, 2009: 25-26)<sup>22</sup> in which each respondent was conceived of as a single case. The principles of selection were guided by a desire to explore a breadth of experiences, but depended on the workable, given the constraints of the ongoing COVID-19 pandemic.

The survey was distributed to 50 people through a Sheba.xyz staff; this can be considered to constitute convenience sampling. The survey data informed the next selection of cases, the interviewees. Here I wanted to engage in purposeful sampling, to be able to ask in-depth questions related to some of things that emerged from the survey. The identification of interviewees was done sequentially, also through a Sheba.xyz staff, with me purposefully asking for interviewees that matched certain profiles (a female service-provider; someone who has taken a micro-loan to grow their business; someone who can be considered a “real” blue-collar own-account worker, etc.) depending on what had emerged from the previous one.

Both sets of participants – survey respondents and interviewees – can be considered to have been identified through snowball sampling, going through a Sheba.xyz staff. While this risked having produced a sample of a like-minded social network, it also had the potential benefit of providing me with participants that were more receptive to me as a researcher, as I was referred to them by someone they trusted (Small, 2009: 14).

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<sup>22</sup> See Small (2019) for a discussion of why and how qualitative research should avoid using the language of quantitative study.

Four interviews were conducted. The fifth service-provider identified was ultimately never engaged as by the fourth interview, few new themes were emerging; rather, what appeared to vary were life trajectories of a different nature and the difference in importance placed on various motivators.

### 5.3 Data analysis

The data has been analysed inductively and comparatively, which is common for basic qualitative research and based off grounded theory guidelines (ibid: 42, 33). The constant comparative method used can be described as

(...) comparing one segment of data with another to determine similarities and differences. Data are grouped together on a similar dimension. The dimension is tentatively given a name; it then becomes a category. The overall object of this analysis is to identify patterns in the data (ibid: 32).

This constant comparative method of data analysis also required me to adjust some of the interview questions, as what the first interviewees shared enhanced my understanding for the topic (Small, 2009: 25).

Like in other qualitative research, this study's findings are rich in description and presented as themes and categories (Merriam and Tisdell, 2015: 42).

### 5.4 Constraints

The study is limited in various aspects. One shortcoming is the methods used. These were resorted to given the ongoing global coronavirus pandemic, the subsequent lockdown in Bangladesh, my own location, and my own language constraints in Bangla. The original approach envisioned consisted of in-person interviews and workshops to extract qualitative data, during a one-week field trip to Dhaka. This was not possible because of the COVID-19 crisis.

Switching to a remote approach failed to achieve the depth and focus first envisioned. An early aspiration was to focus on users who can still be classified as own-account workers. Remotely collecting their opinions over three-way WhatsApp calls (with an interpreter) was deemed hard. Instead, a more diverse set of service-providers were interviewed, for example a micro-business owner who had her own local parlour when joining the platform, and a former own-account worker who had since joining Sheba worked his way up to opening his own hardware shop.

Coordinating everything remotely and relying on the goodwill of company staff to provide contacts from a distance also meant accepting several sampling unknowns – it is unclear exactly how the survey respondents and interviewees were selected and why.

Other limitations include an inability to consider perspectives such as gender, a rural/urban heritage, and age, appropriately; triangulating data on service-providers' perceptions with actual performance; meaningfully studying how users interact with the mobile app sManager<sup>23</sup>; and incorporating the aspect of data privacy and integrity concerns. All these areas make for good future research topics.

## **6. Data analysis and discussion**

This chapter discusses findings from the interviews and the survey's key open-ended question, where respondents were asked to share their reasons for using Sheba.xyz in their own words.<sup>24</sup>

Again, the essay's aim is to better understand how service-providers make sense of their transition to an MSP. For this purpose, I compared and coded the qualitative data, grouping responses into categories. Under Data analysis, I present first some introductory data and then these categories, striving to explain what sense-making looks like in each thematic realm. Under Discussion I analyse the findings more freely, discussing the categories in relation to each other, the research questions and previous literature.

### **6.1 Data analysis**

Before unpacking the qualitative data thematically, some findings on the essay's sub-questions are in place. Remembering that one is, "Why do supply-side clients of Sheba.xyz use the platform, according to themselves?" I would like to give a run-through of the answers provided by interviewees as to why they use the service marketplace, before follow-up prompts were posed.

Interestingly, all four interviewees answered the question in their own unique way. For one, a clear main reason was that Sheba.xyz so explicitly brought more comfort and ease to his life and livelihood.

Another had a strong desire to do something bigger career wise; this person spoke of dreams, of gaining reach and recognition beyond her locality, and a belief in her own potential. A third spoke immediately of self-worth and being treated with respect, of self-autonomy, and getting to work in an organised way.

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<sup>23</sup> Note Thitimajshima and colleagues' study on the importance of online user experience in the Literature review.

<sup>24</sup> Perusing the survey's other findings in Annex 1 might help the reader understand how the survey helped build some of my pre-understanding for the profiles and attitudes of Sheba.xyz service-providers ahead of the in-depth interviews. These findings provide descriptions that add little value to our analyses of emergent themes, and are therefore more appropriately included through the annex.

A fourth, a single mother looking after her child, her parents, and her brother, spoke about survival, angst, and desperation, of making wrong choices and then finding a respectable path to success.

While the starting points and emphases on motivations varied, elements of all thematic categories that I will discuss below were detectable in each of the interviews.

Remembering that the essay's other sub-question sought to understand what led supply-side clients to discover Sheba.xyz and embrace the solution initially, a summary of relevant findings is in place too. Three of four interviewees had discovered the platform through word of mouth – through an acquaintance who worked at Sheba, through an old instructor, through a friend – and one on their own through Facebook. This suggests that in the context of the user group in focus, diffusion networks as described by DOI<sup>25</sup>, were important for innovation adoption – this form of interpersonal communication helps reduce uncertainty about a new idea.

Two opted in because they needed work and income and had little to lose. One had a lot to lose (in terms of support from her surroundings) but persisted to join with the main aim of expanding her business reach. The fourth person made an informed decision to join because he grasped the potential of the solution from the outset.

The sections below present the rest of the finding in categories. I first analyse the data according to four of DOI theory's innovation attributes. Relative advantage was the richest and broadest category, so I unpack it into additional dimensions to describe different kinds of perceived advantages.

Other themes emerged from the data that are either not compellingly covered by the DOI characteristics, or that I felt were qualitatively different enough to deserve their own category.<sup>26</sup> These are presented as: Self-fulfilment and determination; Respect and recognition; and Partnership and platform reputation.

Quotes are shared heavily to exemplify how sense-making expresses itself in each of the categories.

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<sup>25</sup> See Chapter 4.

<sup>26</sup> The coded data these categories are based on are shared in Annex 3.

## Relative advantage

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*Truthfully, I'm not saying this because of the interview, but I can never return to conventional business; this is so much more worthwhile financially that I will not go back to what was previously.*

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The qualitative data suggested that a compelling reason for using Sheba.xyz involves users' perceptions of the relative advantages of the platform (or, its "perceived usefulness" in the TAM).

This sentiment emerged very clearly from the answers to the open-ended survey question, "How come you use Sheba.xyz?"<sup>27</sup> Here, 9 of 19 responses strongly referenced perceived relative advantages such as access to more customers, business opportunities and income. One respondent shared: *"They promote our work, they find customers for us, and our income is more as well. If I did this entirely on my own, I could never reach this many people. This is why I was interested to join Sheba.xyz."*

The interview data too, shows strong appreciation for the relative advantages Sheba.xyz offers supply-side users.

### Relative advantage: easier digitalisation

Three survey responses mention access to digitalisation as a motivator, stating for instance, *"That which I like most is that Sheba is a digital platform"* and *"Sheba.xyz teaches me (...) to become more digital."*

This constitutes a perceived advantage of MSPs relative to other ways of doing business, among the user group.

### Relative advantage: more income

All four interviewees stated without hesitation that they earned significantly more income using the MSP compared to how they previously worked.

As an example, one beautician previously earned a monthly salary of 4000 BDT, roughly 40 Euros, working 12-hour shifts at a parlour; an instructor at the beauty institute where she had trained advised her to test providing home services, suggesting she could be making 16 000 BDT a month: *"Or even more if you want, seeing as you know Dhaka city well and know how to get around."* The service-

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<sup>27</sup> Translated verbatim from Bangla the question reads, "Why were you motivated to work through Sheba.xyz? Please write your opinion."

provider tested Sheba.xyz on and off in different constellations, first taking assignments through someone else's registered business, and eventually by registering herself as a micro-business. The first full month she operated on Sheba.xyz, she earned 96 000 BDT, or 966 Euros<sup>28</sup>, more than 20 times her previous income.

#### Relative advantage: convenience

“Convenience” of using Sheba.xyz is a dimension that helps explain the ways in which the MSP offers more convenience *relative to* alternative ways of providing blue-collar service work. Note that this is different to the attribute of Complexity further down – while Complexity concerns the *ease of learning and using* the solution, Convenience refers to *functionalities* that are inherent to the solution and concern perceptions of saved time and effort, and an awareness about opportunity costs<sup>29</sup>.

This dimension emerged strongly out of the data. Four survey respondents hinted at Convenience as a reason for choosing the MSP, stating simply that “*Sheba makes life easy*” or that motivations to joining included “*the convenience, as well as improved management.*” One response demonstrates what Convenience may contain in more concrete terms: “*I can call my customers in a timely way, I don't have to write up a schedule, the mobile sounds by itself.*”

Among interviewees, three emphasised that Sheba.xyz offered them convenience, time efficiency, and reliability. All seemed to appreciate the practicality offered by the business solution app sManager. One shared:

*Before when I worked locally for different offices I had to login to many different systems, now I don't have that issue. (...) I don't use Sheba because they let me access loans – loans are a recent feature. Best thing with Sheba is how they let me manage my business. (...) To my knowing there is no comparable app of this quality. (...) The biggest plus point is not having to record things on my own.*

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<sup>28</sup> I have used the exchange rate from June 1, 2018, using Oanda.com as this took place back in 2018.

<sup>29</sup> Some ICT4D literature mentions the “journey substitution” impact of ICT (Heeks, 2017: 145); while the household services sold through Sheba.xyz still require service-providers to journey to clients' homes, the MSP allows for users to manage other opportunity costs.



Several respondents explicitly highlighted the systematic record-keeping enabled by the digital solution as valuable.<sup>30</sup>

One interviewee interestingly raised aspects of safety as well as marketing; both ideas reflect that the MSP is perceived as relatively more convenient:

*It's unsafe for us to carry lots of cash around, so our clients can pay with their card digitally using the app and we get the payment in our e-wallet. (...) I can send a mass SMS reminding clients about me and my services, through sManager, and this makes things a lot easier for me, because I don't have to look for people again and again.*

Another, in comparing convenience of using an MSP to conventional methods, mentioned time efficiency and the possibility to dodge intermediaries as advantageous:

*I've really learned how to put my time to good, efficient use. (...) Working outside normally, you may not have income for a rainy day, there's a lot of problems, also you have to look around all the time for income (...). Before coming to Sheba, I had to go looking for work, through other people.*

## **Compatibility<sup>31</sup>**

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*So, it never struck me that anything would go wrong or bad. I believed there was a path here.*

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Adopting a digital MSP like Sheba.xyz seemed largely compatible with interviewees' pre-existing attitudes and the attitudes of those in their surroundings. One interviewee however, persisted to adopt Sheba despite low Compatibility.

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<sup>30</sup> Saying for instance: "I couldn't keep track of transactions before, how much I'm earning and so on. Now everything is recorded here. Even if I'm sick one day, it's a lot easier. All my work is kept track of, I can see if I'm getting more or fewer assignments each month, what the monthly trend is. For me this app is very useful. That Sheba has gifted us such a beautiful app is actually for us something very big to receive."

<sup>31</sup> The interviews explored the notion of Compatibility through questions such as, "What was your attitude towards the idea of using a digital platform before?"; "What was difficult or easy to learn?"; and "Have your family or friends encouraged (or discouraged) you to use Sheba.xyz in any way?" The theme was also detected in responses to other open-ended questions.

One person already had IT skills and said he could grasp the ingenuity of the solution and the idea behind it. Two others, who lacked digital experience, was still positively inclined to test it, and had an overall good gut feeling about what an MSP could bring. As one of them shared:

*I can't really explain to you in words, but I thought that this was going to be something good, that if something good were to happen to me it would come from here. I held onto this. (...) I never had thoughts of self-hesitation. I may have little education, but those I roll with since coming to Dhaka, they're all learned people and know "digital", and I've always seen them do well by using digital devices.*

Two expressed that a transition to Sheba was compatible with the attitudes of their families, one saying their family had been "truly proud" and the other that "my wife supported me, she too now uses sManager."

Interestingly, notions of Compatibility also align with societal norms of, or expectations on, working class persons to toil and accept assignments high and low. One person said: "When my bro asked me if I would work with them [Sheba], I said of course I will work – work is what I do." Agreeing to test the MSP was compatible with this person's self-perception as a blue-collar worker to never turn down income.

One interviewee had adopted Sheba despite a noticeable gap in Compatibility. From within, this person faced self-doubt: "I was frightened – will I be able to do this? Will I really be able to handle all this? Running an app... I wasn't so savvy with the mobile phone." From her surroundings, she faced discouragement:

*The problem I faced was that no one from my home supported me in going over to providing home services. This is the truth. I had to struggle a lot on this front, and I had to explain a lot. I'm a girl from Old Dhaka, I don't know what you know about this, but I never used to journey far from home. When I tried to explain that I want to do something good, I want more people to know and recognise me, I want to grow my business – I always had these dreams... Which is why I followed my own path, even though no one supported me.*

That this person persisted to use Sheba.xyz suggests other motivating factors at play; data related to aspirations and dreams is further down presented as a separate, new category ("Self-fulfilment").

## Complexity<sup>32</sup>

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*They had a solution for service-providers that they made very easy for us. Alhamdulillah after explaining everything once I didn't really have to relearn things.*

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Perceptions of Complexity (or, "Perceived ease of use" in the TAM) were interesting to study not least as the survey data reminded that many service-providers had enjoyed little meaningful exposure to e-commerce.

All interviewees today find the applications of Sheba.xyz easy to use, and more so than the previous SMS-based solution deployed by the platform.

However, it is noteworthy that Sheba.xyz had to engage in handholding early on to familiarise users with their platform, as users held limited digital skills. Some were apprehensive to operating a new tool at first. This is interesting as it makes the Complexity of the technological solution hard to separate from the ease of joining Sheba.xyz overall, as an overall embrace of the company also includes caring customer support. As one person said, *"They held my hand as if I were a small child and taught me everything."* Another shared that she was nervous about running an app on her own but received instructions from Sheba staff over the phone, and then in-person support at Sheba's office.

It appears that in the case of this MSP, operating in a context where few had little prior experience of a comparable solution, technological Complexity and user experience is hard to separate from the overall interaction with the platform provider. As one interviewee shared, *"Sheba never let me know what was difficult or hard. I have limited education (...). But Sheba never let me understand this, Sheba's bosses and Sheba team always treated me as one of their own, not as a worker, so they always supported me and learning was never an issue."*

Ease of use also appears to continuously improve over time, by making use of feedback from service-providers: *"Sometimes we discover bugs, things that are wrong; we let the office know and they fix it for us asap."*

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<sup>32</sup> Perceptions of Complexity were explored in the interviews through questions such as "Do you find the app (sManager) easy and convenient to use?"; "What was your attitude towards the idea of using a digital platform before?"; and "What was difficult or easy to learn?"

As we noted in the Theory chapter, Complexity is negatively correlated to innovation adoption. Indeed, one of the interviewees gave up on using the platform early on, because of difficulties in operating the tool. She resumed trying to use the platform again after receiving tailored customer support from a Sheba staff.<sup>33</sup>

### **Trialability<sup>34</sup>**

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*So they gave an order, a gig. This is when orders came through SMS, there wasn't an app yet. After doing this gig I felt very good and I'm with them since.*

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60 % of survey respondents had stated that they before the COVID-19 crisis broke out, had been conducting business either using digital and analogue methods equally much, or more through conventional ways. This suggests that a level of Trialability exists, as a full transition to the digital marketplace is not required in order to have *some* presence there.

The interviews also reveal that Trialability existed, as no participant expressed there to be any high stakes to giving the platform a try.

One service-provider first agreed to test the platform after a friend of his referred him to them: “So someone from Sheba called me, and I did a gig once, and when I did it, I felt differently inside (...).”

Another continues to take assignments in conventional ways outside of Sheba.xyz suggesting that the way the platform is designed, features related to Trialability persists till long after innovation adoption.

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<sup>33</sup> The interviewee had shared: “I didn't know how to run the app that he set up for me, I didn't know how to load money onto the e-wallet, how to recharge the e-wallet, how to accept orders, I didn't know anything. Then he set it up for me again, and he did the first wallet recharge for me. Not expecting any return, he never accepted the money back, even after I insisted. Both me and my family are incredibly grateful to him.”

<sup>34</sup> Perceptions of Trialability were explored through questions on how service-providers first encountered Sheba.xyz, by having them relate their own stories of adopting the innovation, and by asking how they combined new digital ways of selling services with conventional ones.

## Self-fulfilment and determination

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*I was determined to deliver on all Sheba order requests, I've even serviced at 2 AM. I had a belief that something would come out of this, and indeed I've gotten something great out of this. (...) first thanks to Allah and then thanks to Sheba.*

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This theme expresses a longing for self-fulfilment in both professional and personal terms. It is formed from comments about dreams and seeking success, entrepreneurship and determination, taking pride in one's work, and aspiring to expand one's business.

Two survey responses – such as, *“I have the qualifications – I was interested to work through Sheba to prove this”* – could explicitly be coded under this category.

In the interview data, the theme emerges a lot stronger. One interviewee in particular, a single mother who was caring also for her parents, walked me through a life trajectory characterised by a desperation to someday prosper. This person had faced many challenges in establishing a decent standard of living; she frequently berated herself for having made wrong choices and worked long shifts through other's businesses. When she by chance came into contact with a Sheba.xyz staff she recounts telling him:

*I would like to work for myself, I want my own company, and whatever I earn I want to live off that, I neither want to give away my earnings to anyone, nor do I want to eat someone else's earnings.*

This service-provider appeared to value the notion of Self-fulfilment highly. Upon establishing herself she took onboard two staff (or, “resource persons” in Sheba-speak) whom she charges no commission but offers the benefit of using her rating on the MSP to get orders: *“My condition is, take on services, get paid, and save your own families, you don't have to give me anything.”* For her, success is vital:

*Sheba is not just my space alone, it's for thousands and thousands like me – there are lots of girls like me who couldn't get good food. I'm not going to say I was starving before but I really struggled to get by. Now I have been able to put my son in a good school.*

For another interviewee, success entailed expanding business reach. This vision underpinned her decision to join the digital marketplace, which she had found through Facebook and contacted on her own:

*I thought that by using Sheba, I could expand my geographical reach throughout Dhaka, and become a lot more known – everyone will know about me and recognise me. Because when I provided service on a small scale in my locality through my parlour, customers really liked my services. But I thought a lot about how I could grow my business. But I didn't have the opportunity so I couldn't do anything bigger. This was the reason I initially tested Sheba, because I wanted to increase people's awareness of me in all of Dhaka.*

Two of the interviewees recounted taking micro-loans from Sheba to expand or professionalise their business operations. One described the difference as, *“taking a microloan, things have become even easier for me because I was able to buy my staff lots of tools, instruments and I could buy lots of products in advance.”*

## **Respect and recognition**

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*Normally the work we do... working through Sheba isn't like that. Sheba is something organised, through which you get respect and can work in an independent manner. There's a lot to say. If you're working outside, you can't get that.*

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Among the new categories, “Respect and recognition” has the fewest references in the qualitative data.<sup>35</sup> These references have been aggregated into their own theme nonetheless, as the sentiments they express were deemed unique enough to highlight. The category is about soft values and social status; it contains experiences of being treated fairly and treating others with respect, of being appreciated by and building rapport with clients, and of one's own inclination to be service-minded.

One interviewee emphasised the change in treatment when he provided the same on-demand blue-collar services, but through Sheba.xyz as the intermediary:

*Normally when you go to work in someone's home, you see that, after doing 3-4 things, there's no real rate for it, they pay you what they want. Whereas with Sheba, there's a (...) system agreed between the customer and Sheba already, and they pay the agreed upon bill and also the customer is so happy to receive my service. After the service they're happy and thank me (...). I*

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<sup>35</sup> 15 comments, see Annex 3.

*really liked this. Through normal work you never get this – then you go, you work, you take what they pay, and you leave.*

On top of evading a bartering and downgrading of his work he described that he “felt differently inside” when he tested working via the platform: *“Normally you don’t get this feeling from doing this kind of work, here is the factor of respect, I mean, how do I explain to you – I won something very good from this.”*

The theme of respect and recognition came through in all interviews. This emotional anecdote helps exemplify how love and humanisation from clients is an important source of meaning among service-providers:

*One of my clients whose dad was a freedom fighter, requested me to have lunch with them. I was embarrassed to sit with them, here I am, a common beautician eating with them. And the magistrate guy served me, saying you have to eat well if you are to look after yourself and your son. That night when I recounted the tale to my brother I started crying – I felt that all the losses I had suffered in life [have been accounted for] through Sheba – I haven’t lost out on life. (...) I have clients who love me. A magistrate served me food today, what more do I want?*

Another person suggested that treatment may even trump material reward: *“I have already stopped the conventional business, I don’t want to go back there – money isn’t everything, there is a question of respect too.”*

The fourth interviewee expressed recognition from clients across the city as the most fulfilling aspect of joining the digital marketplace: *“When clients all the way from Uttara would say that they wanted my services in particular – this is something I really liked, that today, a client in Uttara knows about me, this was a very big thing to me. (...) By giving home service I’ve received a lot of love from people. (...) This was the biggest source of joy for me.”*

This category includes references on how service-providers place importance also on *being* respectful themselves and *treating others* well. They appear to take pride in being service-minded. For instance, one said: *“We don’t calculate how rich a client is or not, we calculate the service that we are to provide, this is our priority. If you let greed take over, you will not survive in the market. You have to look to providing quality service.”* Another shared: *“When I provide service, I try to do it in a very personable way, so clients feel I care for them. (...) I say, we enjoy seeing to your needs and providing quality service.”*

## Partnership and platform reputation

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*I feel proud to be a small member of this Sheba.xyz family.*

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A theme that emerged strongly from the qualitative data is the conviction that the company is engaged in a reliable and well-meaning partnership with their service-providers, and a related sense of affiliation with and trust in the Sheba.xyz brand. Responses expressing pride, deep gratitude<sup>36</sup>, sincere appreciation of a supportive environment, perceptions of the company as a benevolent<sup>37</sup> leader and partner, and an admiration for their reputation, were aggregated to form this category.<sup>38</sup>

Six of 19 survey responses reflected this sentiment, out of which four explicitly compared Sheba.xyz to a family. One person shared that

*Our business expands and improves through direct contact with members at all levels in this family. As there is no distance between us, we can openly communicate and conduct business with all those working from field level to the office. Sheba.xyz are not only taking commission from us, they follow us closely in order to improve our business. Regardless of problem, regardless of challenge, every time Sheba is right by our side.*

The theme was easily detectable throughout the phone conversations too. One interviewee brought up COVID response out of their own volition, when asked about the reasons they use the platform:

*Especially during these hard times, they're providing very good support to us. If we weren't with Sheba then probably we would only be living off whatever money we could scramble together, but during these crisis times they're supporting us – that's actually a very good deed of Sheba. We have to give thanks for this, crisis times exist, I will definitely thank them for handling this.*

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<sup>36</sup> “That a person like me is able to achieve good things is firstly thanks to Allah and thereafter thanks to Sheba’s support (...).”

<sup>37</sup> “Actually Sheba is always looking out for my well-being.”

<sup>38</sup> See Annex 3 for a full list of quotes.



Another interviewee, who was formerly a blue-collar own account worker in the truest sense, spoke about the support afforded by Sheba, which encouraged him to take a microloan and set up his own hardware shop:

*Really, I got the courage through Sheba, or else there is no way this opportunity would have been possible for me. If you want to do something great, something good, then Sheba is of course by your side. Thanks to Sheba's owners and team who have been with me on every step of the way – no matter day or night, if I call requesting help on any issue, they support me.*

An anecdote from a third interview also serves to exemplify the level of *trust* supply-side users have in Sheba.xyz as a partner. A female masseuse, who does not provide services to gentlemen, once received an order for the wife of a home. Upon arrival she realises that the wife is not there but that the husband has ordered the service in her name. He locks the doors and the masseuse suspects he has insincere motives. Yet, she says,

*I'm not scared, and he asks me about it, are you never worried something is going to happen to you while you're providing home services? And I replied no, of course not, there is no question that there is nothing to worry about. He asked, why? I replied, because Sheba's team knows that I am here sitting at your place. My app is on, this is the time I had an order from you, this is the time I entered your home. I'm their family.*

## 6.2 Discussion

In exploring why blue-collar workers in Dhaka have adopted a digital business aggregator platform, DOI's innovation attributes both helped inform this study's design and unpack its findings. However, participants' experiences went beyond their perceptions of an isolated innovation, prompting the identification of additional themes.

Indeed, the categories overlap and interlink. For instance, one person may value the Partnership with Sheba.xyz because he has observed that his affiliation with their brand generates increased Respect from clients. Like with other social phenomena, it is difficult to entirely isolate the factors that underpin how blue-collar workers make sense of their shift to an MSP.

Even while some of the data could be coded across themes, the themes appeared distinctively enough to warrant the formulation of unique categories: Self-fulfilment and determination speaks about

ambition embedded within the worker; Respect and recognition concerns the treatment and validation received from, or awarded, clients; and Partnership and platform reputation is about how service-providers view Sheba.xyz as an organisation. These categories emerged strongly out of the qualitative data, even though the most compelling reasons for using Sheba's service marketplace appear to be encompassed by the category of Relative advantage.

Perceived relative advantages of more customers, higher income, and higher convenience as strong motivators behind innovation usage is consistent with theory on MSPs. The business model *builds* on a promise of wider market outreach and lower costs; successful users of Sheba.xyz self-report, with little to no prodding, that they are reaping the benefits of the arrangement.

With MSPs, lowered transaction costs involve the pooling of technically demanding functions by a third party. Some of the literature reviewed for this essay<sup>39</sup> attributed the appeal of digital MSPs partially to small firms' limited IT capabilities and lack of resources to invest in IT capabilities. Integral to this notion is that firms want to digitalise, but cannot, because they lack the necessary capacity. The idea appeared weakly in my study, however. Only three survey responses referenced digitalisation as a relative advantage of Sheba.xyz. The interview data did not so much indicate service-providers' desire *to digitalise* as it displayed a wish to improve lives and livelihoods at large – and the opportunity they chanced upon happened to be ICT-enabled. Two interviewees, who had previously worked in a fixed physical location, rather conceived of Sheba.xyz as something that cantered around home servicing.

Nevertheless, the ICT solutions service-providers have discovered *since* joining Sheba (for example digital bookkeeping) is something they *today* highly value. This suggests that Sheba.xyz has affected a behaviour change among this customer group in Dhaka, upskilling them in operating ICT-enabled tools, and likely altering their expectations and demands on future digitalisation.

When it came to initially giving Sheba.xyz a try, few issues were reported. Therefore, I propose that the inadvertent lack of findings under the Trialability category be read in positive light. It suggests that opportunity (or lack thereof) to test the platform before committing to it was not an inhibiting factor. It is plausible that Sheba.xyz, like many tech start-ups, incorporated trialability into the innovation design to encourage adoption.

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<sup>39</sup> Molla and Licker (2005); Molla and Deng (2008)

Despite initial low familiarity with an MSP, the data suggests Compatibility between users' attitudes and the notion of a business aggregator. This category offers space for future research. From my study, it is unclear which mechanisms shaped service-providers' positive attitude to Sheba.xyz. Perhaps the culture of Bangladeshi entrepreneurialism referenced in the literature<sup>40</sup> plays a role here, or perhaps the company has been keen to foster a sense of Compatibility through branding and customer outreach?

The category of Complexity however generated surprising insights about service-providers' appreciation for Sheba.xyz. I found it hard to distinguish between people's perception of ease of use of the digital tools themselves and their perception of the tools in combination with tailored support from Sheba staff. Implied here is that while simplicity of design surely is important, other aspects, external to the tool, are interlinked with user experience. This is consistent with research mentioned in the literature review<sup>41</sup> of how customer care matters for retaining clients of ICT services.

The aspect of customer support brings us to Partnership and platform reputation, one of three new categories identified by this study. The findings here are very compelling. Importantly, when asked open-ended questions, service-providers spoke at length about *those offering* the digital innovation. They did not conceive of the digital tools separately from the entire experience of being part of the Sheba.xyz community. This is a good reminder that merely analysing adoption using DOI's innovation attributes or the TAM provides a limited understanding for why users make the choices they do. The idea that Partnership matters is backed by previous research; the study from Thailand described in Chapter 3<sup>42</sup> for instance, advised platforms to invest in trust-building and continuous communication with supply-side users.

Here it should be said that to survive as an MSP, Sheba.xyz is required to achieve network effects. In a context where few intended users held appropriate knowhow from the outset, achieving those network effects required the platform to work closely and supportively with service-providers. It will be interesting to see if community building and customer care will be deemed equally important for the company ten years from now, when a significant behaviour change among the user group is anticipated – and by when Sheba could also have monopolised the market. In short, the context matters for the dynamic between platform and users.

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<sup>40</sup> Zainudeen et al. (2011)

<sup>41</sup> Wamuyu (2015)

<sup>42</sup> Thitimajshima et al (2017)

Even with initially low technical knowhow, service-providers were inclined to buy into the innovation. This inclination can partially be understood through the lens of Compatibility with pre-existing attitudes. There is however an element of risk-taking at play; analysing the scenario through the category of Self-fulfilment and determination could help unpack this dynamic. While DOI's attributes are focused on perceptions of the innovation itself, the new categories formulated through this study speak to beliefs about oneself and one's relations to other people and with society. Findings under Self-fulfilment suggest that users may have been pre-disposed to embracing new opportunities because other elements in their lives, or simply their personalities, drive them to seek advancement. This is different from appreciating the Relative advantage of more income that an MSP can offer, as that advantage is something that is generated from the existence of an innovation, and from reflecting around its benefits.

Certainly, the lines are not clear cut, and the new categories identified could benefit from further research and refinement. For example, Respect as something acquired from using Sheba.xyz could very well be conceived of as a Relative advantage. For the purpose of this essay, generating substantive categories and theory has not been crucial. What matters is to better understand how service-providers make meaning of their interaction with and use of a digital marketplace, intermediated by a tech company. We learned that they value the material outputs gained through the solution (jobs and income), but also the community and support system offered by the company, the respect and appreciation earned through providing one's services, and a sense of self-advancement and emancipation.

These findings are interesting as it suggests an organising of own-account workers in Bangladesh into some form of collective, a collective through which they derive meaning, while the opposite trend holds truer for advanced economies, where the gig economy appears to be driving an atomisation of the labour force and undermining unionisation. A related observation that is striking is the overwhelmingly positive way service-providers speak of Sheba.xyz; this sense of community and gratitude is rarely embodied by Uber drivers, TaskRabbit taskers, and supply-side users of many other MSPs.

## **7. Conclusions**

This study shed light onto Bangladeshi own-account workers' early experience of adopting a digital business aggregator platform.

In exploring what brought the target group to discovering and initially embracing the innovation, the study finds that diffusion networks, particularly word of mouth, played an important role, as did a solid and compassionate system of customer support and follow-up. Many users described how they perceived Sheba to always be in their corner<sup>43</sup> and several referred to Sheba explicitly as family. The heavy provision of support likely contributed to an impression of ease of use (or, lack of Complexity).<sup>44</sup>

In understanding the benefits that service-providers currently experience, the study finds a strong perception of Relative advantages, or that the advantages of working through the platform supersede those of previous methods. The advantages emphasised were more income, bigger reach, and more convenience. The way in which users valued convenience stands out; this is an area that lends itself to future behaviour-change research.

In answering the overarching question of why blue-collar service-providers in Dhaka adopted and use a digital business aggregator platform, the study has maintained a purposefully broad outlook, posing open-ended questions. Paying heed to C4D scholars' concerns over DOI theory's blind spots, this approach hoped to be able to detect incentives that may not be captured by the Rogersian innovation attributes.

In so doing, the study found that second to a compelling perception of Relative advantage, service-providers find the notions of belonging to a loyal and compassionate collective, of being treated with respect and dignity, and of having emancipatory opportunities, strongly appealing.

While the findings are not generalisable, neither to the experiences of most Sheba.xyz service-providers, nor to supply-side users of any digital business aggregator, the themes highlighted emerged so strongly from the qualitative data that they could be worth paying heed to by other initiatives on digital inclusion.

However, it should be noted that the study's participants did not seem to conceive of their experiences with Sheba.xyz primarily in terms of digitalising their livelihoods; rather, the appeal of an aggregator platform with a broader reach than conventional markets, and a professional support system and community, dominated their narratives.

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<sup>43</sup> "(...) regardless of challenge, every time Sheba is right by our side."

<sup>44</sup> "Sheba never let me know what was difficult or hard."

Their narratives also painted Sheba.xyz in an overwhelmingly positive light, with many participants expressing deep gratitude towards the company. This is striking as comparable MSPs in advanced economies are seldom conceived of as personable by their supply-side users. Within C4D, a discourse analysis would be suitable for investigating if there indeed is a qualitative difference in narratives on the gig economy and MSPs between developing and advanced economies. Below are some more suggestions for future areas of research.

### 7.1 Suggestions for further research

There is a lot that remains to be understood. Building on the findings of this essay, future work could with benefit dig deeper and more systematically into supply-side users' perceptions, values, and behaviours, particularly those users who are understudied. One suggestion is to treat a novel embrace of digitalising one's livelihood, and a novel embrace of a multi-sided platform, separately.

In studying the adoption of MSPs, future qualitative research could scrutinise the themes I developed – out of a limited set of qualitative data – and refine the newly formulated categories. Predictive study could test if themes – such as a perceived trustful Partnership with a third party – is significant for MSP adoption in contexts where a particular kind of e-commerce is at its nascency.

The experience of female service-providers could benefit from purposeful research. In my study, female interviewees raised issues that may be gender-specific, such as security concerns and a lack of Compatibility with social norms. In contrast, issues of fair treatment and recognition were raised by both female and male participants.

Asking about the app sManager generated a lot of enthusiasm. As previous research has suggested, product usability matter for adoption. More research, perhaps guided by gamification and self-determination theory, could help determine *how* Sheba.xyz service-providers interact with various interfaces, and what mechanisms were at play in their learning new digital tools.

In the realm of ICT4D, a last suggestion I will make is investigation into how the user group's behaviours, expectations, needs, and demands are changing in real-time as a result of their growing ICT-savviness. Beyond C4D, the implications of increased digital literacy at a macro-level are also interesting to ponder – what opportunities will hundreds of thousands of blue-collar workers shifting to digital bookkeeping present for Bangladesh's economy?

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## Online resources

Sheba.xyz, <https://www.sheba.xyz/>, last accessed 08-08-2020

sManager, <https://www.smanager.xyz/>, last accessed 08-08-2020

## Annex 1: online survey findings

This annex presents findings from the survey that were *not* generated from the open-ended questions.

Of the 20 survey respondents, 17 (85 %) self-identified as male and 3 (15 %) as female. 10 (50 %) of those surveyed indicated primarily working with electrical and/or installation services; 3 (15 %) worked with beauty and wellness; 3 (15 %) worked with cleaning services; 2 worked with IT services; and 2 worked with house shifting and transport.

### Previous experience of e-commerce

Translation of question as posed in survey: “Before joining Sheba, had you ever done any kind of online business?”

Half (50 %) of the 20 survey participants reported having some prior experience of e-commerce, with 7 (35 %) responding that they had promoted their business through Facebook, a website, or the like. 3 (15 %) said they had experience of using a platform service before joining Sheba.xyz. 9 respondents (45 %) said they had had no prior e-commerce experience. 1 user selected “Other” and provided their own explanation: *“I know that these days online business would be good. That is why I started working with Sheba. Now I earn good money working with Sheba.”*

### First encounter with Sheba.xyz

Translation of question as posed in survey: “How did you first come in contact with Sheba.xyz?”

8 (40 %) survey takers responded that someone from Sheba.xyz reached out to them. 6 (30 %) said they knew someone who used the platform. 5 (25 %) said they discovered Sheba.xyz through social media or advertisement. 1 user selected “Other” and provided the following information: *“I was providing an AC service [repair] when I heard about Sheba.xyz and then later, with the help of a friend of mine, I registered myself on Sheba.xyz.”*

### Self-reported behaviour pre-COVID19 crisis

Translation of question as posed in survey: “Please think back to the time before the corona virus crisis broke out – back then, did you do most of your business digitally or traditionally?”

Only 4 (20 %) users reported mostly resorting to traditional means of doing business. 8 (40 %) service-providers said they had been engaged equally much in traditional and digital means and another 8 (40 %) said they were already mostly doing business digitally even before the COVID-19 crisis hit.

### Reasons for using Sheba.xyz

This theme was the most important for our survey, and was reflected through sections 4), 5), and 8). The reason for posing similar questions in different ways was to raise the likelihood of securing data on this theme.

Section 4) was listed as nine statements which the respondent was asked to categorise as True, False or Neither true, nor false. The first part of every statement, translated to English, was, “I use Sheba.XYZ because...” The results were (in the order of which the statements appeared):

- 8 respondents checked True for, “I use Sheba.XYZ because... I get more customers through them.”

- 1 person checked True, and 2 people checked Neither true, nor false, for, “I use Sheba.XYZ because... it’s easy to access microloans and expand my business.”
- 1 respondent checked True for, “I use Sheba.XYZ because... I get to learn and know new things through them.”
- 1 person checked True for, “I use Sheba.XYZ because... I get support for my work through them.”
- 2 respondents checked False, and 1 respondent checked Neither true, nor false for, “I use Sheba.XYZ because... I get more colleagues, through my peer service-providers.”
- 2 respondents checked True for, “I use Sheba.XYZ because... it allows me to digitalise my business.”
- 4 people checked True and 1 checked Neither true nor false for, “I use Sheba.XYZ because... using Sheba increases my income.”
- 3 people checked True for, “I use Sheba.XYZ because... using Sheba and sManager is simple.”
- 6 respondents checked True, 2 checked False, and 3 checked Neither true, nor false for, “I use Sheba.XYZ because... family and friends wanted me to use Sheba.”

The low response rate in this section can be interpreted as respondents finding the exercise too complicated, or that the instructions were not formulated clearly enough. Some findings worth noting however is the emphasis on getting more customers and more income as true statements; that the statement on getting more colleagues did not resonate with several respondents; while several actively said they use Sheba.xyz (partly) because of ease of use. Worth noting is that the final statement on the influence of family and friends generated a diversity in responses, signalling that participants interpreted the question in ambiguous ways or that they really do feel differently about the aspect of external pressure/inspiration.

Next, section 5) asked survey-takers to rank the same statements in order of importance for their using of the platform. The instructions in English read as, “Please rank the different reasons for which you use Sheba. Drag the reasons most important to you, to the top.” The online survey solution, SurveyMonkey, helps analyse the responses by providing the scoring different weights. The top three reasons, in order of importance, appeared to be:

1. If I use Sheba I can get more customers
2. If I use Sheba it’s easier to get loans and expand my business
3. If I use Sheba I can learn and know about new things

Also for this exercise, we will be cautious in interpreting the findings, as the response rate was low for this particular question; this may be due to the complexity of the assignment.

Section 8) was a qualitative open-ended question where respondents were asked to share their reasons for using Sheba.xyz in their own words. This generated responses from 19 of 20 participants and offer the richest findings from the survey. The themes that emerged are presented in the “Data analysis and discussion” chapter of the essay.

#### Perceived impact of Sheba.xyz on life

Translation of question as posed in survey: “To what extent would you say using Sheba.xyz has had an impact on your life?”

As many as 15 of 20 respondents (i.e. 79 %) answered here that Sheba.xyz had made their lives “a lot easier.” 3 (16 %) people said the company had made their lives “somewhat easier.” One user said it had

not meaningfully improved life, and no respondents answered that Sheba.xyz had had no impact on their lives. One respondent did not answer this question at all.

## Annex 2: interview guide

Interview guide, July 2020

### Who are our interviewees?

We will run three separate interviews with three Sheba.xyz service-providers; they are blue collar own account workers with little to no prior experience of digital business (prior to joining Sheba).

### What we are studying?

We want to learn about the early experience of digitalising business among Bangladeshi blue collar own-account workers. My Master’s essay is a qualitative case study that is explorative in nature and that looks at the self-reported perceptions of Sheba.xyz service-providers. It is guided by Diffusion of Innovations theory (DOI). Main research questions:

- *Why do supply-side clients of Sheba.xyz use the platform, according to themselves? I.e. what benefits do they perceive (currently)?*
- *How did they discover the solution and what were their motivations or hesitations to test it, or, what brought service-providers in Dhaka to adopt Sheba.xyz (initially)?*

### Interview guide

<p>A. Thank and welcome the interviewee. Briefly explain who we are and the set-up and purpose of the interview</p>	<ul style="list-style-type: none"> <li>• Thank you so much! This will talk ca 30 minutes</li> <li>• International student in Sweden (Malmo University), Shantana, interpreter (business student?) from Bangladesh, Tashfiq</li> <li>• We’re recording the interview for the essay; what you say will be reflected in the essay – the recordings however will not be shared; you will be anonymous in the essay</li> <li>• Purpose of the study is to learn about your experience of digitalising your livelihood/business. <i>Why</i> do you use Sheba? How did you first start using it?</li> </ul>
<p>B. Warm up &amp; introduction</p>	<ul style="list-style-type: none"> <li>• Please tell us who you are! What service do you provide? How long have you used Sheba.xyz?</li> </ul>
<p>C. Understanding <i>why</i> interviewee uses Sheba.xyz  <i>(DOI: relative advantage, complexity, compatibility)</i></p>	<ol style="list-style-type: none"> <li>1. Tell us, in your own words, <i>why</i> you use Sheba.xyz?</li> </ol> <p>Follow-up questions:</p> <ol style="list-style-type: none"> <li>2. Does using the platform bring you more customers and income? Does it save you time?</li> <li>3. Do you find the app (“sManager”) easy and convenient to use?</li> <li>4. How important is it to you to have access to complementary services, like microloans or training in digital marketing?</li> </ol>

	<p>5. How important is it to you to belong to a broader community of service-providers and exchange with peers?</p> <p>6. How important is it to you to get professional support in your field from Sheba.xyz?</p> <p>7. Have your family or friends encouraged (or discouraged) you to use Sheba.xyz?</p>
<p>D. Understanding how they discovered Sheba.xyz and how they learned to use it</p> <p><i>(DOI: trialability, complexity)</i></p>	<p>8. Tell us your story with Sheba.xyz, how did you first come into contact with the solution? How did you start using it?</p> <p>Follow-up questions:</p> <p>9. What was your attitude towards the idea of using a digital platform before?</p> <p>10. What was difficult or easy to learn?</p> <p>11. What motivated you to use a digital platform? What discouraged you from using it?</p> <p>12. After discovering Sheba, do you prefer to run your business through the platform, or conventionally?</p>
<p>E. Incorporating COVID crisis aspect</p>	<p>13. How has the COVID crisis affected your livelihood?</p> <p>14. Has working through Sheba.xyz benefited you in any way during the current COVID-19 crisis?</p>
<p>F. Gaging significance of the innovation on a microentrepreneur's life</p>	<p>15. Would you say Sheba.xyz has had a meaningful impact in your life? How?</p>
<p>G. (Additional questions that emerged as we progressed through the interviews)</p>	

## Annex 3: data behind new categories

### Comments coded as Self-fulfilment and determination

Two references from qualitative survey answers:

1. (...) I have the qualifications – I was interested to work through Sheba to prove this.
2. I could achieve the kind of success and recognition I always wanted through Sheba, that is why I became interested.

Many references from Key Informant Interviews:

3. *The full life story of the 32-year old beautician who is a single mother.*
4. Sheba is not just my space alone, it's for thousands and thousands like me – there are lots of girls like me who couldn't get good food. I'm not going to say I was starving before but I really struggled to get by. Now I have been able to put my son in a good school.
5. One of my friend's asked, how is it possible that she as a woman is earning as much as a man? I told her, don't talk about others' characteristics, then it will ruin yours (it is a sin, reference to a hadith)
6. Now, my parlour was limited physically, and I thought that by using Sheba, I could expand my geographical reach throughout Dhaka, and become a lot more known (increase my "porichiti") – everyone will know about me and recognise me. Because when I provided service on a small scale in my locality through my parlour, customers really liked my services. But I thought a lot about how I could grow my business. But I didn't have the opportunity so I couldn't do anything bigger. This was the reason I initially tested Sheba, because I wanted to increase people's awareness of me (my "porichiti") in all of Dhaka.
7. Then gradually I grew my business through getting more staff. Today I hire 10 girls, all work through the app, and they use the app to go all over Dhaka.
8. And taking a microloan, things have become even easier for me because I was able to buy my staff lots of tools, instruments and I could buy lots of products in advance.
9. This beauty work is everything for me, this work provides my financial support. I see it as a very own, personal thing, when I provide service I try to do it in a very personal ("apon") way, so clients feel I care for them. They ask, isn't it hard for you to service us? And I say, no we enjoy seeing to your needs and providing quality service, and we like you ordering from us.
10. In the area where I have my physical parlour, there are lots of parlours, on one row there 8-10 parlours lined up. How much more business will I get there?
11. Now I'm a manager, I have 10 staff, so I can't provide services myself, all my time goes to coordinating and managing my staff. If I do services, then that impacts the work negatively and reduces our rating. (...) For 6-7 months I worked on my own, then I started getting so many orders that people asked me to increase my resources.
12. I took a loan to set up big shop. It turned out really well and was beneficial for me. To get a bank loan is difficult and I didn't have to go through that, I got a loan from Sheba smoothly.
13. And doing service this way, one day, I got an order at the house of a Sheba officer. When I was servicing him, I realized he worked for Sheba. I told him, bhaia, I would like to work for myself, I want my own



company, and whatever I earn I want to live off that, I neither want to give away my earnings to anyone, nor do I want to eat someone else's earnings.

14. Then I take on two resource persons under my company. My condition is, take on services, get paid, and save your own families, you don't have to give me anything (commission).
15. Because I wanted to benefit my business as well as expand it.
16. If I did this entirely on my own I could never reach this many people.
17. During COVID our business has dropped to under half, we got no orders at all in the beginning, and we were scared at first, worrying what would my girls (staff) do, and what would I do – because I'm entirely dependent upon on this. After being scared, I started calling my customers, ensuring them that if they placed orders my girls would take all the necessary safety precautions wearing masks and gloves and that they need not be scared, that they're routinely checked up, and after this we started getting orders again slowly. Less than before but Alhamdulillah the girls are getting assignments.
18. I can't really explain to you in words, but I thought then, that this was going to be something good, that if something good were to happen (to me) it would come from here. I held onto this. I was determined to deliver on all Sheba order requests, I've even serviced at 2 AM. I had a belief that something would come out of this, and indeed I've gotten something great out of this. I've opened a big shop in Mirpur, this is thanks to Sheba, first thanks to Allah and then thanks to Sheba. It's a hardware and sanitary shop.
19. I always had this feeling, that I was trapped, I have no independence. I asked myself why on earth I had chosen this line of work, it would have been better to work in the garments industry. I passed intermediate, I could have earned 10-12 000 a month, I could have let my child study at a good school. I could have done something good. All the time, in this way, I was very angry with myself.
20. I realised, that doing this work, I could do something good and right, I'll be able to get my son to a good school, I'll be able to give back to my family. My dad has cancer, my mom is getting old, back then we hadn't married off my brother yet, the house we stayed at wasn't so nice.
21. I don't know from where, but working on my own I got strength to carry around my own supplies on the street, thinking, this is my fate and I'm respecting my fate.

#### **Comments coded as Respect and recognition**

No clear references from the qualitative survey answers.

References from Key Informant Interviews:

1. I've been in my service line for 11 years plus. All our clients are important us. We don't calculate how rich a client is or not, we calculate the service that we are to provide, this is our priority. If you let greed take over, you will not survive in the market. You have to look to providing quality service.
2. So, when I provided services on my own – and I have myself provided services all over Dhaka – and when clients all the way from Uttara would say that they wanted my services in particular – this is something I really liked, that today, a client in Uttara knows about me, this was a very big thing to me.
3. I've also earned awards through Sheba, because my clients really like me. I didn't know much about home service before. By giving home service I've received a lot of love from people.

4. (...) when I provide service, I try to do it in a very personable (“apon”) way, so clients feel I care for them. They ask, isn’t it hard for you to service us? And I say, we enjoy seeing to your needs and providing quality service, and we like you ordering from us.
5. I told you at the outset, I live far away, and when a client from Uttara specifically requested my services this was the biggest source of joy for me.
6. So, normally the work we do... working through Sheba isn’t like that. Sheba is something organised, through which you get respect and through which you can work in an independent manner. There’s a lot to say. If you’re working outside, you can’t get that.
7. Of course, also customers have increased. And their recognition of me (“porichiti”) has gone up.
8. I did a gig once, and when I did it, I felt differently inside, normally you don’t get this feeling from doing this kind of work, here is the factor of respect, I mean, how do I explain to you – I won something very good from this.
9. After doing this gig I felt very good and I’m with them since.
10. Normally when you go to work in someone’s home, you see that, after doing 3-4 things, there’s no real rate for it, they pay you what they want. Whereas with Sheba, there’s a point by point system agreed between the customer and Sheba already, and they pay the agreed upon bill and also the customer is so happy to receive my service. After the service they’re happy and thank me, and also they thank Sheba. I really liked this. Through normal work you never get this – then you go, you work, you take what they pay, and you leave.
11. When the customer gives thanks and shows appreciation for the service performed and shows respect and pays the fixed rate and praises the company as beautiful. When the customer says these things it made me feel really good. This never happened before. Working the normal way they would never express these things.
12. I have already stopped the conventional business, I don’t want to go back there – money isn’t everything, there is a question of respect too.
13. Then one day my boss suddenly said I wasn’t getting leave any more, the half day leave you take, I won’t grant it anymore, and I said why mam, I work half day, then I should get half day off. She said no, either you provide service the way you’re asked to, otherwise you won’t be working here at all. This day I was completely destroyed.
14. After bickering between them, she leaves me 600 BDT in tip – and for me, I felt that I gained a special reward.
15. When I started up my own business, one of my clients whose dad was a freedom fighter, requested me to have lunch with them. I was embarrassed to sit with them, here I am, a common beautician eating with them. And the magistrate guy served me, saying you have to eat well if you are to look after yourself and your son. That night when I recounted the tale to my brother I started crying – I felt that all the losses I had suffered in life, they have been “fulfilled” (puron) through Sheba – I haven’t lost out on life. So what I didn’t become an architect? I am a beautician. I provide services through a platform like Sheba. I may not be performing a major job, if I had gotten a nursing degree I would’ve been a second degree officer, but today I have an even better job. I have clients who love me. A magistrate served me food today, what more do I want?

**Comments coded as Partnership**

Five references from qualitative survey answers:

1. Sheba is a platform at the top level in Bangladesh. I am grateful to be able to work with Sheba.
2. I am grateful for my final family – my service family.
3. Sheba.xyz is not an organisation, it is a family for me. Our business expands and improves through direct contact with members at all levels in this family. As there is no distance between us, we can openly communicate and conduct business with all those working from field level to the office. Sheba.xyz are not only taking commission from us, they follow us closely in order to improve our business. Regardless of problem, regardless of challenge, every time Sheba is right by our side. Regardless of if it is a major or minor issue. The way in which Sheba.xyz has helped our businesses stay afloat through this corona pandemic is unthinkable. I feel proud to be a small member of this Sheba.xyz family.
4. I like it because Sheba is like a family for me.
5. I am very happy to work with Sheba.xyz, I want Sheba to advance a lot more, together with us. I stand with Sheba, I always have and I always will <3
6. Sheba.xyz has like our father held our hand and taught us to walk, which is why we have been able to expand our business.

Many references from Key Informant Interviews:

7. Especially during these hard times, they're providing very good support to us. If we weren't with Sheba then probably we would only be living off whatever money we could scramble together, but during these crisis times they're supporting us – that's actually a very good deed of Sheba. We have to give thanks for this, crisis times exist, I will definitely thank them for handling this.
8. In the beginning of things you need some patience, but to be honest the speed at which Sheba has developed wouldn't be possible without such good management and good command.
9. We are like a family. This is the system in Sheba, that however we go about things we abide by similar rules, so that's why we have to communicate all the time. And we all have a good relationship to one another.
10. We're always followed up, after working at a client, they take the feedback from us of, what challenges are we facing? Or what complaints may we be receiving? We have monthly speedy meetings, during which we talk about all problems. They note all the problems, and in the next monthly speed meeting, they follow up on the resolution.
11. But they held my hand as if I were a small child and taught me everything.
12. That Sheba has gifted us such a beautiful app is actually for us something very big to receive.
13. I set up a big shop, without that kind of loan from Sheba I wouldn't have had the courage to set up that big shop. Really, I got the courage through Sheba, or else there is no way this opportunity would have been possible for me. If you want to do something great, something good, then Sheba is of course by your side. Thanks to Sheba's owners and team who have been with me on every step of the way – no matter day or night, if I call requesting help on any issue, they support me.
14. Sheba never let me know what was difficult or hard. I have limited education, I don't understand any of the English you're saying, I don't even understand all Bangla. But Sheba never let me understand this,

Sheba bosses and Sheba team always treated me as one of their own, not as a worker, so they always supported me and (learning) was never an issue. I never felt anything was difficult and I feel things won't be difficult either.

15. Actually Sheba is always looking out for my well-being. Even if I'm not making lots of profit because of COVID, Sheba make sure I'm not losing too much. During corona they helped me, and helped all the resource people I took on, lots have returned back home and they've sent them food and charity.
16. Whenever I've had an idea they've supported me, given loans, given loans without demanding interest.
17. That a person like me is able to achieve good things is firstly thanks to Allah and thereafter thanks to Sheba's support, otherwise I wouldn't have been able to make it this quickly – I might have succeeded but it would have taken a lot longer. I never imagined I would be able to accomplish a big shop that quickly.
18. And the owner of Sheba, it brings tears to my eyes, that such a big and busy person comes by my shop to check on me, this is something very precious to me.
19. Then he set it up for me again, and he did the first wallet recharge for me. Not expecting any return, he never accepted the money back, even after I insisted. Both me and my family are incredibly grateful to him. It feels as if he created me (my success), the person I am today.
20. I didn't ask Sheba for help because of COVID, because of embarrassment, I don't know they read my mind, they provided support for me. Delivering food to my home. I'm not a prime minister, I'm no MP. Me and my family are thankful to Sheba
21. When one family member falls ill then all other members unite hands to help that family member. All these days Sheba has helped us, gotten us job opportunities, gotten us respect, today they're giving so much but they can't force people to place orders, so it's up to us too... it will take some time and some challenges, but the way in which Sheba has supported us, I hope we can support them too
22. Sheba in my life, is like a dead tree blossoming flowers
23. I request you to please support Sheba, so that Sheba survives – Sheba is not just my space alone, it's for thousands and thousands like me – there are lots of girls like me who couldn't get good food. I'm not going to say I was starving before but I really struggled to get by. I have been able to put my son in a good school.
24. We have trainers, they're job is to improve our work, if we know something less well, there's always new developments in the beauty field, so we're trained up, e.g. using new L'Oréal products.
25. My family are truly proud. My brother says, do you realise how well you're doing, could you ever have imagined this, you're working with such a renowned platform?
26. My clients praise my massages, I'm good at this. Once, ca 7-8 months ago, I get an order for someone's wife, but when I enter the home I realise the wife isn't there, and the man locks the door. But I'm not scared, and he asks me about it, are you never worried something is going to happen to you while you're providing home services? And I replied no, of course not, there is no question that there is nothing to worry about. He asked, why? I replied, because Sheba's team knows that I am here sitting at your place. My app is on, this is the time I had an order from you, this is the time I entered your home. I'm their family... Then he goes, sorry, my wife is probably going to be delayed, why don't you give me the service instead, and I said no that is not possible, I don't do gents services.

27. We have trainers, their job is to improve our work, if we know something less well, there's always new developments in the beauty field, so we're trained up, e.g. using new Loreal products.