# “Lecturers’ financial well-being: The mediating role of financial literacy in Southwest Papua, Indonesia”


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# FACTORS DETERMINING COLLABORATIVE CONSUMPTION INTENTIONS IN ACCOMMODATION SERVICES

## Abstract

This study aims to examine the factors that determine collaborative consumption intentions in accommodation services. Despite the growing popularity of digital platforms enabling collaborative consumption within the sharing economy, empirical evidence on the technological and behavioral factors that determine consumers' motivation to access resources owned by others remains limited. Drawing on the Theory of Planned Behavior, this study analyzes survey data collected from 292 platform users in Lithuania who have prior experience in collaborative consumption in accommodation services to understand their motivations, perceived risks, and behavioral intentions in collaborative accommodation services. The findings demonstrate that perceived attitude towards collaborative consumption, perceived behavioral control, and subjective norms significantly shape users' intentions to engage in collaborative consumption (respectively, $\beta = 0.226$, $p = 0.001$; $\beta = 0.215$, $p = 0.003$; $\beta = 0.255$, $p < 0.001$). Distinct motivational patterns of partial mediation emerge with risk minimization, engagement determinants, and external pressures playing critical roles in participation decisions. This study reinforces relevance of the Theory of Planned Behavior in explaining digital platform adoption and highlights how platform features can foster consumer engagement. It advances understanding of consumer behavior in the sharing economy by examining the psychological and social dynamics of dual-role participation and contributes to the growing discourse on how digital platforms can facilitate meaningful peer-to-peer exchanges while promoting consumer well-being.

**Keywords** collaborative consumption, consumer behavior, sharing economy, theory of planned behavior, accommodation, platforms, Lithuania

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## INTRODUCTION

Collaborative consumption has gained increasing attention in recent years duw to changing social norms (Rowe, 2017), rapid advances in technology (Hamari et al., 2016), and the growing concerns related to environmental and sustainability issues (Tussyadiah & Pesonen, 2018). Within broader economic model of sharing economy, digital platforms enable individuals to offer temporary access to underused assets, resources, or services (Minami et al., 2021). Within this framework, collaborative consumption (CC) has emerged as a prominent form of peer-to-peer exchange (Nwaorgu, 2018; Pu et al., 2021), where the focus has shifted from ownership to temporary access rights (Albinsson & Perera, 2018). Recent forecasts show that accommodation, transportation, and media sharing will remain the most promising businesses over the next few years, with each expected to grow at least 25% annually (GlobeNewswire, 2025). This paper focuses on the accommodation sector and the platforms that operate within it, as this form of consumption is widely spread in this sector and, therefore, requires detailed understanding of its characteristics.



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Despite the growing popularity of CC platforms, understanding the factors that determine users' participation remains an important research challenge. While Belk (2014) established the fundamental framework for understanding CC as a resource-sharing process, by which access to shared resources is created by coordinating resources between several groups in return for remuneration or some other means of compensation, subsequent research has revealed greater complexity in how these sharing arrangements operate. Previous studies have explored CC from various motivating factors, including economic, social, ecological, and hedonistic (Ertz et al., 2017; Guyader, 2018; Mayasari & Haryanto, 2018; Park & Armstrong, 2019). At the same time, the research highlights more sophisticated aspects of collaborative consumption, including the importance of technological infrastructure, platform design, sustainability impacts, and business model innovation (Gerlich, 2023; Giglio et al., 2023; Ianole-Călin et al., 2020; Lange et al., 2023; Stevens et al., 2023). Further, researchers have begun integrating sustainability and circular economy principles with established behavioral frameworks like the Theory of Planned Behavior (TPB) to better explain intentions and experiences with collaborative consumption, particularly in accommodation services (Tanveer et al., 2025). Even though this decisions is promising, the integration of TPB with platform-related determinants and specific motivational factors in the context of CC in accommodation services remains relatively underexplored.

Therefore, building on the extant literature, this study focuses on the integration of TPB with key factors relevant to CC in accommodation services. Specifically, it is necessary to focus on three major drivers – personal benefits, external pressures, and engagement determinants – and their direct and indirect effects on users' intentions.

## 1. LITERATURE REVIEW AND HYPOTHESES

The concept of CC is an integral part of the sharing economy, where the term 'collaboration' is a key focus. This business model involves three key actors: the service or product provider (owner), the user, and the intermediary (i.e., the sharing platform) (Barnes & Mattsson, 2016; Ianole-Călin et al., 2020). When analyzing the concept of CC, two approaches emerge in scientific literature. The first approach emphasizes the special role of the intermediary, whose decisions largely determine the level of actors' engagement (Barnes & Mattsson, 2016; Ianole-Călin et al., 2020; Tussyadiah, 2015). From this viewpoint, CC is a resource-redistribution process driven by the intermediary platform, whose actions significantly influence the degree of participant engagement. The second approach, characterized as a set of joining motives, describes the CC benefits for actors (Ertz et al., 2017; Guyader, 2018; Mayasari & Haryanto, 2018; Park & Armstrong, 2019). Motivational factors include financial benefits (Ertz et al., 2017), social benefits (Guyader, 2018; Park & Armstrong, 2019), and ecological benefits through reduction of consumerism (Mayasari & Haryanto, 2018). In summary, CC can be characterized as a system or process in which resources are redistributed among multiple parties in exchange for some form of reward. This paper adopts the second scholarly approach, as it encompasses the various social and economic factors driving participation by the service provider, the user, and the intermediary. By viewing CC through these interconnected roles, this approach facilitates a deeper understanding of how participant motives and needs shape consumption patterns.

The TPB was first proposed in 1985 and became widely used in research shortly before 2000. Studies from this period define the term as a framework that provides a simpler explanation of how a person's beliefs influence their intentions, and consequently their behavior (Ajzen, 1991; Conner & Armitage, 1998). According to TPB, three components – attitudes, subjective norms, and perceived behavioral control – shape one's intention to perform a given behavior (Conner & Armitage, 1998). The broad applicability of TPB (Ajzen, 1991) ensures that its core components – attitudes, subjective norms, and perceived behavioral control – can be applied similarly across diverse contexts (Brandão & Costa, 2021), including collaborative consumption. The first, as presented by Akhtar and Das (2019), is the personal attitude

towards behavior, which includes positive or negative evaluations of behavior. There is a direct relation between this belief and intention: if individuals perceive a behavior as valuable, useful, or pleasurable, they are very likely to adopt the intention to engage in that behavior and vice versa. Previous TPB-based studies identify attitudes as the most influential component driving users' intentions (Ajzen, 1991; Armitage & Conner, 2001; Brandão & Costa, 2021). The second part of the beliefs can be characterized by social pressure or as a result of advice and encouragement from a close environment (Akhtar & Das, 2019). There is a direct relationship with intentions, which can be significantly increased if users are positively influenced by people close to them. Finally, the third component of beliefs identified by Akhtar and Das (2019) is users' perception of the ease or difficulty of implementing the behavior, which already includes the influence of both internal opportunities and external control factors. In other words, all of these describe user's beliefs about their ability to successfully perform an action or achieve a goal, i.e., to implement a behavior. Here, similarly, the direct influence on intentions applies – if the level of perceived behavioral control is high, individuals will feel more confident in their ability to perform the action, and therefore their intentions will be stronger, and vice versa. Recent literature suggests isolating perceived behavioral control as a distinct factor since users may lack the skills or resources to act on intentions, even with positive attitudes and supportive environments (Čapienė, 2019).

Some modifications to the model are likely when integrating the TPB into CC. The model based on Akhtar and Das (2019) and Čapienė (2019) makes a very clear distinction between intention and behavior, including the implementation of intention, which describes the person's plan of action for transforming the intention into consumption and, in this case, engagement actions. However, in the CC context, the intention-behavior gap is generally smaller due to simplified processes like downloading an app and quick sign-up (Teubner, 2014). In line with the idea of the phenomenon, the highest level of personal engagement is observed in the preparation phase, when the benefits of the individual platforms are explored, potential risks or threats are assessed, and the decision to join is taken under the influence of motivational factors. After deciding to join a platform, users may face technical barriers to connecting, such as application usability or internet access. If this factor does not affect the person's intentions, they can, without much effort, turn these into behavior, usually by downloading a mobile application from the provider concerned and easily signing up within minutes. In the context of CC, the distance between intentions and behavior is particularly small (Teubner, 2014); therefore, this study focuses more on intentions.

Factors determining CC should consider both general motivations for participation and the specific motivations of each actor: the service or product provider, the user, and the platform owner. The main groups of factors identified in the academic literature are social (Guyader, 2018), economic (Ertz et al., 2017), and ecological (Mayasari & Haryanto, 2018). However, it is worth noting that there are many more of these, and their importance also varies across business types. This paper targets sharing platform users, focusing on the factors that influence CC adoption from their viewpoint.

Summarizing the user engagement in CC factors, scholars identify the aim to save money as the most influential factor (Mayasari & Haryanto, 2018). This occurs by relinquishing ownership rights to certain resources and not 'freezing' financial resources into them. By reducing costs, users gain a stronger value proposition alongside the standard benefits offered. Besides, sharing platforms offer the possibility to access necessary resources for temporary use at an attractive fee. Divestment of ownership is also linked to another factor: minimizing risk. Park and Armstrong (2019) highlight that, in the context of this phenomenon, by not owning an asset, the user avoids the risk of management and control and the potential losses associated with maintenance and depreciation costs. Sharing platforms enable users to test products before purchasing, reducing the risk of acquiring unsuitable assets. Researchers also distinguish social and egoistic factors (Benoit et al., 2017). Social factors reflect community belonging, while egoistic factors highlight access to exclusive resources that enhance personal status. Finally, scientific literature also identifies environmental


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factors as determining user engagement in collaborative platforms (Mayasari & Haryanto, 2018). While accommodation services often emphasize economic benefits (e.g., cost-saving), Albinsson and Perera (2018) demonstrate how access-based consumption models – such as clothing libraries or toy-sharing platforms prioritize sustainability and communal access over monetary exchange. These models foster a culture of resource circularity, where users participate primarily to reduce waste and support community goals. In contrast, accommodation platforms like Airbnb may attract users through hybrid motivations, blending financial incentives with sustainability appeals. This distinction underscores the need to examine how platform-specific dynamics shape user priorities, particularly in balancing self-interest (e.g., income generation) with collective sustainability objectives.

Integrating the extracted factors into the TPB model can be based on the studies of Roos and Hahn (2019) and Ahmad and Nasution (2020), which relate the factors to the belief construct. The first group of beliefs, attitudes towards behavior, is formed by economic, egoistic, hedonistic, and risk-minimizing factors, which are relevant to the user and provide benefits only for the user (Benoit et al., 2017; Mayasari & Haryanto, 2018; Park & Armstrong, 2019). The economic factor can be named as 'aiming to save' – describing the user's ability to reduce costs from the temporary use of resources, only when the need arises (Benoit et al., 2017). Cost reduction creates a value proposition that often surpasses user expectations. The egoistic factor is revealed through 'access to limited resources' – defined as a user's exclusive right to temporary access to resources that they would not be able to acquire with their own resources (Benoit et al., 2017). The hedonistic factor is expressed through 'attitudes towards innovative forms of consumption' – reflecting a user's intrinsic satisfaction with their own innovative and contemporary mindset and behavior (Mayasari & Haryanto, 2018). The risk-minimizing factor is reflected by 'elimination of risks associated with asset management' – covering acquisition, ownership, and depreciation risks, which are avoided by disposing of assets and using them only when needed (Park & Armstrong, 2019).

The factors described above form the first group of beliefs, emphasizing user-centric benefits (Roos & Hahn, 2019). These benefits do not offer distinct value to other platform participants, but rather shape the user's internal attitude towards CC behavior. In contrast, the second group, described as subjective norms, is influenced by factors stemming from external pressures, such as the need to contribute to community goals. This part of the beliefs includes social and environmental groups of motivating factors (Benoit et al., 2017; Mayasari & Haryanto, 2018). The social factor is reflected in 'community affiliation', which can be described as the influence of a particular social group on user's decisions to achieve personal status within the community. Trust and community engagement also emerge as particularly crucial in collaborative settings, including accommodation sharing, where trust-building and community connections serve as fundamental pillars of platform success. These findings parallel the dynamics observed in accommodation sharing, where trust-building and community connections serve as fundamental pillars of platform success. It is a key external factor that strongly influences an individual's intentions – the desire not to disappoint members of the community, or to gain their approval, may lead a user to make certain decisions related to CC. The environmental factor is expressed through the user's 'sustainable consumption attitudes', referring to the pressure from the environment to consume responsibly in order to contribute to the community's goals by reducing unnecessary use of resources.

Continuing to the last part of the beliefs – perceived behavioral control – as identified in Ahmad and Nasution's (2020) study, this group also includes external pressure-related factors, but these mostly reflect aspects that restrict or encourage user behavior – in the case of this study, behavior related to the use of the sharing platform. Familiarity with the operation of the sharing platform describes the level of user engagement in analyzing and understanding the benefits generated by CC, which, due to a lack of familiarity, can sometimes negatively affect the user's intentions and consequently behavior (Mittendorf, 2018). The sharing platform's convenience describes not only the ease of personalization and rapid adoption of the platform, but also the readiness and preparation for

use, which includes installing the software, signing up, or authenticating oneself (Oliveira et al., 2020). Trust in other participants in the sharing platform describes the low level of trust that some users have in other social groups and the resulting risks that consequently reduce engagement intentions (Lee et al., 2021; Mittendorf, 2018). This factor also predicts trust in the sharing platform itself: a low level of security or a history of scandals may lead a user to have a negative perception of the sharing platform and to refuse to provide the personal data required for registration (Ni, 2021; Tussyadiah & Pesonen, 2018). These three factors were chosen from Barnes and Mattsson's (2016) study because of the potential influence of the sharing platform on their expression, and the possibilities that exist to modify these aspects. The remaining factors, which include macro-environmental elements such as the legal or political and cultural environment, may be hardly influenced by the system manager. However, trust in other members of the sharing group, the technical capabilities or usability of the sharing platform, and the principles of the system's operation and its presentation to potential users may all be influenced by certain technical or marketing decisions of the sharing platform developer.

In sum, drawing from these prior studies (Ahmad & Nasution, 2020; Ferreira & Fernandes, 2023; Ianole-Călin et al., 2021; Roos & Hahn, 2019), it follows that the aforementioned factors (e.g., personal benefits, social pressures, platform-related determinants) collectively shape users' attitudes, subjective norms, and perceived behavioral control. According to TPB, these belief dimensions, in turn, guide intentions toward CC. The next section analyzes these intentions.

Existing studies on CC and platform user groups indicate that one key outcome of various factors is the transformation of users' beliefs and attitudes toward CC and sharing platforms (Billows & McNeill, 2018). A further result of the influence of the factors and the new customer attitudes and beliefs is a change in personal intentions and behavior. Considering the model of planned behavior theory and its potential for integration into CC, it has been decided to focus more on intentions in this study because of their easy transformation into behavior – joining a sharing platform. In the context of CC, three primary types of users' intentions have been identified as significant (Ahmad & Nasution, 2020). The first user intention, continuing to use the same sharing platform, arises from positive initial experiences and extrinsic motivations (Berndt et al., 2021). However, acceptance of this phenomenon has been limited so far (Ianole-Călin et al., 2021). As a result, this intention usually forms only when a specific need arises, for example, when users perceive a lack of exclusive resources that can be accessed specifically through the sharing platform (Park & Armstrong, 2019). The second type of behavioral intentions, the intention to explore multiple sharing platforms, reflects a broader recognition of CC's benefits, extending beyond a single platform (Kim & Jan, 2021). These intentions often originate from users seeking additional platforms that address their specific needs once internal and external factors are aligned. At this stage, the motivation of the user to act is quite high, and only technical or systemic constraints can stop the intention. However, even if the latter are present, it is very likely that the individual will look for alternatives and solutions to remove the barriers and otherwise take advantage of the value proposition offered by the desired sharing platform. The intentions to recommend CC to others, manifests in users sharing positive experiences and encouraging their social networks to engage with sharing platforms (Oliveira et al., 2020; Xu & Gursoy, 2020). This recommendation behavior can develop into platform loyalty, where users not only advocate for CC but also actively engage in defending the platform against negative feedback in public (Huang et al., 2015). According to the findings of the previous research (Huang et al., 2015), users' intentions can be analyzed as the second-order construct consisting of the two types of behavioral intentions and intentions to recommend mentioned earlier.

Previous studies (Ahmad & Nasution, 2020; da Costa Coelho & Romero, 2019; Ianole-Călin et al., 2021; Qiang, 2023; Roos & Hahn, 2019) show that identified factors shape users' beliefs about CC. These beliefs, influenced by motivational factors in the overall context, further shape the users' intentions in relation to CC. This is the first and most basic part of the TPB, which consists of three dimensions: attitudes towards behavior, defined as the result of a person's internal attitudes and experiences; subjective norms resulting from en-


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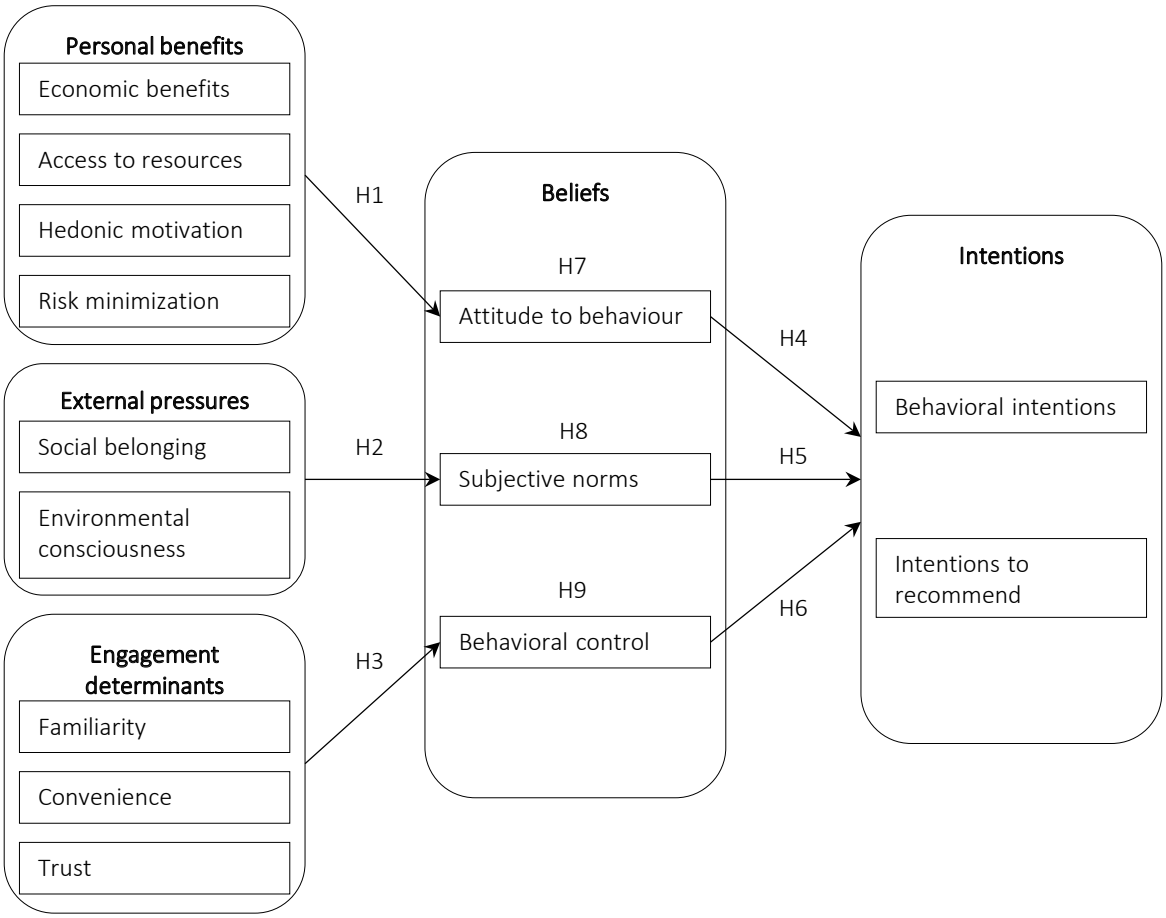


**Figure 1.** Research framework

vironmental pressures; and perceived behavioral control, which is made up of internal and external behavioral limiting factors. This study argues that factors such as personal benefits, external pressures, and engagement determinants indirectly influence users' intentions towards CC.

When summarizing the literature review and considering recent research, this study includes three types of beliefs: attitudes towards behavior, subjective norms, and perceived behavioral control (Ahmad & Nasution, 2020; Roos & Hahn, 2019). Further, the beliefs formed determine the user's intentions and potential behavior (Roos & Hahn, 2019). The outcomes of CC, defined as the user's intentions in the context of this study, are analyzed as consisting of two dimensions: behavioral intentions to continue using the same sharing platform (Berndt et al., 2021) and to try other sharing platforms (Kim & Jan, 2021), and intentions to recommend the sharing platform (Xu & Gursoy, 2020).

Based on the reviewed literature, this study proposes a research framework, summarized in Figure 1, reflects the research aim to examine the factors that determine collaborative consumption intentions in accommodation services.

The framework integrates personal benefits, expternal pressures, and engagement determinants withing the TPB in order to explain collaborative consumption intentions in accommodation services. To test the framework, the following hypotheses have been formulated:

*H1: Personal benefits have a positive effect on the user's attitude towards CC behavior.*

*H2: External pressures have a positive effect on the users' subjective norm beliefs.*

*H3: Engagement determinants have a positive effect on the consumer's perceived behavioral control.*

*H4: Positive attitudes towards CC by users of sharing platforms have a positive impact on the user's intentions related to CC.*

*H5: Subjective norms about CC have a positive impact on the user's intentions related to CC.*

*H6: Perceived behavioral control has a positive impact on the user's intentions related to CC.*

*H7: Personal benefits have an indirect positive impact on the user's intentions related to CC through the attitude towards CC.*

*H8: External pressures have an indirect positive impact on the user's intentions related to CC through subjective norms.*

*H9: Engagement determinants have an indirect positive impact on the user's intentions related to CC through behavioral control.*

## 2. METHODOLOGY

Since the beginning of the research on CC, numerous sharing platforms have been employed. This study focused on the accommodation services market in Lithuania, examining platforms such as Airbnb.com, Trumpam.lt, and PrieJuros.lt, and other similar platforms. A quantitative approach was employed in the study, using an online questionnaire survey, considering it as an appropriate method for data collection, confirmed in previous studies (e.g., Xu & Gursoy, 2020). The survey was conducted anonymously, respondents participated voluntarily. The research population comprised individuals familiar with the sharing economy and experienced in using sharing-based digital platforms for accommodation rentals. The questionnaire began by providing respondents with definitions of the sharing economy and sharing platforms. Next, the first three questions of the survey were designed to identify respondents who meet the research group's criteria and whose experiences might be relevant in the empirical study. Respondents then rated their agreement with statements related to specific research model constructs on a Likert scale (1 = strongly disagree to 5 = strongly agree) (see Appendix for the complete list of survey questions and measurement scales). Each of the above-mentioned research model constructs was measured using the indicated number of item scales based on previous research (Roos & Hahn, 2017; Billows & McNeill, 2018; Mittendorf, 2018; Park & Armstrong, 2019; Oliveira et al., 2020; Lee & Huang, 2020; Xu & Gursoy, 2020; Berndt et al., 2021; Brandão & Costa, 2021; Ni, 2021; Lee et al., 2021). Finally, the last questions assisted in identifying demographic characteristics for each respondent.

**Table 1.** Respondent characteristics

| Characteristic | Values | Frequency | % |
|---|---|---|---|
| Age group | Up to 22 years | 61 | 20.89 |
| | 23-26 years | 110 | 37.67 |
| | 27-35 years | 54 | 18.49 |
| | 36-45 years | 50 | 17.12 |
| | 46 years and more | 17 | 5.83 |
| Gender | Male | 121 | 41.44 |
| | Female | 167 | 57.19 |
| | Not specified | 4 | 1.37 |
| Education level | Primary education | 1 | 0.34 |
| | Secondary education | 29 | 9.93 |
| | Professional education | 11 | 3.77 |
| | Incomplete higher education | 57 | 19.52 |
| | Higher education | 194 | 66.44 |
| Average individual monthly income | Up to 600 euros | 52 | 17.81 |
| | 601 – 800 euros | 31 | 10.62 |
| | 801 – 1,200 euros | 63 | 21.58 |
| | 1,201 – 1,800 euros | 62 | 21.23 |
| | 1,801 euros or more | 41 | 14.04 |
| | Not specified | 43 | 14.72 |


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We followed the previous research and targeted a similar number of respondents, e.g. Roos and Hahn (2017) included 224 respondents, Xu and Gursoy (2020) included 370 respondents. Therefore, we aimed to obtain approximately 300 responses from users of accommodation sharing platforms. Out of 318 responses collected via the online survey in 2023, 26 were excluded because the respondents had no experience with sharing platforms. As outlined above, such responses were deemed irrelevant to the study's context. Following that, a total of 292 responses were used in the further analysis. Although the survey data were collected in 2023, the dataset remains relevant because the adoption of CC platforms and the behavioral mechanisms examined in this study have not undergone significant changes during this period. The demographic profile of the respondents is presented in Table 1.

The largest group was respondents aged 23 to 26, who made up slightly more than a third of the total research sample. Women slightly outnumbered men, making up 57.20% of respondents, compared to 41.40% for men. Moreover, respondents with higher education comprised over two-thirds of the study population. The income distribution was relatively even, although it is notable that the majority of respondents had higher than average purchasing power in the country.

## 3. RESULTS

The next step involved evaluating the questionnaire to ensure the measuring scales accurately described the key model constructs, focusing on measurement validity and reliability. Since the measurement scales were adapted to the context of the research, exploratory factor analysis was used (method: principal component; rotation: varimax). IBM SPSS Statistics 27 was employed to analyze the survey data. Considering the developed research framework, a two-level factor analysis was conducted.

Table 2 shows the results of first- and second-order exploratory factor analysis for each group of the determinants, beliefs, and intentions. As assumed after the literature review, the latent second-order construct of personal benefits consists of four dimensions (four factors were distinguished after factor analysis): economic benefits, access to resources, hedonic motivation, and risk minimization. Analysis of external environment pressure items identified two factors consistent with those in the literature review. Initial analysis revealed that the third statement describing social belonging ("People in my close environment use sharing platforms") was assigned to a separate variable. Therefore, it was decided to exclude it from the further stages of the analysis. Based on this, it can be concluded that the latent construct of external pressures consists of two dimensions: social belonging and environmental consciousness. These will be utilized in the data analysis process at a later stage. Factor analysis proved that three factors make up the latent construct of engagement determinants after minor modifications were made and certain assertions were removed (familiarity, convenience, and trust). The next construct in the empirical research model focuses on beliefs, shaped by the factors discussed above. Results of the person's beliefs factor analysis supported the correctness and applicability of the items applied – three factors were entirely in line with the classification of them determined in the theoretical analysis phase (attitude, subjective norms, and perceived behavioral control). Analysis of intention-related items combined three theoretical forms of intentions into two: behavioral intentions (to continue using the same platform or explore others) and recommending intentions. Also, it is worth mentioning that the rest of the statements which describe recommending intentions fell into separate factor – it means that no additional corrections were made with this form of intentions.

The AVE column on Table 2 shows that each construct explained no less than 50% of the total variance; item factorial weights were quite high. KMO test values for each factor analysis allow stating that they were adequate. The Cronbach's Alphas and Composite Reliability (CR) coefficients calculated for each scale demonstrated the high levels of internal consistency validity and reliability of the constructs (see Table 2).

Following first-order factor analysis, second-order factor analysis was conducted for determinants and intentions constructs. It showed that three out of four factors of personal benefits form one higher aggregation factor (economic benefits, access to re-

**Table 2.** Results of EFA, reliability and validity measures

| Measured items | Factorial weight | Cronbach's Alpha | CR | AVE |
|---|---|---|---|---|
| **Personal benefits (PB)** | | **0.880** | **0.813** | **0.591** |
| **Economic benefits (EB)** | | **0.861** | **0.885** | **0.606** |
| EB1 | 0.701 | | | |
| EB2 | 0.786 | | | |
| EB3 | 0.809 | | | |
| EB4 | 0.771 | | | |
| EB5 | 0.821 | | | |
| **Access to resources (AR)** | | **0.771** | **0.815** | **0.525** |
| AR1 | 0.665 | | | |
| AR2 | 0.768 | | | |
| AR3 | 0.759 | | | |
| AR4 | 0.700 | | | |
| **Hedonic motivation (HM)** | | **0.886** | **0.870** | **0.538** |
| HM1 | 0.550 | | | |
| HM2 | 0.708 | | | |
| HM3 | 0.838 | | | |
| HM4 | 0.872 | | | |
| HM5 | 0.846 | | | |
| HM6 | 0.495 | | | |
| **Risk minimization (RM)** | | **0.888** | **0.918** | **0.736** |
| RM1 | 0.891 | | | |
| RM2 | 0.868 | | | |
| RM3 | 0.842 | | | |
| RM4 | 0.830 | | | |
| **External pressures (EP)** | | **0.881** | **0.958** | **0.622** |
| **Social belonging (SB)** | | **0.902** | **0.915** | **0.610** |
| SB1 | 0.603 | | | |
| SB2 | 0.665 | | | |
| SB3 | 0.842 | | | |
| SB4 | 0.836 | | | |
| SB5 | 0.811 | | | |
| SB6 | 0.839 | | | |
| SB7 | 0.833 | | | |
| **Environmental consciousness (EC)** | | **0.906** | **0.923** | **0.633** |
| EC1 | 0.789 | | | |
| EC2 | 0.725 | | | |
| EC3 | 0.763 | | | |
| EC4 | 0.811 | | | |
| EC5 | 0.846 | | | |
| EC6 | 0.814 | | | |
| EC7 | 0.817 | | | |
| **Engagement determinants (ED)** | | **0.895** | **0.957** | **0.558** |
| **Familiarity (FA)** | | **0.889** | **0.897** | **0.644** |
| FA1 | 0.844 | | | |
| FA2 | 0.879 | | | |
| FA3 | 0.448 | | | |
| FA4 | 0.867 | | | |
| FA5 | 0.886 | | | |
| **Convenience (CO)** | | **0.825** | **0.882** | **0.520** |
| CO1 | 0.686 | | | |
| CO2 | 0.809 | | | |
| CO3 | 0.865 | | | |
| CO4 | 0.701 | | | |
| CO5 | 0.672 | | | |
| CO6 | 0.587 | | | |
| CO7 | 0.692 | | | |


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**Table 2 (cont.).** Results of EFA, reliability and validity measures

| Measured items | Factorial weight | Cronbach's Alpha | CR | AVE |
|---|---|---|---|---|
| **Trust (TR)** | | **0.866** | **0.871** | **0.531** |
| TR1 | 0.642 | | | |
| TR2 | 0.724 | | | |
| TR3 | 0.772 | | | |
| TR4 | 0.724 | | | |
| TR5 | 0.756 | | | |
| TR6 | 0.748 | | | |
| **Beliefs (BE)** | | **0.868** | **0.961** | **0.675** |
| **Attitude (AT)** | | **0.849** | **0.898** | **0.745** |
| AT1 | 0.890 | | | |
| AT2 | 0.839 | | | |
| AT3 | 0.860 | | | |
| **Subjective norms (SN)** | | **0.851** | **0.869** | **0.625** |
| SN1 | 0.816 | | | |
| SN2 | 0.808 | | | |
| SN3 | 0.861 | | | |
| SN4 | 0.663 | | | |
| **Perceived behavioral control (BC)** | | **0.905** | **0.911** | **0.673** |
| BC1 | 0.681 | | | |
| BC2 | 0.834 | | | |
| BC3 | 0.871 | | | |
| BC4 | 0.823 | | | |
| BC5 | 0.876 | | | |
| **Intentions (IN)** | | **0.846** | **0.909** | **0.530** |
| **Behavioral intentions (BI)** | | **0.781** | **0.833** | **0.556** |
| IS1 | 0.727 | | | |
| IS2 | 0.669 | | | |
| IO1 | 0.800 | | | |
| IO2 | 0.780 | | | |
| **Intentions to recommend (IR)** | | **0.807** | **0.834** | **0.510** |
| IR1 | 0.510 | | | |
| IR2 | 0.698 | | | |
| IR3 | 0.596 | | | |
| IR4 | 0.837 | | | |
| IR5 | 0.864 | | | |

sources, and hedonic motivation). However, in the case of risk minimization we decided to analyze it as a separate variable while evaluating its impact on attitude towards CC behavior. Behavioral intentions and intentions to recommend formed one latent second-order construct of the user's intentions related to CC.

Table 3 presents the constructs' discriminant validity evaluation results. For that purpose, we calculated AVEs' square roots (diagonal in Table 3) and correlations among the variables. Since the values presented in the diagonal of Table 3 are greater than correlations with other latent variables, we can state that the scale had a satisfactory level of discriminant validity.

Research findings are presented according to the sequence of the hypotheses testing. The testing of hypotheses *H1–H6* utilized linear regression models, while *H7–H9* were tested using mediation analysis.

As shown in Table 4, regression models reveal that personal benefits ($\beta = 0.313$, $p < 0.001$) and risk minimization ($\beta = 0.471$, $p < 0.001$) significantly and positively influence users' attitudes toward CC in accommodation services. These findings support the acceptance of hypothesis *H1*. Similarly, environmental pressures have a positive impact on subjective norms ($\beta = 0.395$, $p < 0.001$) and engagement determinants have a positive effect on behavioral control ($\beta = 0.578$, $p < 0.001$). These findings support hypotheses *H2* and *H3*.

**Table 3.** Construct correlations and square roots of AVE

| | PB | RM | EP | ED | AT | SN | BC | IN |
|---|---|---|---|---|---|---|---|---|
| PB | 0.755 | | | | | | | |
| RM | 0.095 | 0.858 | | | | | | |
| EP | 0.218 | 0.101 | 0.789 | | | | | |
| ED | 0.241 | 0.247 | 0.284 | 0.747 | | | | |
| AT | 0.365 | 0.510 | 0.293 | 0.177 | 0.863 | | | |
| SN | 0.187 | 0.205 | 0.412 | 0.401 | 0.142 | 0.791 | | |
| BC | 0.166 | 0.149 | 0.018 | 0.533 | 0.142 | 0.316 | 0.820 | |
| IN | 0.323 | 0.149 | 0.268 | 0.454 | 0.257 | 0.333 | 0.404 | 0.728 |

*Note:* PB: personal benefits; RM: risk minimization; EP: external pressures; ED: engagement determinants; AT: attitude; SN: social norms; BC: behavioral control; IN: intentions.

**Table 4.** Regression models for direct effect analysis

| Relationship | Coeff. | Sig. | $R^2$ | p-value | Hypothesis |
|---|---|---|---|---|---|
| PB → AT | 0.313 | <0.001 | 0.348 | <0.001 | H1 accepted |
| RM → AT | 0.471 | <0.001 | | | |
| EP → SN | 0.395 | <0.001 | 0.156 | <0.001 | H2 accepted |
| ED → BC | –0.578 | <0.001 | 0.334 | <0.001 | H3 accepted |
| AT → IN | 0.226 | 0.001 | 0.225 | <0.001 | H4 accepted |
| SN → IN | 0.215 | 0.003 | | | H5 accepted |
| BC → IN | 0.255 | <0.001 | | | H6 accepted |

With the purpose to find out the impact of different dimensions of the beliefs construct, we included them into one regression model where user's intentions are the dependent variable. As can be seen from Table 4, all of the first-order dimensions – attitude towards CC and subjective norms, and behavioral control – have a significant impact on the user's intentions in relation to CC in the case of accommodation services (respectively, $\beta = 0.226$, $p = 0.001$; $\beta = 0.215$, $p = 0.003$; $\beta = 0.255$, $p < 0.001$). Therefore, hypotheses H4, H5, and H6 are accepted.

We applied an observed variable ordinary least squares modeling tool – SPSS PROCESS macro – for the mediation analysis, particularly Model 4 was used (Hayes, 2013). Three mediation models were carried out, and the results of them are presented in Table 5.

**Table 5.** Regression models for mediation analysis

| Regressor(s) | Relationship | Coefficient | p-value |
|---|---|---|---|
| **Mediation model 1** | | | |
| **Dependent variable M: AT** | | | |
| PB | PB → AT | 0.325 | <0.001 |
| RM | RM → AT | 0.439 | <0.001 |
| $R^2 = 0.348$ | | | |
| Dependent variable Y: IN | | | |
| PB | PB → IN | 0.307 | <0.001 |
| RM | RM → IN | 0.049 | 0.548 |
| AT | AT → IN | 0.159 | 0.090 |
| $R^2 = 0.136$ | | | |
| **Mediation model 2** | | | |
| **Dependent variable M: SN** | | | |
| EP | EP → SN | 0.336 | <0.001 |
| $R^2 = 0.156$ | | | |
| Dependent variable Y: IN | | | |
| EP | EP → IN | 0.195 | 0.010 |
| SN | SN → IN | 0.304 | 0.001 |
| $R^2 = 0.144$ | | | |
| **Mediation model 3** | | | |
| **Dependent variable M: BC** | | | |
| ED | ED → BC | 0.584 | <0.001 |
| $R^2 = 0.334$ | | | |
| Dependent variable Y: IN | | | |
| ED | ED → IN | 0.378 | 0.001 |
| BC | BC → IN | 0.261 | 0.017 |
| $R^2 = 0.185$ | | | |

*Note:* PB: personal benefits; RM: risk minimization; EP: external pressures; ED: engagement determinants; AT: attitude; SN: social norms; BC: behavioral control; IN: intentions.

Bootstrapping was used to evaluate the direct and indirect effects of analyzed factors (personal benefits, risk minimization, external pressures, and engagement determinants) on users' intentions regarding CC in accommodation services through mediators – belief dimensions (attitude, subjective norms, and behavioral control). We performed 5,000 bootstrapped replications to calcu-


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**Table 6.** Results of mediation test

| DE | LLCI | ULCI | IE | LLCI | ULCI | TE | VAF | Mediation |
|---|---|---|---|---|---|---|---|---|
| **PB → AT → IN** | | | | | | | | |
| 0.307 | 0.140 | 0.473 | 0.052 | −0.023 | 0.145 | 0.359 | 14.48 | No |
| **RM → AT → IN** | | | | | | | | |
| 0.049 | −0.112 | 0.210 | 0.070 | −0.028 | 0.117 | 0.119 | 58.82 | Partial |
| **EP → SN → IN** | | | | | | | | |
| 0.195 | 0.047 | 0.343 | 0.102 | 0.037 | 0.194 | 0.297 | 34.34 | Partial |
| **ED → BC → IN** | | | | | | | | |
| 0.378 | 0.161 | 0.595 | 0.153 | 0.034 | 0.296 | 0.531 | 28.81 | Partial |

*Note:* PB: personal benefits; RM: risk minimization; EP: external pressures; ED: engagement determinants; AT: attitude; SN: social norms; BC: behavioral control; IN: intentions. DE: direct effect; IE: indirect effect; TE: total effect; VAF = IE/TE (< 20% - no mediation; 21-79% - partial mediation; >80% - full mediation).

late 95% confidence intervals (CIs), determining the statistical significance of the analyzed impacts (Hayes, 2013). We also calculated VAF (Variance Accounted For) with the aim to decide if the mediation exists, is partial, or full. The results of the mediation analysis are summarized in Table 6.

As indicated in Table 6, we confirm partial mediation of the user's attitude in the relationship between risk minimization and user's intentions related to CC in the case of accommodation services (hypothesis *H7* is partially accepted). Subjective norms partially mediate the impact of external pressures on the user's intentions (hypothesis *H8* is accepted), as well as the variable behavioral control partially mediates the impact of engagement determinants on the user's intentions (hypothesis *H9* is accepted).

# 4. DISCUSSION

The research validated the applicability of the TPB and extended prior frameworks, such as those proposed by, e.g., Roos and Hahn (2019) or Brandão and Costa (2021).

The results demonstrate that engagement determinants, as conceptualized by Barnes and Mattsson (2016), exert the strongest influence on CC intentions through perceived behavioral control. This finding diverges from previous research that emphasized economic value (Mayasari & Haryanto, 2018) or egoistic motivations (Benoit et al., 2017; Brandão & Costa, 2021) as primary drivers. These differences may be attributed to evolving user preferences, socio-demographic factors, or recent contextual changes such as the COVID-19 pandemic or sustainable consumption trends that have had significant impact on sharing behaviors. This variation in motivational patterns underscores the need for continued investigation of CC dynamics in different contexts and time periods.

Furthermore, the results demonstrate that external pressures – comprising social belonging and environmental consciousness – significantly influence CC intentions through subjective norms. This aligns with Ianole-Călin et al. (2020), who highlighted the impact of cultural environment and community values on CC engagement. These findings suggest a shift toward social influence as a key driver, possibly reflecting growing societal emphasis on community engagement and environmental responsibility. This indicates that CC platforms should integrate social and environmental factors more deeply to encourage participation while highlighting the need for continued research into how evolving societal values impact CC adoption.

Factor analysis demonstrated that intentions to continue using the same sharing platform suggested by Berndt et al. (2021), willingness to explore new ones identified by Kim and Jan (2021), and intentions to recommend can be integrated into one common variable. It is evident that repeated use and examination of other sharing platforms are both highly tied to a positive initial user experience in which the user's expectations were met or even exceeded. In this scenario, all belief components have a considerable influence on behavioral and recommendation intentions.

Our findings extend Roos and Hahn's (2019) work by confirming that determinants influence users'

intentions through belief dimensions, while providing more granular insights into the relative importance of different factors. This validation of TPB's applicability to CC contexts offers both theoretical advancement and practical guidance for platform development (Tanveer et al., 2025). Specifically, enhancing features that improve users' perceived control – such as user-friendly interfaces and clear instructional content – may be particularly effective in increasing participation rates.

While CC has gained considerable attention in both practice and research, certain aspects – such as long-term user engagement, platform design strategies, or cross-cultural adoption – remain in need of deeper examination. The present study highlights how context-specific factors (e.g., accommodation services in Lithuania) may lead to variations in users' intentions and behaviors, underscoring the importance of continued research in diverse settings. When interpreting our empirical findings in light of existing theoretical perspectives, we note that certain variations may reflect the context-specific nature of our sample (Lithuanian accommodation-sharing users) or their sociodemographic characteristics. Rather than contradicting the theoretical framework, these nuances underscore the importance of examining how local market conditions, cultural factors, and user demographics can shape collaborative consumption behavior.

## CONCLUSIONS

The research aimed to examine the factors determining collaborative consumption intentions in accommodation services. Since user participation in CC vary across platform types, cultural contexts, and external pressures, the factors that foster users' intentions to participate in CC represents a relevant research gap addressed in this study.

Building on these insights, the study developed and empirically tested a conceptual model explaining users' intentions in CC and the factors that influence them. The research framework, based on the TPB, can be applied to various collaborative consumption platforms and, with minor modifications, to other sharing economy domains. As the framework does not rely on context-specific social factors, it may also transferable across different countries and social groups.

Our findings provide insights for accommodation sharing platform operators and may offer relevant considerations for other CC domains. Platform operators, by taking into account users' attitudes and experiences specific to accommodation sharing, could use these results to refine technical features of the platform's functionality, to reduce entry barriers and potentially encourage engagement of both new and returning users. Besides, the research findings may support more targeted marketing and communication strategies by highlighting platform elements and engagement factors that influence users' future intentions.

For future research, the research framework should be tested in other product or service sharing sectors and among populations with different sociodemographic characteristics to assess its broader applicability. It would also be valuable to incorporate the component of innovation, as users' innovativeness may significantly impact engagement behavior. Although recent studies have already begun to identify the considerable influence of innovativeness on engagement, research in this area remains limited.

Several limitations of our study should also be acknowledged. The study's focus on accommodation services may limit generalizability of results to other CC sectors. The sample composition, skewing toward educated young individuals with above-average incomes, may not fully represent the broader population. Additionally, the translation of measurement scales into Lithuanian may have influenced result interpretation. Future studies should therefore test the research framework across different sectors and demographic groups aim for larger, more balanced samples to enable stronger comparative analysis.


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# APPENDIX A

**Table A1.** Survey questionnaire measurement scales

| Constructs and item codes | Items |
|---|---|
| **Economic benefits** | Source: Roos and Hahn (2019), Oliveira et al. (2020) |
| EB1 | "I am constantly looking for lower-cost, higher-value alternatives to products or services" |
| EB2 | "Sharing platforms offer lower-cost products or services of equal or greater value" |
| EB3 | "Accommodation services through sharing platforms have a better benefit-cost ratio than purchasing them in a traditional hotel" |
| EB4 | "I believe that through sharing platforms I can find very similar but cheaper accommodation offers than directly in a traditional hotel" |
| EB5 | "I believe that using sharing platforms allows me to save money on accommodation services" |
| **Access to limited resources** | Source: Roos and Hahn (2019), Park and Armstrong (2019), Lee and Huang (2020), Ni (2021) |
| AR1 | "Sharing platforms provide access to new, trendy products or services" |
| AR2 | "I believe I can get exceptional accommodation deals through sharing platforms" |
| AR3 | "I believe that only through sharing platforms I can get accommodation deals that is more suitable for my needs" |
| AR4 | "I believe that through sharing platforms I can purchase certain accommodation services that I would not be able to purchase in the traditional accommodation market" |
| **Hedonic motivation** | Source: Roos and Hahn (2019), Lee and Huang (2020) |
| HM1 | "I enjoy engaging in sharing platforms" |
| HM2 | "I enjoy using accommodation services offered through sharing platforms" |
| HM3 | "I believe that using a sharing platform to purchase accommodation is a pleasant personal experience" |
| HM4 | "I believe using a sharing platform to purchase accommodation is an interesting personal experience" |
| HM5 | "I believe using a sharing platform to purchase accommodation is a fun personal experience" |
| HM6 | "I get recognition from my close environment for using a sharing platform to purchase accommodation services" |
| **Risk minimization** | Source: Park abd Armstrong (2019), Ni (2021) |
| RM1 | "I believe that due to the risks of asset management, it is better and more efficient to temporarily rent or borrow products and services rather than buy and own" |
| RM2 | "I find it much more profitable to rent or borrow products and services rather than buy and own" |
| RM3 | "I believe that managing a home (often a second) property implies significant risks and expenses" |
| RM4 | "I believe that when I rent out a property for temporary use on a sharing platform I experience lower overall costs for property maintenance and management" |
| **Social belonging** | Source: Roos and Hahn (2019), Billows and McNeill (2018) |
| SB1 | "I believe that sharing platforms provide an opportunity to establish and maintain social connections and a sense of community" |
| SB2 | "I believe that individuals who use sharing platforms are respected and recognized" |
| SB3 | "Using a sharing platform to purchase accommodation makes me feel like I'm part of a community" |
| SB4 | "Using a sharing platform to purchase accommodation allows me to be a part of a community with similar interests" |
| SB5 | "Using a sharing platform to purchase accommodation makes a positive impression on people close to me" |
| SB6 | "Using a sharing platform to purchase accommodation gives me the acknowledgement and respect of the social community" |
| SB7 | "Using a sharing platform to purchase accommodation improves my social image" |
| **Environmental consciousness** | Source: Roos and Hahn (2019), Billows and McNeill (2018) |
| EC1 | "Environmental protection is important to me" |
| EC2 | "Sustainable resource usage is a key aspect of environmental protection" |
| EC3 | "I am willing to pay more (in terms of effort and money) to purchase a sustainably produced product or service" |
| EC4 | "I believe that I support the ideas of sustainable consumption when using sharing platforms to purchase accommodation services" |
| EC5 | "I believe that I demonstrate sustainable consumption behavior by using the sharing platforms to purchase accommodation services" |
| EC6 | "I believe that using a sharing platform to purchase accommodation services contributes to environmental protection" |
| EC7 | "I believe that using a sharing platform to purchase accommodation services contributes to the sustainable use of resources" |


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**Table A1 (cont.).** Survey questionnaire measurement scales

| Constructs and item codes | Items |
|---|---|
| **Familiarity** | Source: Roos and Hahn (2019), Mittendorf (2018), Berndt et al. (2021) |
| FA1 | "I believe I understand the fundamentals of sharing platforms" |
| FA2 | "I believe I understand how sharing-based platforms vary from traditional ones and what their advantages are" |
| FA3 | "I believe accommodation sharing platforms are well known and popular" |
| FA4 | "I believe I understand the fundamentals of accommodation services offered by the sharing platform" |
| FA5 | "I believe I understand the differences and advantages of sharing accommodation services over traditional businesses" |
| **Convenience** | Source: Roos and Hahn (2019), Park and Armstrong (2019), Berndt et al. (2021) |
| CO1 | "For me system's simplicity and ease of use are crucial components" |
| CO2 | "I believe that joining accommodation sharing platforms is simple and doesn't require a lot of resources" |
| CO3 | "I believe that most accommodation sharing platforms have a user-friendly website and app layout" |
| CO4 | "I believe that I can book accommodation on most sharing platforms much easier than going directly to the hotel" |
| CO5 | "I believe that most accommodation sharing platforms are constantly providing updates to enhance the user experience" |
| CO6 | "I expect regular improvements in accommodation sharing platforms that can make use, selection or booking processes simpler in the future" |
| CO7 | "Staff of accommodation service sharing platforms responds quickly to resolve any difficulties or disruptions" |
| Trust | Source: Roos and Hahn (2019), Mittendorf (2018), Oliveira et al. (2020), Lee et al. (2021) |
| TR1 | "I believe most accommodation sharing platforms have positive reputation among their users" |
| TR2 | "I believe that accommodation offered by members of the sharing platform community will match the original proposal" |
| TR3 | "I believe that hosts on accommodation sharing platforms are carefully chosen and regularly checked" |
| TR4 | "I believe that technical solutions adopted by most of the sharing platforms ensure safe purchase of accommodation services" |
| TR5 | "I believe that accommodation sharing platform will protect my interests in case of any fraud" |
| TR6 | "I believe that my personal data submitted to accommodation sharing platforms is safe and secure" |
| **Attitude** | Source: Roos and Hahn (2019) |
| AT1 | "I feel a personal desire, excitement to purchase accommodation again through the sharing platforms" |
| AT2 | "I hope to be able to purchase accommodation through the sharing platforms again in the nearest future" |
| AT3 | "I feel compelled by moral principles to purchase accommodation through the sharing platforms again in the nearest future" |
| **Subjective norms** | Source: Roos and Hahn (2019) |
| SN1 | "People close to me whose opinion I value have supported my involvement in the accommodation sharing platforms" |
| SN2 | "People close to me whose opinion I value have given positive feedback about the accommodation sharing platforms" |
| SN3 | "People close to me whose opinion I value have also used accommodation sharing platforms" |
| SN4 | "I think that most of people who are like me use accommodation sharing platforms" |
| **Perceived behavioral control** | Source: Roos and Hahn (2019), Brandão and Costa (2021) |
| BC1 | "If necessary, I believe I could easily use accommodation sharing platforms once more" |
| BC2 | "If necessary, I believe I could easily re-understand how accommodation sharing platforms operate" |
| BC3 | "I believe I know how accommodation sharing platforms operate and therefore feel confident in my ability to use them" |
| BC4 | "I believe I have all necessary skills, capabilities and resources to easily engage in accommodation sharing platforms" |
| BC5 | "I believe I am able to evaluate and compare various offers of accommodation services on sharing platforms and find the most suitable option for me" |
| **Intentions to keep using the same platform** | Source: Billows and McNeill (2018), Berndt et al. (2021) |
| IS1 | "In the future, I intend to continue to use already tried and tested sharing platforms (not necessarily in the field of accommodation services)" |
| IS2 | "In the future, I intend to continue using the last sharing platform I tried when purchasing accommodation services" |

**Table A1 (cont.).** Survey questionnaire measurement scales

| Constructs and item codes | Items |
|---|---|
| **Intentions to try other platforms** | Source: Billows and McNeill (2018) |
| IO1 | "In the future, I intend to try other sharing-based platforms (not necessarily in the field of accommodation services)" |
| IO2 | "In the future, I intend to try other sharing-based accommodation service platforms" |
| **Intentions to recommend** | Source: Oliveira et al. (2020), Xu and Gursoy (2020) |
| IR1 | "In the future, I intend to recommend sharing-based platforms to people in my close environment (not necessarily in the area of accommodation services)" |
| IR2 | "In the future, I intend to recommend the last used sharing platform to people in my close environment to purchase accommodation services" |
| IR3 | "I posted a review on the last sharing platform I used about the accommodation service provided" |
| IR4 | "I frequently share positive user experience about accommodation sharing platforms I used with people in my close environment" |
| IR5 | "I frequently encourage people in my close environment to sign up and use accommodation sharing platforms" |


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