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Understanding the Factors Influencing Tourist Adoption of Peer-to-Peer Accommodation Services: Attitudes, Intentions, and Behavioral Insights

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Abstract

This study investigates the factors influencing the adoption of peer-to-peer (P2P) accommodation services among Indian tourists, integrating Behavioral Reasoning Theory (BRT), Technology Acceptance Model (TAM), and Theory of Planned Behavior (TPB). Data were collected from 526 tourists using self-administered online and paper-based surveys. The findings reveal that modern lifestyles significantly enhance perceived ease of use and perceived usefulness, which positively influence behavioral intentions toward P2P accommodations. Psychological ownership emerged as a critical factor, indicating that emotional attachment to the accommodation enhances user engagement and satisfaction. Interestingly, privacy concerns did not significantly impact behavioral intentions or perceived usefulness but did influence perceived ease of use, suggesting that robust privacy measures can improve user comfort. The study highlights the importance of modern lifestyles and psychological ownership in technology adoption, offering practical insights for P2P accommodation platforms to enhance user experience. Managers should focus on user-friendly design and robust privacy measures to attract and retain users. The study acknowledges limitations, such as the use of convenience sampling and a focus on Indian tourists, suggesting future research to explore diverse populations and additional factors influencing P2P accommodation adoption.

Keywords: Peer-to-Peer (P2P) Accommodations, Technology Adoption, Behavioral Reasoning Theory, Psychological Ownership, Privacy Concerns

Introduction

The rise of the sharing economy has profoundly transformed various sectors, notably the travel and hospitality industries. Peer-to-peer (P2P) accommodation platforms, such as Airbnb, exemplify this transformation by offering alternatives to traditional lodging options and fostering collaborative consumption (Delgado et al., 2023; Zervas et al., 2014). These platforms facilitate the exchange of underutilized resources, such as private homes and rooms, directly between individuals, creating new opportunities for travelers seeking unique and personalized experiences that diverge from conventional accommodations (Petruzzzi et al., 2016). By providing a wide range of options from private rooms to entire homes, P2P platforms cater to the modern traveler's desires for affordability, local experiences, and authentic interactions with hosts (Young & Corsun 2021).

Since the introduction of Airbnb in India in 2011, the use of P2P platforms for booking accommodations has gained significant traction, reflecting a broader trend towards technology-driven solutions in the travel industry (Polisetty & Kurian, 2021). Despite this growing popularity, comprehensive research focusing on the factors influencing Indian tourists' decisions to use these platforms remains limited. Existing studies have explored various aspects of P2P accommodations, such as pricing (Suárez-Vega & Hernández, 2020; Abrate et al., 2022), host behavior (Moreno-Gil & Coca-Stefaniak, 2020; Wang et al., 2018), and online reviews (Zhang & Fu, 2020), but there is a notable gap in understanding the specific constructs and variables influencing tourists' intentions, particularly within the Indian context.

Behavioral theories, including the Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), and Technology Acceptance Model (TAM), have been employed to study technology adoption and user behavior. While TRA and TPB provide insights into attitudes and intentions, they often overlook the nuanced reasons behind the adoption or avoidance of P2P accommodations (Westaby, 2005; Wagner & Westaby, 2020; Zhang, 2023; Grieco & Palagonia, 2024). Similarly, TAM emphasizes technology acceptance but does not fully address the broader context of user motivations and concerns. These theories do not adequately capture the complex interplay of factors that influence tourists' decisions to use or avoid P2P accommodations.

To bridge this gap, this study integrates Behavioral Reasoning Theory (BRT) with elements of TAM and TPB to offer a more nuanced understanding of the factors influencing P2P accommodation adoption. BRT provides a framework for understanding both the reasons for and against adopting a particular behavior, recognizing that acceptance and resistance can coexist within a comprehensive framework (Westaby, 2005). This theoretical perspective enables a detailed examination of how various factors, including modern lifestyle, psychological ownership, perceived ease of use, perceived usefulness, and privacy concerns, shape tourists' intentions to use P2P accommodation platforms.

The research objectives are threefold: First, to explore the key components of reasons for and against using P2P accommodations and examine how these reasons impact tourists' attitudes and intentions. Second, to investigate how factors such as modern lifestyle and psychological ownership influence tourists' decisions to use P2P accommodation services. Finally, to analyze the role of perceived ease of use, perceived usefulness, and privacy concerns in shaping tourists' attitudes and intentions towards P2P accommodations. By addressing these objectives, the study aims to contribute valuable insights into the factors driving P2P accommodation usage, offering practical recommendations for improving platform design and user experience.

Understanding the specific reasons behind tourists' decisions to use or avoid P2P accommodations can help platform providers tailor their offerings to better meet user needs and expectations, ultimately enhancing user satisfaction and fostering continued growth in the sharing economy (So et al., 2022). This comprehensive approach not only fills a crucial gap in the literature but also offers actionable insights for both academic researchers and industry practitioners.

Literature Review and Hypothesis Development

The rapid growth of peer-to-peer (P2P) accommodation services, exemplified by platforms like Airbnb, has transformed the travel and hospitality industries. Understanding the factors that influence tourists' decisions to use these services is crucial for both service providers and researchers. This literature review examines key constructs influencing P2P accommodation adoption, focusing on modern lifestyle, psychological ownership, perceived ease of use, perceived usefulness, and privacy concerns. By analyzing existing literature and identifying research gaps, this review sets the foundation for the proposed hypotheses, which aim to explore these constructs in depth.

Traditional theories such as the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) have been widely applied to study consumer behavior, including technology adoption (Ajzen, 1991; Davis et al., 1986). TPB emphasizes the role of attitudes, subjective norms, and perceived behavioral control in shaping intentions and behaviors, while TAM focuses on perceived ease of use and perceived usefulness as predictors of technology acceptance (Ajzen, 1991; Davis, 1989). Despite their robustness, these theories often overlook the complex interplay of factors influencing resistance to new technologies or services (Claudy et al., 2015; Dhir et al., 2021).

Behavioral Reasoning Theory (BRT), proposed by Westaby (2005), offers a more comprehensive framework by integrating "reasons for" (RF) and "reasons against" (RA) a behavior. This theory addresses both acceptance and resistance factors, providing a nuanced understanding of consumer decision-making (Lee et al., 2023; Dhir et al., 2021; Tandon et al., 2020). According to BRT, reasons are context-specific and significantly influence attitudes and intentions (Sahu et al., 2020). This review builds upon BRT and incorporates elements of TPB and TAM to develop a comprehensive framework for understanding P2P accommodation adoption.

Modern Lifestyle

The concept of modern lifestyle encompasses a range of factors, including technological adoption, convenience, and social trends. In the context of P2P accommodation, a modern lifestyle often involves a preference for flexible, tech-enabled solutions that align with contemporary travel behaviors. Research indicates that individuals with a modern lifestyle are more likely to adopt new technologies and services that offer convenience and innovation (Claudy et al., 2015; Tandon et al., 2020).

Modern Lifestyle and Perceived Usefulness

Perceived usefulness refers to the extent to which a service is perceived as beneficial or valuable. Tourists with a modern lifestyle are likely to perceive P2P accommodation as useful due to its alignment with their tech-savvy and convenience-oriented preferences (Davis, 1989). Studies have shown that modern lifestyle influences perceived usefulness by enhancing the perceived benefits of using innovative services (Hassan & Farmanesh, 2022).

Modern Lifestyle and Perceived Ease of Use

Perceived ease of use is the degree to which a service is perceived as easy to use. For individuals with a modern lifestyle, the ease of use of P2P platforms is often a significant factor in their adoption decision. Research highlights that modern lifestyle individuals are

more likely to adopt technologies that are user-friendly and seamlessly integrate into their daily routines (Dhir et al., 2021; Iancu & Iancu, 2020).

Given these research gaps, the following hypotheses have been proposed:

H1a: Modern lifestyle significantly influences tourists' perceived usefulness of P2P accommodation.

H1b: Modern lifestyle significantly influences tourists' perceived ease of use of P2P accommodation.

Psychological Ownership

Psychological ownership is the feeling of possession or emotional attachment that individuals develop towards a product or service (Pierce et al., 2020). This construct plays a critical role in shaping consumer behavior, including their engagement with peer-to-peer (P2P) accommodation services. Psychological ownership in the context of P2P accommodation can manifest as a heightened sense of personal investment or a feeling of belonging, which significantly impacts consumer satisfaction and engagement (Tandon et al., 2020; Young & Corsun, 2021). For example, tourists who feel a personal connection to their P2P accommodation are more likely to engage with and remain satisfied with the service. Despite this, research on how psychological ownership specifically affects the decision-making process for P2P accommodations is still limited. Existing studies highlight the importance of this construct in influencing consumer behavior but often focus on broader contexts or traditional consumer goods (Pierce et al., 2020; Tandon et al., 2020). Understanding this influence within the P2P accommodation framework is crucial for identifying strategies to enhance user engagement and satisfaction.

Psychological Ownership and Perceived Usefulness

Perceived usefulness refers to the extent to which a service is deemed valuable or beneficial by the user (Davis, 1989). Psychological ownership can enhance perceived usefulness by fostering a personal connection to the service, which in turn increases the recognition of its benefits. For instance, when tourists feel a sense of ownership over their P2P accommodation, they are more likely to perceive the service as useful (Sahu et al., 2020; Pino et al., 2022). This relationship is supported by research showing that a personal stake in a service can positively influence the perceived benefits and overall utility of the service (Sahu et al., 2020; Tandon et al., 2022). However, there is a need for more empirical studies to explore how psychological ownership influences perceived usefulness specifically within the context of P2P accommodation services. Previous research has demonstrated that psychological ownership affects perceived usefulness in various contexts, but less is known about its impact on innovative services such as P2P accommodations (Tandon et al., 2022; Peck et al., 2021).

Psychological Ownership and Perceived Ease of Use

Perceived ease of use is the degree to which a service is perceived as simple to use (Davis, 1989). Psychological ownership can affect perceived ease of use by enhancing users' comfort and familiarity with the service. For example, tourists who feel a strong sense of psychological ownership towards their P2P accommodation are likely to find the service easier to use due to their increased investment and engagement (Peck et al., 2016). However,

the impact of psychological ownership on perceived ease of use in the context of P2P accommodations has not been extensively studied, highlighting the need for further research in this area (Tandon et al., 2022).

Given these observations, the following hypotheses are proposed:

H2a: Psychological ownership significantly influences tourists' perceived usefulness of P2P accommodation.

H2b: Psychological ownership significantly influences tourists' perceived ease of use of P2P accommodation.

Perceived Usefulness

Perceived usefulness refers to the extent to which a service is perceived as beneficial or advantageous to the user (Davis, 1989). In the context of peer-to-peer (P2P) accommodations, perceived usefulness plays a critical role in shaping tourists' intentions to use these platforms. Research has consistently demonstrated that perceived usefulness is a significant predictor of technology adoption. Users are more likely to embrace services that they perceive as offering tangible benefits such as cost savings, unique experiences, and convenience (Sharma et al., 2022; Huynh & Gurtner, 2023).

Perceived Ease of Use and Its Relationship with Perceived Usefulness

Perceived ease of use refers to the degree to which a service is perceived as effortless to use (Davis, 1989). This construct is crucial for understanding consumer adoption of new technologies, including P2P accommodation platforms. Research indicates that perceived ease of use is a key determinant of technology acceptance, with users more likely to adopt technologies that are user-friendly and easy to operate (Tahar et al., 2020; Nguyen et al., 2020; Nguyen et al., 2020).

The relationship between perceived ease of use and perceived usefulness is well-documented. Perceived ease of use can enhance perceived usefulness by making the service more accessible and convenient for users (Davis, 1989). Tourists who find P2P accommodation platforms easy to use are more likely to view them as useful, due to the reduced effort required to access and utilize the service (Kuhzady et al., 2022; Sahu et al., 2020). This relationship is particularly pertinent in the context of P2P accommodations, where the ease of use directly influences users' perceptions of the platform's benefits.

Given these considerations, the following hypothesis is proposed:

H3: Perceived ease of use significantly influences tourists' perceived usefulness of P2P accommodation.

Privacy Concerns

Privacy concerns are crucial in shaping the adoption and use of peer-to-peer (P2P) accommodation services. Tourists' apprehensions about the security and confidentiality of their personal information can significantly impact their willingness to use these platforms (Femenia-Serra et al., 2022). Addressing these concerns is essential for enhancing user trust and satisfaction (Lăzăroiu et al., 2020; Martínez-Navalón et al., 2021). Privacy issues in P2P

accommodations include concerns about data protection, the safety of personal information, and interactions with hosts.

A key aspect of privacy concerns involves the potential for personal belongings to be damaged or accessed without consent. Tourists may worry about their belongings, such as clothes or electronics, being damaged by hosts or other guests. They might also be concerned about unauthorized access to their personal items, including luggage or laptops. Additionally, there are concerns about intrusions into personal spaces, such as bedrooms or private bathrooms, and the potential for hosts or guests to use their personal items, such as bedclothes or hygiene products, without permission (D'Acunto et al, 2021; Wang & Li, 2021).

These privacy concerns highlight the need for P2P accommodation platforms to implement robust data protection measures, offer clear privacy policies, and ensure secure interactions between users. Effective strategies to mitigate these concerns include data encryption, transparent privacy practices, and user-friendly privacy controls (Bélanger & Crossler, 2019). Addressing these issues is critical for increasing user confidence and promoting the adoption of P2P accommodation services.

Given the relevance of privacy concerns, the following hypothesis is proposed:

H4a: Privacy concerns significantly influence tourists' perceived usefulness of P2P accommodation.

H4b: Privacy concerns significantly influence tourists' perceived ease of use of P2P accommodation.

Behavioral Intentions

Behavioral intentions (BI) play a pivotal role in predicting consumer behavior, especially in the context of adopting new services such as peer-to-peer (P2P) accommodations. These intentions reflect the likelihood that tourists will use P2P accommodation services, consider them for future trips, recommend them to others, and invest time to learn more about them. The concept of behavioral intentions has been widely studied, with foundational work by Westaby (2005) highlighting that attitudes significantly influence intentions. Numerous studies support this, demonstrating a positive relationship between attitudes and intentions across various contexts (Fischer & Karl, 2022; Nystrand & Olsen, 2020; Tandon et al., 2022).

The Behavioral Reasoning Theory (BRT) offers a comprehensive framework for understanding these relationships by integrating reasons for and against a behavior (Wagner & Westaby, 2020). Recent applications of BRT to different contexts, such as e-biking services (Ahmad et al., 2023), suggest its potential for forecasting attitudes and intentions in the P2P accommodation sector as well. This study aims to leverage BRT to explore how perceived ease of use (PEOU), perceived usefulness (PU), and privacy concerns (PC) collectively influence tourists' behavioral intentions toward P2P accommodations.

While existing literature establishes that PEOU and PU are critical determinants of technology adoption (Davis, 1989; Tahar et al., 2020; Billanes & Enevoldsen, 2021), and that privacy concerns affect user trust and engagement with online platforms (Lăzăroiu et al., 2020; Femenia-Serra et al., 2022), there remains a gap in understanding how these factors interact to shape behavioral intentions in the context of P2P accommodations. Addressing

this gap will provide valuable insights into how PEOU, PU, and PC influence tourists' intentions to use P2P accommodation services, enhancing both theoretical understanding and practical applications in the field.

Given these considerations, the following hypotheses are proposed:

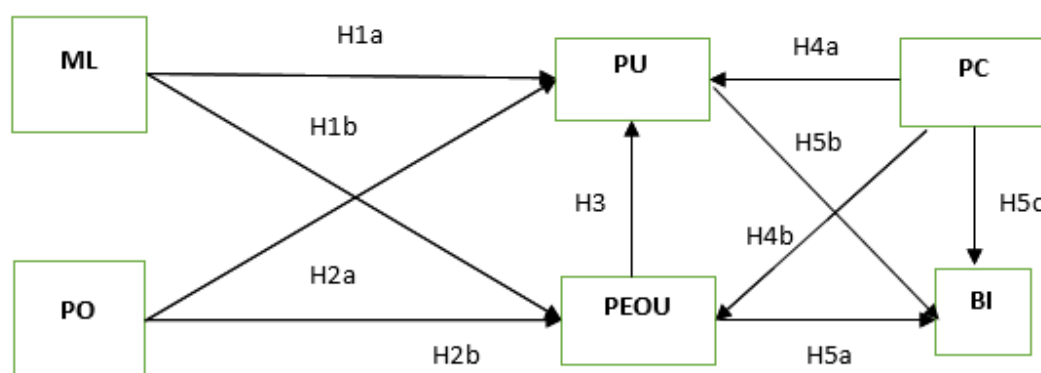
H5a: Perceived ease of use significantly influences tourists' behavioral intentions to use P2P accommodation.

H5b: Perceived usefulness significantly influences tourists' behavioral intentions to use P2P accommodation.

H5c: Privacy concerns significantly influence tourists' behavioral intentions to use P2P accommodation.

The subsequent methodology section will outline the research design and methods employed to empirically test the proposed hypotheses, ensuring a robust analysis of the factors influencing tourists' adoption of P2P accommodation platforms.

Figure 1. Proposed Conceptual Model



ML: Modern Lifestyle, **PO:** Psychological Ownership, **PEOU:** Perceived Ease of Use, **PU:** Perceived Usefulness, **PC:** Privacy Concerns, **BI:** Behavioural Intention

Methodology

The selection of measurement items for this study was grounded in a thorough review of relevant literature focusing on modern lifestyle, psychological ownership, perceived ease of use, perceived usefulness, privacy concerns, and behavioral intentions. Table 1 outlines the six constructs and their corresponding measurement items adapted specifically for the consumer adoption context of P2P accommodation platforms. The constructs and items were chosen based on their relevance and strong factor loadings in previous research. For instance, the items for "Modern Lifestyle" were adapted from Hawlitschek et al. (2016), reflecting the integration of P2P accommodations into contemporary lifestyles. "Psychological Ownership" items were adapted from Sun et al. (2019), highlighting the sense of personal ownership users

feel towards P2P accommodations. Items for "Perceived Ease of Use" and "Perceived Usefulness" were adapted from Wang and Jeong (2018), emphasizing the user-friendliness and practical benefits of P2P accommodation websites.

"Privacy Concerns" items were adapted from Lutz and Newlands (2018), addressing critical issues of security and personal privacy in P2P accommodations. Finally, "Behavioral Intentions" items were adapted from So et al. (2018), reflecting users' future intentions and recommendations regarding P2P accommodations.

The adaptation process involved selecting items with high factor loadings (greater than 0.60) to ensure the constructs were robust and reflective of the consumer adoption context in the sharing economy. To measure the unobserved constructs indirectly via measurement items, this study utilized a five-point Likert scale. The scale ranged from 1 (Strongly disagree) to 5 (Strongly agree). Researchers in the tourism and hospitality sectors have successfully used Likert scale measurement items for consumer adoption surveys related to P2P accommodations (Wang & Jeong, 2018). Researchers conducted a pre-test of the survey with 50 tourists in Goa to enhance the content validity of the measurement items. The pre-test results allowed for modifications in the wording of the survey questions that respondents found unclear.

This study utilized a quantitative research methodology and employed convenience sampling for data collection through self-administered online surveys conducted from November to May 2024 in India (Wang & Jeong, 2018). To reduce selection bias and increase respondent participation, the researchers distributed the survey using both paper-based and web-based methods. The study collected 526 valid responses from tourists in India to investigate the factors influencing the adoption of peer-to-peer accommodation services.

Results

Table 1 summarizes the demographic characteristics of the survey respondents. A slight majority were males, accounting for 55.3% of the sample, while females made up 44.7%. The age distribution showed that the largest group of respondents was below 25 years (47.3%), followed by those aged 26-35 years (18.6%). Respondents in the age groups 36-45 years, 46-55 years, and 56-65 years comprised 14.4%, 11.8%, and 5.5% of the sample, respectively, with those above 66 years making up 2.3%. Regarding income, almost half of the respondents (49.0%) earned less than 30,000 Indian Rupees per month. Other income categories included 30,000 - 65,000 INR (19.4%), 65,001 - 100,000 INR (9.7%), 100,001 - 150,000 INR (6.7%), 150,001 - 200,000 INR (4.6%), and above 200,000 INR (10.6%). In terms of marital status, 58.6% of respondents were unmarried, 39.2% were married, with the remaining categories including separated (0.8%), widowed (1.3%), and others (0.2%). Educationally, 38.6% of respondents were graduates, 27.9% were undergraduates, and 23.0% had postgraduate qualifications. The rest included those with a doctorate (3.0%), below high school education (3.8%), and others (3.6%).

Table 1. Demographic characteristics of respondents

Variable	Specification	Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Females	235	44.7	44.7	44.7
	Males	291	55.3	55.3	100.0
	Total	526	100.0	100.0	
Age	Below 25 yrs	249	47.3	47.3	47.3
	26-35 yrs	98	18.6	18.6	66.0
	36-45 yrs	76	14.4	14.4	80.4
	46-55 yrs	62	11.8	11.8	92.2
	56-65 yrs	29	5.5	5.5	97.7
	Above 66 yrs	12	2.3	2.3	100.0
Income in Indian Rupees	Less than 30000 pm	258	49.0	49.0	49.0
	30000 - 65000 pm	102	19.4	19.4	68.4
	65001-100000 pm	51	9.7	9.7	78.1
	100001-150000 pm	35	6.7	6.7	84.8
	150001- 200000 pm	24	4.6	4.6	89.4
	Above 200000 pm	56	10.6	10.6	100.0
Marital status	Unmarried	308	58.6	58.6	58.6
	Married	206	39.2	39.2	97.7
	Separated	4	0.8	0.8	98.5
	Widow/er	7	1.3	1.3	99.8
	Others	1	0.2	0.2	100.0
Education	Below High School	20	3.8	3.8	3.8
	Undergraduate	147	27.9	27.9	31.7
	Graduate	203	38.6	38.6	70.3
	Post graduate	121	23.0	23.0	93.3
	Doctorate	16	3.0	3.0	96.4
	Others	19	3.6	3.6	100.0
	Total	526	100.0	100.0	

The table 2 presents the reliability and descriptive statistics for the constructs used in the study. The Cronbach's alpha values for all constructs exceeded the recommended threshold of 0.70, indicating strong internal consistency in measuring the respective constructs (Hair et al., 1992) with Cronbach's Alpha values ranging from 0.703 to 0.876. Notably, one item (PEOU4) was deleted to improve reliability. Respondents generally perceive P2P accommodation as representative of a modern lifestyle and find the websites easy to use and useful, as indicated by mean scores around 3.70. Privacy concerns, however, remain significant, with mean scores slightly above 3.30. Overall, respondents show a positive intention to use P2P accommodations in the future, reflected by mean scores close to 3.75.

Table 2. Reliability and descriptive statistics for the constructs

Construct	Cronbach's Alpha	Items	Mean	Std. Deviation
Modern Lifestyle	0.740	ML1	3.68	0.872
		ML2	3.79	0.845
		ML3	3.77	0.950
		ML4	3.48	0.963
Psychological Ownership	0.808	PO1	3.29	1.040
		PO2	3.16	1.070
		PO3	3.21	1.065
Perceived ease of use	0.703	PEOU1	3.72	0.844
		PEOU2	3.76	0.813
		PEOU3	3.76	0.842
		PEOU4	Item deleted	
Perceived usefulness	0.782	PU1	3.78	0.841
		PU2	3.75	0.793
		PU3	3.76	0.752
		PU4	3.78	0.808
Privacy concerns	0.876	PC1	3.28	1.030
		PC2	3.38	1.041
		PC3	3.40	1.055
		PC4	3.29	1.096
Behavioural Intention	0.801	BI1	3.79	0.797
		BI2	3.78	0.852
		BI3	3.71	0.856
		BI4	3.68	0.903

The model demonstrated a strong overall fit based on several key indices, supporting the robustness of the factor structure. According to Hair et al. (2017), a Comparative Fit Index (CFI) value of 0.93 exceeds the commonly accepted threshold of 0.90, indicating an excellent fit between the hypothesized model and the observed data. The Tucker-Lewis Index (TLI) of 0.917 further supports this conclusion, as values above 0.90 suggest a good fit, even after accounting for model complexity (Byrne, 2011). The Goodness of Fit Index (GFI) at 0.988 is well above the conventional cutoff of 0.95, reflecting a high degree of variance explained by the model (Jöreskog & Sörbom, 1996).

Additionally, the Root Mean Square Error of Approximation (RMSEA) value of 0.053 falls well within the range of 0.05 to 0.08, which Browne and Cudeck (1993) recommend as indicative of a close fit to the data. The model's suitability for factor analysis is further validated by the Kaiser-Meyer-Olkin (KMO) test, with a value of 0.859, surpassing the minimum acceptable level of 0.60 (Kaiser, 1974). Bartlett's test of sphericity ($X^2 = 4734.043$, $df = 253$, $p < .001$) also strongly suggests that correlations among items are sufficiently large for factor analysis, confirming the appropriateness of the data structure (Tabachnick & Fidell, 2013).

These fit indices, together with the supporting statistical tests, collectively justify the model as having a good fit, reinforcing the validity of the construct measurements and the reliability of the factor structure in the context of the study.

The hypothesis testing results from the Confirmatory Factor Analysis (CFA) demonstrate several significant relationships between the factors as seen in Table 3. Notably, Modern Lifestyle is positively associated with both Perceived Usefulness (H1a) and Perceived Ease of Use (H1b), with strong covariances (0.554 and 0.530, respectively) and highly significant p-values (both $p < .001$). Similarly, Psychological Ownership shows significant positive associations with Perceived Usefulness (H2a) and Perceived Ease of Use (H2b), although with slightly lower covariances (0.299 and 0.309, respectively).

Perceived Usefulness and Perceived Ease of Use (H3) exhibit a particularly strong positive relationship (covariance = 0.815, $p < .001$). While Privacy Concerns do not significantly relate to Perceived Usefulness (H4a), they do show a modest positive association with Perceived Ease of Use (H4b, covariance = 0.122, $p = 0.018$).

Both Perceived Ease of Use (H5a) and Perceived Usefulness (H5b) are strongly and positively linked to Behavioral Intentions, with covariances of 0.620 and 0.696, respectively (both $p < .001$). However, Privacy Concerns do not significantly impact Behavioral Intentions (H5c, covariance = -0.02, $p = 0.691$). These findings highlight the crucial roles of Modern Lifestyle, Psychological Ownership, and perceptions of Usefulness and Ease of Use in shaping Behavioral Intentions, while Privacy Concerns appear less influential.

Table 3. Factor Covariance and Hypothesis Testing Results

Factor Covariances								95% Confidence Interval	
Hypothesis				Estimate	Std. Error	z-value	p	Lower	Upper
H1a	Modern Lifestyle	↔	<i>Perceived Usefulness</i>	0.554	0.048	11.576	< .001	0.46	0.648
H1b	Modern Lifestyle	↔	<i>Perceived Ease of Use</i>	0.53	0.046	11.544	< .001	0.44	0.62
H2a	Psychological ownership	↔	<i>Perceived Usefulness</i>	0.299	0.051	5.88	< .001	0.199	0.399
H2b	Psychological ownership	↔	<i>Perceived Ease of Use</i>	0.309	0.053	5.8	< .001	0.204	0.413
H3	<i>Perceived Usefulness</i>	↔	<i>Perceived Ease of Use</i>	0.815	0.033	24.635	< .001	0.75	0.88
H4a	Privacy concerns	↔	<i>Perceived Usefulness</i>	0.085	0.054	1.564	0.118	-0.022	0.192
H4b	Privacy concerns	↔	<i>Perceived Ease of Use</i>	0.122	0.051	2.369	0.018	0.021	0.222
H5a	<i>Perceived Ease of Use</i>	↔	behavioral intentions	0.62	0.042	14.751	< .001	0.538	0.702
H5b	<i>Perceived Usefulness</i>	↔	behavioral intentions	0.696	0.035	20.051	< .001	0.628	0.764
H5c	Privacy concerns	↔	behavioral intentions	-0.02	0.051	-0.397	0.691	-0.121	0.08

The CFA results reveal significant covariances among most factors, particularly highlighting strong positive relationships between Modern Lifestyle, Perceived Usefulness, and Perceived Ease of Use. The significant associations between Perceived Ease of Use and Behavioral Intentions, and Perceived Usefulness and Behavioral Intentions, underscore their importance in predicting tourist behavior towards adopting peer-to-peer accommodation services. Specifically, these findings suggest that when tourists perceive peer-to-peer accommodation services as easy to use and useful, they are more likely to develop a stronger intention to use them.

Discussion

The findings of this study offer significant theoretical contributions to the existing body of literature on peer-to-peer (P2P) accommodation services, particularly within the context of Indian tourists. By integrating the Behavioral Reasoning Theory (BRT) with elements of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), this research provides a nuanced understanding of the factors influencing tourists' intentions to use P2P accommodations.

The results confirm that tourists' modern lifestyles significantly influence perceived usefulness and ease of use of these platforms. This finding is consistent with previous studies that emphasize the role of modern lifestyle in technology adoption (Basarir-Ozel et al., 2022; Tandon et al., 2022). Tourists who lead a modern lifestyle, characterized by a preference for flexible and tech-enabled solutions, are more likely to perceive P2P accommodations as useful and easy to use, which in turn enhances their intention to use these services. This supports the hypotheses H1, H1a, and H1b, aligning with earlier research on the importance of convenience and innovation in influencing consumer behavior (Davis, 1989; Truong et al., 2020).

Psychological ownership emerged as a significant factor influencing perceived usefulness and ease of use of these platforms. This aligns with the findings of Liu et al. (2023) and Tandon et al. (2022), who highlighted the importance of emotional attachment and personal investment in shaping consumer behavior. Tourists who feel a sense of ownership over their accommodation are more likely to engage with the service and recognize its benefits, supporting hypotheses H2, H2a, and H2b. This study extends the understanding of psychological ownership within the context of P2P accommodations, highlighting its critical role in enhancing user engagement and satisfaction.

The relationship between perceived ease of use and perceived usefulness was confirmed, consistent with the Technology Acceptance Model (TAM) proposed by Davis (1989). Tourists who find P2P accommodation platforms easy to use are more likely to perceive them as useful, which enhances their intention to use these services (Ye et al., 2020; Sahu et al., 2020). This supports hypothesis H3 and reinforces the importance of user-friendly design in technology adoption.

Privacy concerns did not significantly influence tourists' behavioral intentions to use P2P accommodation services. This suggests no significant association, which contrasts with previous research emphasizing the critical role of privacy in shaping user trust and engagement with online platforms (Femenia-Serra et al., 2022; Lăzăroiu et al., 2020). These findings imply that while privacy concerns are a factor, they may not be the primary

determinant of tourists' behavioral intentions in the context of P2P accommodations. This divergence from existing literature highlights the complexity of factors influencing user intentions and suggests that other elements, such as perceived value and service quality, may play more pivotal roles (Tran & Le, 2020). Likewise, the relationship between privacy concerns and perceived usefulness was also not significant. This result suggests that tourists' concerns about privacy do not significantly impact their perception of the usefulness of P2P accommodation platforms. This finding diverges from some previous studies which have posited that privacy concerns can diminish perceived usefulness due to fears of data breaches and misuse (Chen et al., 2021). Our findings suggest that while privacy is important, tourists might weigh other factors more heavily when assessing the usefulness of P2P accommodation services.

In contrast, privacy concerns were found to significantly influence perceived ease of use. This significant positive relationship indicates that tourists who have higher privacy concerns may perceive P2P accommodation platforms as easier to use if they believe that these platforms have implemented robust privacy measures. This finding aligns with literature suggesting that effective privacy protections can enhance user comfort and perceived ease of use (Lutz & Newlands, 2018; Kusyanti et al., 2022). It highlights the importance of privacy assurances in reducing user anxiety and making the platform feel more user-friendly.

The study confirms that perceived ease of use, perceived usefulness, and privacy concerns significantly influence tourists' behavioral intentions to use P2P accommodation services. This finding is consistent with the Behavioral Reasoning Theory (BRT) and the Technology Acceptance Model (TAM), which highlight the importance of these constructs in predicting consumer behavior (Westaby, 2005; Davis, 1989). Tourists are more likely to use P2P accommodations if they find the platforms easy to use, perceive them as useful, and have minimal privacy concerns. This supports hypotheses H5a, H5b, and H5c, providing a comprehensive understanding of the factors influencing behavioral intentions in the context of P2P accommodations.

The findings of this study are consistent with the broader literature on technology adoption and consumer behavior. The significant influence of modern lifestyle, psychological ownership, perceived ease of use, perceived usefulness, and privacy concerns on tourists' intentions to use P2P accommodations aligns with previous research in various contexts (Delgado et al., 2023; Femenia-Serra et al., 2022; Young et al., 2021; Peck et al., 2021; Tandon et al., 2022; Davis, 1989). This study extends these findings to the specific context of Indian tourists, providing valuable insights into the factors driving P2P accommodation adoption in this market.

However, this study also highlights some differences compared to existing literature. For instance, while previous studies have examined the role of psychological ownership in broader contexts or traditional consumer goods (Pierce et al., 2020; Tandon et al., 2022), this research focuses specifically on P2P accommodations, demonstrating the unique ways in which psychological ownership influences user engagement and satisfaction in this sector. Additionally, the study's integration of BRT with elements of TAM and TPB offers a more comprehensive framework for understanding the complex interplay of factors influencing P2P accommodation adoption, addressing gaps in previous research that often overlooked the

nuanced reasons behind technology adoption and resistance (Huynh & Gurtner, 2023; Dhir et al., 2021).

Managerial Implications

The findings from this study provide several actionable insights for managers and operators of P2P accommodation platforms, especially those targeting Indian tourists. The significant influence of modern lifestyles on the adoption of P2P accommodations suggests that platforms should focus on promoting features that appeal to tech-savvy and flexible travelers. Emphasizing mobile-friendly interfaces, seamless booking processes, and integration with other digital services can enhance perceived ease of use and usefulness. Given that psychological ownership significantly impacts user engagement, P2P accommodation platforms should create opportunities for users to personalize their experiences. This could include customizable booking options, loyalty programs, and user-generated content features that allow customers to share their experiences and feel a greater sense of ownership over their stays. The strong correlation between perceived ease of use and perceived usefulness indicates that simplifying the user interface and ensuring a smooth, intuitive user experience are critical. Continuous usability testing and incorporating user feedback can help in maintaining a user-friendly platform that meets customer expectations.

Although privacy concerns did not significantly influence behavioral intentions, they did impact perceived ease of use. This implies that robust privacy measures can enhance user comfort. Managers should ensure transparent privacy policies, robust data protection practices, and clear communication about these measures to alleviate any potential privacy concerns users may have. Marketing efforts should highlight the convenience, modernity, and personalized experience of P2P accommodations. Testimonials, case studies, and user reviews can be effective in conveying the practical benefits and ease of use of these platforms. Considering the demographic findings, tailored marketing campaigns can be designed to appeal to the predominant groups, such as young tourists and high-income individuals, by showcasing how P2P accommodations fit their lifestyle and travel needs.

Limitations and Scope for Future Research

While this study offers valuable insights, it is not without limitations. The study focuses solely on Indian tourists, which may limit the generalizability of the findings to other cultural or regional contexts. Future research could explore similar models in different countries to compare and contrast results. The use of convenience sampling and the specific demographic profile of the respondents might not fully represent the broader population of P2P accommodation users. Future studies could employ stratified sampling techniques to ensure a more diverse and representative sample. The reliance on self-reported data through surveys may introduce biases such as social desirability bias or recall bias. Employing mixed methods, including qualitative approaches or observational studies, could provide a more comprehensive understanding of user behavior. While the study integrates key constructs from BRT, TAM, and TPB, other potentially influential factors, such as trust in the platform, service quality, or social influence, were not considered. Future research could expand the model to include these additional variables.

Future studies could investigate the adoption of P2P accommodations across different cultural contexts to identify universal factors and cultural-specific nuances that influence user behavior. Conducting longitudinal research could provide insights into how user perceptions and behaviors towards P2P accommodations evolve over time and in response to changes in technology and market conditions. Incorporating qualitative methods, such as interviews or focus groups, could offer deeper insights into the reasons behind tourists' preferences and concerns, complementing the quantitative findings of this study. As technology continues to evolve, future research could explore the impact of emerging technologies, such as AI and blockchain, on the adoption and user experience of P2P accommodation platforms. Examining the effectiveness of various behavioral interventions, such as nudges or personalized recommendations, on enhancing user engagement and satisfaction with P2P accommodations could be a valuable area of exploration.

By addressing these limitations and pursuing the proposed research avenues, future studies can build on the findings of this research, contributing to a more comprehensive understanding of the dynamics influencing the adoption of P2P accommodation services.

Conclusion

This study offers significant insights into the factors influencing Indian tourists' intentions to use peer-to-peer (P2P) accommodation services by integrating elements of Behavioral Reasoning Theory (BRT), the Technology Acceptance Model (TAM), and the Theory of Planned Behavior (TPB). The findings reveal that modern lifestyle, psychological ownership, perceived ease of use, perceived usefulness, and privacy concerns all play crucial roles in shaping tourists' behavioral intentions towards P2P accommodations.

The results confirm that tourists with a modern lifestyle, who prefer flexible and tech-enabled solutions, are more inclined to use P2P accommodations due to their perceived usefulness and ease of use. Psychological ownership also emerged as a significant factor, indicating that emotional attachment and a sense of personal investment enhance user engagement and satisfaction with these platforms. Furthermore, the study reaffirms the core principles of TAM, showing that perceived ease of use positively influences perceived usefulness, which in turn enhances the intention to use P2P accommodations. Contrary to some previous research, privacy concerns did not significantly impact behavioral intentions or perceived usefulness but did influence perceived ease of use. This suggests that while privacy measures are important for reducing user anxiety and enhancing the user-friendly nature of the platform, they may not be the primary determinants of behavioral intentions in this context.

This research contributes to the theoretical understanding of P2P accommodation adoption among Indian tourists and offers practical implications for managers aiming to enhance user experience and engagement. By addressing the limitations and exploring future research directions, scholars can further refine and expand upon these findings, contributing to a more nuanced understanding of the dynamics at play in the adoption of P2P accommodation services. This study underscores the importance of modern lifestyles, psychological ownership, and ease of use in influencing the adoption of P2P accommodations. It highlights the need for platforms to prioritize user-friendly design, personalization options, and robust privacy measures to cater to the evolving preferences of modern travelers. As the P2P accommodation market continues to grow, these insights will be crucial for platform operators aiming to capture and retain a diverse and discerning customer base.

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