A Comparative Analysis of Social Media Platforms: Cultivating Psychological Safety for Financially-Constrained Aspiring Entrepreneurs

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Abstract

Psychological safety, which allows people to seek feedback and ask questions without fear, is essential for aspiring entrepreneurs in financially-constrained communities to access support online. However, little is known about how existing social media platforms support psychological safety for individuals in these communities. To address this gap, we conducted a competitive analysis of seven social media platforms frequently used by entrepreneurs, evaluating each based on established criteria for fostering psychological safety. These criteria included features that guided interactions, highlighted shared identities among community members, protected user privacy, and fostered interpersonal trust. We identify untapped opportunities for social media platforms to better support financially-constrained aspiring entrepreneurs. These include incorporating effective conversational prompts, emphasizing more meaningful shared identities, and promoting synchronous interactions. Our findings offer actionable insights for designing psychologically safe and inclusive social media platforms to support financially-marginalized communities.

CCS Concepts

• **Human-centered computing** → **Human computer interaction (HCI)**;

Keywords

Psychological safety, entrepreneurship, social media, financially-constrained communities, competitive analysis

1 Introduction

Psychological safety refers to people's perceptions of taking interpersonal risks in their environment, such as asking questions or requesting feedback [11]. In psychologically safe environments, people feel comfortable sharing challenges and seeking feedback without fear of criticism, judgment or other negative consequences [11]. This openness increases the likelihood of receiving relevant feedback to address their challenges. However, it is unclear how existing social media platforms facilitate such interactions. Psychological safety is essential for fostering learning, innovation, and constructive interactions in various contexts, including organizations [11, 25, 40], healthcare settings [6], educational environments [14], and financially-constrained communities [23]. This study focuses on the latter, specifically individuals in financially-constrained communities who aim to start a business.

In this paper, we refer to *financially-constrained communities* as those where a significant portion of the population faces limited access to financial resources and employment opportunities [30]. These individuals often pursue entrepreneurship out of necessity, driven by factors like unemployment or the need to improve their financial stability [19]. However, individuals in financially-constrained communities face systemic barriers when transitioning to entrepreneurship, including limited access to financial capital and social networks [16, 24]. These barriers make starting a business especially challenging for those with limited financial resources [19]. For example, entrepreneurs with limited capital face higher stakes in business failure, as they may lack the means to recover or start anew [19].

Social media can help address the challenges of starting a new business by providing a space for aspiring entrepreneurs to connect with others undergoing similar transitions [31, 34]. These connections facilitate access to peer support, which is crucial for overcoming the challenges of starting a new business [28]. Peers can provide both informational assistance, such as feedback on business ideas, and emotional support, such as validating shared struggles [29].

However, research suggests that financially-constrained aspiring entrepreneurs often refrain from seeking support on social media due to concerns about psychological safety [18, 19, 23]. For instance, prior experiences with discrimination may exacerbate fears of receiving negative feedback, further limiting opportunities to obtain useful and relevant support for their entrepreneurial transitions [2, 19, 23]. Given the combination of the heightened challenges of starting a new business and the reluctance to seek

support online, fostering psychological safety on social media is essential for financially-constrained aspiring entrepreneurs to obtain the support they need [20, 23].

Prior work has identified several factors that can enhance psychological safety on online platforms. These include guidelines that encourage participation [1, 20, 38], foster interpersonal trust [9, 17, 20], highlight shared identities [1, 15, 20], showcase expertise [1, 20], and allow users to control their personal information disclosure [1, 15, 20]. However, how existing social media platforms support these factors—especially for financially-constrained communities—remains unclear. To address this gap, we explore the following research questions:

- **RQ1:** How do existing social media platforms facilitate psychological safety?
- **RQ2:** What opportunities exist for social media platforms to further enhance psychological safety for financially-constrained aspiring entrepreneurs?

This study contributes to existing scholarship in two key ways. First, we build on prior HCI research on safety [1, 21, 33, 36, 38], which has explored its importance and identified key features perceived as essential across diverse marginalized populations. We extend this prior work by assessing how social media platforms currently support these critical factors. Second, we highlight design opportunities to enhance psychological safety for financially-constrained aspiring entrepreneurs on social media. By creating psychologically safe online environments, aspiring entrepreneurs can feel empowered to seek advice and mentorship, network to build meaningful relationships, and access critical resources and knowledge—offering essential support for launching businesses in financially-constrained communities [23].

2 Method

We conducted a competitive analysis of social media platforms to understand how they foster psychological safety and to identify opportunities to better support psychological safety for financially-constrained aspiring entrepreneurs. We began our analysis by identifying popular social media platforms used among entrepreneurs, drawing from prior scholarship on social media's role in entrepreneurship and insights from the popular press [2, 5, 10, 12, 23, 31, 32, 34, 37]. We focused on widely accessible social media platforms open to all users, distinguishing them from invitation-only platforms. Platforms such as YouTube, which are not primarily focused on facilitating user interactions, and online communities like Nextdoor, which show limited evidence of their use by entrepreneurs, were excluded from our analysis.

From an initial list of eleven platforms, we refined our selection to focus on seven: Facebook, LinkedIn, Instagram, TikTok, X (formerly Twitter), Reddit, and Quora. Facebook and LinkedIn offer group features that entrepreneurs use to expand their networks and exchange advice [2, 23, 34]. In addition, LinkedIn, Instagram, and TikTok enable aspiring entrepreneurs to discover successful role models and gain inspiration for their ventures [2, 5, 23]. Entrepreneurs also widely use X to connect and build relationships with their peers [10, 12]. Lastly, online communities such as Reddit and Quora offer spaces for entrepreneurs to seek advice and support for their entrepreneurial journeys [31, 32, 37].

We then established the criteria for our competitive analysis, drawing from a prior study [20] that identified factors that foster psychological safety for aspiring entrepreneurs. Four key criteria guided our evaluation. We evaluated each platform based on how each: guided interactions (e.g., presence of group rules), protected user privacy (e.g., anonymous posting), highlighted shared identities among members (e.g., highlight common background), and fostered interpersonal trust (e.g., highlight mutual connections). To identify features supporting these criteria, we examined each platform across desktop and mobile versions. We compared features across platforms, which allowed us to address our research questions. The first author performed the competitive analysis, documented the findings in a shared document, and refined the analysis based on continuous feedback from the last author during weekly meetings.

3 Findings

Our first research question focused on understanding how social media platforms facilitate psychological safety for financially-constrained aspiring entrepreneurs. We grouped our findings into four themes that emerged from the competitive analysis. We present our analysis in Table 1. Social media platforms enhance psychological safety through a variety of approaches. These include: guiding interactions among members via conversational prompts and group rules; protecting user privacy via anonymity and limiting the visibility of posts; highlighting shared identities like mutual workplaces and group memberships; and fostering interpersonal trust via endorsements of expertise. In the next sections, we discuss these findings and opportunities to better foster psychological safety.

3.1 Guiding Interactions

Previous research indicates that financially-constrained aspiring entrepreneurs often experience a lack of psychological safety in online communities due to uncertainties about how to engage with others [23]. Offering cues about acceptable interactions may help aspiring entrepreneurs engage effectively with others, encourage more participation, and increase their likelihood of receiving support. In our analysis, we identified that social media platforms employed guidelines, templates, group rules, community admins and conversational prompts to help guide interactions.

Only two social media platforms in our evaluation offered these cues via guidelines and templates. For instance, Quora provides guidelines for posting questions to increase the likelihood of receiving helpful answers, such as ensuring that the question hasn't been asked before and keeping it clear and concise. These guidelines can be particularly helpful for financially-constrained aspiring entrepreneurs who may feel hesitant to ask questions. Similarly, LinkedIn offers templates for commenting on a post and responding to direct messages. These templates are designed in positive tones, offering cues for acceptable interactions and helping to foster positive engagement between members.

Group rules are another feature employed by social media to guide interactions. Many social media platforms offer tools to establish community rules, which typically outline guidelines for posting and interacting with other members. These rules can be emphasized in various parts of the platform. For instance, admins

Table 1: How existing social media platforms support psychological safety, with checkmarks indicating platforms that provide features relevant to each factor of psychological safety

Factors that support psychological safety	Facebook	LinkedIn	X	Reddit	Quora	Instagram	TikTok
Guiding interactions	✓	✓	✓	✓	✓	✗	✗
Protecting privacy	✓	✓	✓	✓	✓	✓	✓
Highlighting shared identity	✓	✓	✗	✗	✗	✗	✗
Fostering interpersonal trust	✓	✓	✓	✗	✗	✓	✓

of a Facebook Group or a Reddit community can display group rules as a pop-up when a new member joins. Additionally, members can revisit the rules in the community's description section. In private Facebook Groups, prospective members may need to answer a series of questions, including a prompt to confirm their agreement to abide by group rules. On platforms like Reddit and X, group rules are visible when members are composing a new post, further reinforcing community norms. These features keep members informed of expectations and foster a sense of safety in the community.

Community admins play a pivotal role in establishing supportive group norms that foster psychological safety within their communities. While social media platforms provide various features to establish community rules, it ultimately depends on the admins to decide whether and how they want to use them. Admins are responsible for setting specific rules that shape member interactions. Recognizing the importance of this role, some platforms simplify the process of creating rules. For instance, Facebook offers four pre-defined rule templates for admins: "Be kind and courteous", "No hate speech and bullying", "No promotions or spam", and "Respect everyone's privacy." Each template includes a default description that admins can customize. By streamlining the rule-creation process, these template make the task easier and serve as examples of supportive norms that can help promote a psychologically safe and inclusive space for its members.

Conversational prompts can play a vital role in supporting financially-constrained aspiring entrepreneurs as they explore new business ideas or seek advice. Clear cues about acceptable behaviors, especially those that encourage positive interactions, can boost their confidence to engage with others and participate actively in discussions. Increased participation not only fosters a sense of community but also enhances the likelihood of entrepreneurs receiving constructive feedback and support for their business aspirations.

3.2 Protecting Privacy

Prior research has found that financially-constrained aspiring entrepreneurs often prioritize privacy, potentially due to heightened concerns of discrimination [19, 23]. Therefore, enabling them to control their level of self-disclosure on social media is crucial. Platforms like Facebook, Instagram, X, and TikTok offer basic privacy settings, such as the ability to make accounts private. Some platforms go further by offering granular privacy controls for individual posts. For example, Facebook and LinkedIn allow users to limit the visibility of their posts to specific connections or community members. Similarly, Quora enables users to hide their questions from

appearing on their profile page or in their followers' feeds, offering additional layers of privacy.

Anonymity is another key feature for protecting privacy on social media. Platforms like Reddit allow users to remain anonymous by not requiring personal information, with most accounts using pseudonyms. Similarly, some Facebook Groups permit anonymous posting, though the poster's identity remains visible to the group admins.

3.3 Highlighting Shared Identities

Shared identity plays a crucial role in enhancing psychological safety among financially-constrained or marginalized communities [17, 20]. Engaging with peers who have similar experiences or challenges offers aspiring entrepreneurs valuable emotional support. Among the social media platforms reviewed, LinkedIn and Facebook excel at fostering shared identies. Facebook Groups often suggest members based on geographic proximity, while LinkedIn takes a broader approach, highlighting other shared facets like workplace or educational backgrounds. LinkedIn's "My Network" page further recommends accounts based on location proximity and similar work or educational backgrounds, making it especially beneficial for financially-constrained aspiring entrepreneurs seeking mentors or expanding their networks during their entrepreneurial journeys.

While highlighting shared identity can foster connections, it may also heighten privacy concerns. Platforms like LinkedIn can identify similarities between users because the platform encourage users to disclose personal information, such as job history, education, and affiliations. However, this approach increases the risk of unwanted exposure, as LinkedIn does not allow users to make their profiles private. In contrast, platforms like Reddit prioritize anonymity, allowing users to participate without revealing personal information. This feature can mitigate privacy risks and offer a safer environment for interaction. For financially-constrained aspiring entrepreneurs, the ability to control how much information is shared is particularly important, as it enhances their psychologically safety by enabling them to protect their privacy.

3.4 Fostering Interpersonal Trust

Prior research suggested that individuals in financially-constrained or marginalized communities often trust people they know personally or those with credible reputations, particularly if they have met in person [9, 17, 20]. Social media platforms aim to facilitate this trust by emphasizing mutual connections and showcasing expertise to improve one's credibility.

Many of the social media platforms reviewed highlighted mutual connections between users, which can help aspiring entrepreneurs

identify trusted people within their networks. Seeing shared connections with people they already know can foster comfort and encourage outreach for advice. This sense of trust can be reinforced by features that provide guidance on initiating conversations with new connections.

Additionally, aspiring entrepreneurs may be more inclined to seek advice from individuals with recognized expertise. Social media platforms showcase expertise through various features, such as allowing users to claim skills or enabling others to endorse them. For instance, LinkedIn incorporates both approaches: users can endorse others' skills and select their own "top skills", which are prominently shown on their profile. On the other hand, Facebook groups allow group admins to designate "group experts" based on knowledge and active participation in group discussions. A badge displayed beside the expert's name underscores their status. These features can help aspiring entrepreneurs identify potential mentors for guidance or feedback, fostering greater trust and collaboration in their entrepreneurial journey.

4 Discussion

Our competitive analysis highlights the diverse approaches employed by social media platforms to enhance psychological safety. These approaches span various features including conversational prompts, anonymity, an emphasis on shared identities, and endorsements of expertise. Despite these attempts, research suggests that financially-constrained aspiring entrepreneurs still perceive a lack of psychological safety on social media, which limits their participation in online communities [23]. Such findings align with prior HCI scholarship that found job seekers from marginalized areas avoided social media for employment-related reasons, possibly due to low self-efficacy in building online networks and uncertainty about online social norms, ultimately reducing the effectiveness of social media in job seeking [7, 8]. To address this gap, we identify opportunities for social media to better facilitate psychological safety (RQ2), supporting financially-constrained aspiring entrepreneurs in navigating their entrepreneurial journey.

In financially-constrained communities, people may hesitate to disclose their resource needs due to uncertainties with community norms and past instances of discrimination and harassment [2, 19, 20, 23]. While some platforms provide conversational prompts as interaction guidelines, people in financially-constrained communities may still find these prompts unclear or ineffective. For example, LinkedIn suggests relevant comments to a post, such as "Well done, [Name]," or "Wishing you the best." While these may be appropriate responses, they often fail to invite meaningful conversations between users. Excessive reliance on commonly used conversational templates can come across as inauthentic or even be mistaken as spam. As a result, financially-constrained aspiring entrepreneurs may still feel uncertain about how to engage with other members for guidance or networking opportunities. To address this, social media platforms could shift from using ready-to-use templates to offering personalized support, integrating generative AI technologies that assist users in crafting posts or messages more likely to elicit helpful responses. For instance, platforms like Quora already support users by suggesting ways to clarify their questions to increase engagement. Building on this, generative AI could

suggest rephrased questions or content tailored to align with the characteristics of posts that have historically driven high engagement [13]. These features could help reduce uncertainties around online interactions, foster authentic communication, and encourage participation in online communities. By promoting meaningful conversations and resource-seeking opportunities, such AI-driven tools may particularly benefit aspiring entrepreneurs.

However, further research is needed to explore how financially-constrained communities would adopt these technologies and to identify necessary adaptations to meet their unique needs. Prior research on small business owners' use of generative AI tools highlights the critical role of social support in technology adoption [26, 35]. It also emphasizes the importance of repurposing such tools for collaborative use. These findings underscore the value of designing with communities, rather than for them, to ensure tools are accessible, relevant, and empowering.

Our competitive review identified several platforms that incorporate moderation features, such as group rules, aimed at curbing negative behaviors like spam and harassment. These measures are crucial for fostering safe spaces and mitigating harmful behaviors, including discrimination and harassment, which disproportionately impact marginalized individuals [36]. However, social media platforms can extend their efforts beyond moderation by actively encouraging participation. For instance, platforms could provide users with tips on how to effectively reach out to others for support. Additionally, AI-driven tools could be utilized to enhance member engagement by raising awareness of opportunities to contribute—such as answering questions within a group—tailored to members' interests and expertise.

In addition, several social media platforms provide features to maintain anonymity. While anonymity can enhance psychological safety by offering greater privacy control, it can also undermine social accountability [27]. Anonymity may embolden some individuals to engage in harmful behaviors, such as harassment or discrimination, which could negatively impact financially-constrained aspiring entrepreneurs' psychological safety. To address this, further research is needed to explore the nuanced impacts of anonymity on psychological safety and identify an optimal balance between privacy protection and identity disclosure to foster psychological safety within online communities.

Existing research underscores the importance of perceived shared identity —commonalities in demographics, social roles, experiences, values, or interests [39]—in fostering interpersonal trust and psychological safety online [15, 20, 38]. This is especially important for financially-constrained populations, where individuals may view "*outsiders*"—those with different life experiences—as less capable of understanding or addressing their needs [4, 22]. While social media platforms in our review highlighted commonalities among members such as shared occupations or educational backgrounds, there is a potential to go beyond these demographic traits. Research suggests that individuals in financially-constrained communities are more comfortable exchanging support with those who share similar goals, interests, values, or challenges [20]. Social media platforms could integrate features that enable users to showcase their passions or goals and suggest connections based on shared interests. Furthermore, creating dedicated spaces or sub-communities where users can collaboratively discuss their objectives and challenges

could cultivate deeper, more meaningful interactions and foster supportive networks [13].

While mutual connections and perceived expertise help facilitate interpersonal trust among strangers in online communities [27], synchronous and in-person interactions remain vital for building trust among financially-constrained communities [9, 17, 19, 20]. However, the platforms we analyzed provide limited opportunities for synchronous, face-to-face interactions. Social media platforms could start to bridge this gap by offering features that facilitate local meetups or enable users to schedule virtual video meetings. These tools could allow members to connect on a more personal level, promoting deeper interpersonal trust and stronger relationships.

Lastly, while we have identified design opportunities for social media to better support psychological safety, we acknowledge that these enhancements alone cannot fully address the systemic challenges that undermine the psychological safety of financially-constrained aspiring entrepreneurs. Individuals in these communities, the majority of whom are minorities, often harbor mistrust toward institutions due to historical discrimination [3]. This mistrust can lead to a reluctance to seek peer support outside of their immediate communities. Research highlights the critical role of community-based organizations (CBOs) as trusted intermediaries, connecting these individuals with resources and support networks [9, 20, 22]. CBO-supported social media platforms, such as UpTogether, exemplify efforts to foster psychologically safe interactions by making platform access exclusive to members of their organizations and promoting offline connections through cohorts and events [20, 22]. By combining online and offline support mechanisms, these platforms aim to cultivate trust and build supportive networks tailored to the unique needs of financially-constrained individuals. Findings from our competitive analysis, combined with insights from prior research, highlight opportunities for researchers and practitioners to examine how partnerships between multiple CBOs or between CBOs and larger institutions (e.g., government, NGOs, or private sector) can expand resource access and networks while fostering psychological safety. Additionally, exploring the impact of hybrid models—integrating online platforms with offline interventions—offers valuable insights into enhancing the psychological safety of financially-constrained aspiring entrepreneurs.

One limitation of our study is the absence of direct input from aspiring entrepreneurs, as our competitive analysis was based on criteria derived from previous research [20, 23]. Future research can enhance the validity and generalizability of this competitive analysis through a large-scale survey. Building on our findings, we also plan to engage financially-constrained aspiring entrepreneurs in participatory design sessions to collaboratively brainstorm and develop design concepts that enhance psychological safety on online platforms. By directly involving these individuals in the design process, we seek to create solutions that address their unique challenges and better support their transition into entrepreneurship, fostering a sense of empowerment and inclusivity.

Acknowledgments

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