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# It's Not Just About Money in Peer-To-Peer Accommodation: Examining Residents' Intentions Using Motivation-Opportunity-Ability Theory

# Abstract

Peer-to-Peer accommodation (P2PA) has drastically transformed the traditional form of tourism and has become a worldwide phenomenon. There are few studies that have investigated the determinants of participation in peer-based accommodation from the residents' perspective. This study fills this gap by identifying the factors that influence residents' intention to become P2PA hosts based on Motivation-Opportunity-Ability (MOA) theory. Adopting a quantitative approach, a pan-India survey was conducted to collect 230 valid responses. For analysis, both convergent and discriminant validity of the constructs using PLS-SEM was examined, along with the reliability of all the measurement scales. Empirical evidence validates that extrinsic motivation (social relation-ships); opportunity, ability, and trust have a significant impact on residents' intentions to host. Finally, the paper recommends strategies for the policymakers and platform service providers to encourage residents to take up hosting to foster sustainable consumption and build relationships with tourists.

Keywords: sharing economy, peer-to-peer accommodation, MOA theory, trust

# 1. Introduction

Recent technological advancement across an extensive range of domains has created avenues to share resources more innovatively in an ecosystem forming the Peer-to-Peer (P2P) marketplace (Ampountolas, 2019). The last decade has enabled players to circulate and utilize idle resources through two-sided digital platforms, usually in exchange for monetary benefits (Maté-Sánchez-Val, 2020). The sharing economy has been one such disruptive business model used intensively in the contemporary tourism sector that has affected the quality of life of local communities across the globe (Ferjanić Hodak & Krajinović, 2020). Since its inception, sharing economy has moved into mainstream practices of smart tourism integrated with information infrastructure (Gretzel et al., 2015), which is not just confined to exchanging cars, meals, or local knowledge between the residents and the tourists but residents also share their accommodation by hosting tourists in their underutilized space in return for a fee (Mondal & Samaddar, 2020). P2PA is a commercially-driven peer-based short-term home rental where the tourist stays along with the host in his house/apartment. P2PA is characterized by increased variability and dynamism that continuously form new markets by connecting millions of hosts and guests, creating unique rental experiences for tourists (Chattopadhyay & Mitra, 2020; Tussyadiah & Sigala, 2018). The current study focuses on paid P2PA, which can be understood as a suitable space sold by a non-commercial host to a guest for a temporary period of time through direct interaction between the two parties (Dolnicar, 2019)

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However, the emergence of an unprecedented outbreak of Covid-19 has turned the world upside down, affecting communities and economic sectors drastically worldwide (Harchandani & Shome, 2021). The tourism industry is one of the most vulnerable sectors affected by external factors and emergencies like Covid-19 (Farmaki et al., 2020; Yozcu & Cetin, 2019). Also, the accommodation sector being highly intangible has lost huge revenue permanently, leading to subsequent employment implications (Gossling et al., 2020). This implies that the post-Covid revival phase would certainly call for a high degree of cooperation and a healthy competitive spirit among societies (Warjri & Shah, 2020). Therefore, sharing economy will not be discontinued post the pandemic (Kunzmann, 2020) as it fosters not only financial freedom and entrepreneurial success, promotes authentic host-guest relations but also encourages efficient energy consumption and social welfare (Apostolidis & Brown, 2021; Li et al., 2018).

Extant literature has examined users' intentions and motivations to use P2PA via platforms like Airbnb (De Canio et al., 2020; Guttentag, 2015). However, residents' intentions to become P2PA hosts, especially in a developing country like India, where P2PA is propagating at a noticeable rate (Chatterjee et al., 2019), are still rare and require researchers' attention. Very few existing studies on the current theme have used a robust theoretical framework integrating social and economic motivations. Also, to date, no study has examined the effect of opportunity, ability, and trust collectively to host tourists and presented such nuanced findings.

Therefore, this study proposes a novel framework that draws on Motivation-Opportunity-Ability Theory, elucidating potential hosts' extrinsic and intrinsic motivations in P2PA. Findings from the current study are expected to provide critical insights to policymakers and platform service providers to encourage more residents to participate in P2PA and highlight hosting as an alternative to proactive destination image management. The following paper is structured systematically. In the next section, we review the concepts central to the current study, followed by presenting the theoretical background along with the research hypotheses. In the fourth section, we present the detailed research methodology, followed by the results, implications, and limitations in the final section.

## 2. Literature review

## 2.1. Sharing economy and peer-to-peer accommodation

According to Eckhardt et al. (2019) sharing economy is "a scalable socioeconomic system that employs technology-enabled platforms to provide users with temporary access to tangible and intangible resources that may be crowd sourced (p. 3)." Acquier et al. (2017) conceptualized the sharing economy as an umbrella term based on a few core values: (1) utilization of spare resources optimally, (2) digital platforms operationalize the transactions between the users and suppliers, and lastly (3) exchange is usually non-contractual and non-hierarchical. Extant literature has identified P2PA as a prominent form of sharing that connects tourists in need of temporary accommodation with residents with spare space within their property, mostly moderated by digital platforms (Keogh et al., 2020). Sharing economy has gained substantial interest from researchers to study and focus on leading P2PA platforms like Airbnb (Guttentag, 2015). According to Geiger et al. (2017), sharing economy has significantly substituted traditional accommodation forms within the tourism sector and created a new niche for users and hosts. Celata et al. (2017) summarize that P2PA connects people globally through a decentralized system that effectively reduces the transactional costs and risks related to sharing.

Recently, Wirtz et al. (2019) pointed out that the P2PA platforms involve circular and value-creating transactions by matching the demand with the supply, where users can become hosts themselves by offering capacityconstrained resources like space. Furthermore, Liu et al. (2020) opinionate that the P2PA platforms have drastically transformed the socioeconomic structures by promoting healthy competition among the hosts



and supporting authentic relationships with the guests at the same time. Finally, Makkar and Yap (2020) authenticate that P2PA platforms like Airbnb allow hosts to express themselves through their space in the most creative and selfless manner, distinguishing the hospitable experience from the outside world of commercial mass tourism.

#### 2.2. Residents' intention to become peer-to-peer accommodation hosts

Previously conducted studies highlight that a range of motivations drives providers' participation as hosts in the sharing economy. Böcker and Meelen (2017) analyzed the drivers for providers to participate in the sharing economy and found that out of economic, social, and environmental motivations, monetary incentives seem to be the most prominent for P2PA. However, in a comparative study between Turkey and Lithuania, Urbonavicius and Sezer (2019) concluded that monetary incentives have an influence only in Turkey, whereas it was found to be insignificant in Lithuania as its residents prefer owning property instead of sharing. The findings of Gazzola et al. (2019) are in line with the results of Cherry and Pidgeon (2018); Frenken and Schor (2017), and Martin (2016) that state that participation of a user is influenced by intrinsic and extrinsic motivation both that includes economic benefits, sustainability and socializing.

Furthermore, Wilhelms et al. (2017) identified that not just altruistic motives but even utilitarian motives influence participation in sharing economy as respondents stressed the monetary benefits, which consequently enables providers to save money for personal use. In the Indian context, Airbnb has been making diligent efforts to gain the trust of users and leverage the openness towards sharing among Indians (Panda, 2015). In fact, India has become a promising market for P2PA platforms through which residents can share their home and local knowledge (Tamilmani et al., 2020). Indians prefer to go on vacations with family or in groups, and price, authentic experiences, and trust are important drivers for them (Chatterjee et al., 2019). In a comparative study by Brochado et al. (2017), an agreement was found among India, Portugal, and the USA on what constitutes a pleasant experience among Airbnb consumers. However, to the best of our knowledge, no empirical study to date has examined residents' intentions to become P2PA hosts in the Indian context. Therefore, this study aims to fill the purported research gap.

# 3. Theoretical background

## 3.1. Motivation-opportunity-ability theory

The Motivation-Opportunity-Ability theory (MOA) initially used in information processing was theorized by MacInnis and Jaworski (1989), which states that three components, i.e., Motivation, Opportunity, and Ability, are the basis for an individual's action. Extant literature has used MOA theory broadly in a range of contexts. It has been used in the context of knowledge-sharing (Gruen et al., 2005; Kettinger et al., 2015); social media marketing adoption (Hadining, 2020); residents' participation in heritage rehabilitation (Benedjma & Mahimoud, 2021); student engagement in undergraduate programs (Jepson & Ryan, 2018) and even in the tourism industry to study the travel intentions (Hung & Petrick, 2016). The MOA theory shall be applied as the basis of the present study since MOA is an appropriate theory in the context of analyzing behavioral intentions among individuals (Hughes, 2007). Thus, we propose that MOA theory shall be a good predictor of residents' intentions to become P2PA hosts. The introduction of MOA theory in the current study will theoretically enrich the literature on P2PA in the Indian context.

## 3.2. Motivation

The first and most crucial element in the MOA theory is motivation. Motivation can be defined as an individual's urge or drive to perform an activity based on the decision-making process (Cui et al., 2020; MacInnis



& Park, 1991). Therefore, high motivation engages an individual to process information more willingly (MacInnis & Jaworski, 1989). In P2PA, motivation is an important factor in determining the residents' participation can be classified as intrinsic or extrinsic (Ryan and Deci, 2000). Extrinsic motivation emerges from the external environment and leads to the exhibition of behavior to avoid a consequence or earn incentives (Syed Zwick, 2019). On the other hand, intrinsic motivation is an innate tendency for individuals to indulge in activities due to their inherent interests, pleasure, and the satisfaction derived from participating in an activity (Ryan & Deci, 2000; Thomas & Güllich, 2019). Furthermore, in their study, Taylor et al. (2014) found that intrinsic motivation played the most predominant role in predicting achievement out of all the other motivations. Therefore, this study will add to the existing literature on drivers and engender to explain both intrinsic and extrinsic motivations that urge residents to become P2PA hosts.

#### 3.2.1. Relationship between motivations and intentions

#### 3.2.1.1. Extrinsic motivation-economic benefit

In the P2PA, empirical evidence postulates that economic benefit is one of the most extrinsic motivations (Tussyadiah, 2016) that plays a significant role in providers' compliant participation (Zhang et al., 2019). Gazzola et al. (2019) conducted a study on Italian participants and found that monetary benefits positively impact participation in sharing economy. Similar results were corroborated in studies by Cherry and Pidgeon (2018) and Möhlmann (2015), signifying the noteworthy impact of economic benefit on peer service providers' behavioral intentions. Since sharing economy has become an efficient mechanism for the exchange of assets temporarily (Lamberton, 2016), various studies in the past have established a positive effect of economic benefit on providers' intentions to host in P2PA (Bocker & Meelen, 2017; Gazzola et al., 2019; Sung et al., 2018). Thus,

H1: Perceived economic benefit positively influences the residents' intentions to become P2PA hosts

#### 3.2.1.2. Intrinsic motivation-social relationships

According to Bellotti et al. (2015), social connections are a means to increase the overall value of peer-based sharing services that provide temporary access to users. Empirical evidence postulates that providers who are open to sharing their homes with tourists often showcase strong social motivation besides the economic benefits (Böcker & Meelen, 2017; Ikkala & Lampinen, 2015; Sung et al., 2018). Similarly, Benoit et al. (2017) underscore that social bonding acts as a strong motivator for providers with underutilized assets (like spaces, skills, and goods) as peer providers not only value the opportunity to get acquainted with tourists from across the world but also help tourists learn about the culture of their city of residence. Ladegaard (2018) studied a sample from Boston to conclude that hosts are keen to have meaningful interactions with guests who are 'comfortably exotic', which means they are interestingly different yet similar enough to socialize. Thus, it is hypothesized that:

#### H2: Perceived social relationships positively influence the residents' intentions to become P2PA hosts

#### 3.2.1.3. Intrinsic motivation-entrepreneurial freedom

Benoit et al. (2017) postulate that P2PA gives way to entrepreneurial freedom as platform providers match the individuals motivated by a need for monetary benefits with users who are willing to pay for temporary access to assets. Thus, allowing the providers to make use of their underutilized assets when and how they want to. Ritcher et al. (2017) corroborate that sharing physical assets currently not needed or underutilized can be made accessible to create a win-win situation for the entrepreneurs and the users. According to Sigala (2015), entrepreneurial freedom in the P2PA can be fostered when tourism suppliers have the desire to serve the tourists through marketplaces where the exchange of experiences and value can be made possible. Ahsan (2020) posits that P2PA enables providers to have the flexibility and freedom to choose when to work, how



much to work, and at what rate to work. Very few studies in the past have qualitatively studied the impact of entrepreneurial freedom on providers' intentions to host in P2PA. Therefore, it is hypothesized that:

H3: Perceived entrepreneurial freedom positively influences the residents' intentions to become P2PA hosts

#### 3.2.2. Relationship between opportunity and intentions

In the P2PA context, an opportunity is referred to as the circumstances that facilitate or restrain peer providers' involvement in the participation process of hosting tourists (Cui et al., 2020; Zhang et al., 2019). In a study by Syed Zwick (2020), multiple conditional factors have been identified that either facilitate or hinder individuals from participating in behavior, such as the availability of time, space, and resources like support from family/neighbors and the legal rules/regulations imposed by the government. Mahadevan (2019) posits that the P2PA sector has quite a few complicated procedures and barriers, like inconvenience and operational inefficacy, that prevent residents with poor skills from hosting tourists. However, extant literature has hypothesized a positive impact of opportunity on the providers' intentions to behave favorably in a particular activity (Hung et al., 2010; Jepson & Ryan, 2018). Thus, it is presumed that:

H4: Opportunity positively influences the residents' intentions to become P2PA hosts

#### 3.2.3. Relationship between ability and intentions

Ability in P2PA can be understood as the extent to which providers possess the necessary awareness, experience, knowledge, skills, and accessibility to host tourists effectively (Siemsen et al., 2008; Zhang et al., 2019). Therefore, the ability to customize needs and preferences according to the dynamic individual profile to create unique services can be a key factor in strengthening the bond with the guests and augmenting the benefits for the involved parties (Ghosh et al., 2006). Adamiak (2019) posits that Airbnb being the leading platform operator in the P2PA sector, has a variety of listings offering personalized services ranging from independent or joint rooms to exquisite vacation and multi homes. According to Gruen et al. (2007), even a highly motivated individual without the necessary resources and skills is not likely to engage in a particular behavior. Previous studies have hypothesized a significant impact of ability on the willingness to perform a particular activity (Hughes, 2007; Yang et al., 2020). Based on these findings, it is hypothesized that:

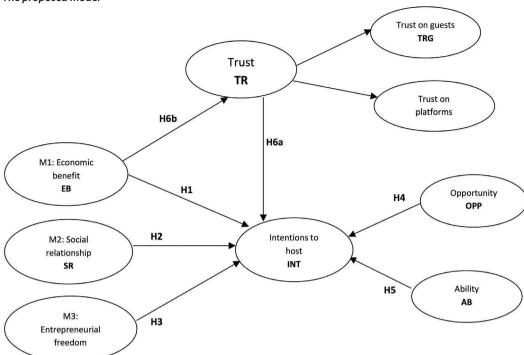
H5: Ability positively influences the residents' intentions to become P2PA hosts

#### 3.2.4. Relationship between trust and intention

Chen et al. (2009) postulate that in commercial transactions, the trust relationship is in two folds: (a) with the platform provider and (b) with other members of the community. Trust in P2PA platforms like Airbnb can be strengthened by factors like credibility, positive online reviews, and unique accommodation characteristics available on the website (Vincent, 2018; Yang et al., 2018). In a study conducted on the impact of visualbased trust on digital transactions, the presence of photos had a significant impact on trust building among the users and hosts, thus determining their decisions to participate in P2PA (Ert et al., 2016). Previous studies have hypothesized that the providers' intention to accept P2P service requests increases with greater degrees of trust (Cheng et al., 2020; Mittendorf & Ostermann, 2017). Moreover, Wang et al. (2019) opinionate that efficiently operating a P2PA platform enables hosts to gain extrinsic rewards in the form of monetary benefits, which in turn increases their trust to participate without any forceful obligation. However, research studying the mediating role of trust between economic benefit and intentions to host in P2PA is still in its nascent stage. Thus, it is hypothesized that:

H6a: Trust positively influences the residents' intentions to become P2PA hosts H6b: Trust mediates the relationship between economic benefit and the intention to become P2PA hosts





# 4. Research methodology

## 4.1. Research instrument

The current research was conducted through a self-administered questionnaire-based survey to empirically study the relationship among the constructs of the proposed model. The measurement instruments were adapted from existing literature that has analyzed the intentions to host in P2PA (Gazzola et al., 2019; Hamari et al., 2015; Mahadevan, 2019; Mittendorf & Ostermann, 2017; Sung et al., 2018) and studies that have used the MOA theory across a range of contexts (Gruen et al., 2007; Hung et al., 2010; Siemsen et al., 2008; Zhang et al., 2019). A seven-point Likert scale was used to quantify the statements that ranged from "strongly disagree" (1) to "strongly agree" (7). The instrument comprised seven sections. The respondents' consent to participate in the survey was taken in the first section. The next five sections consisted of questions aimed at gaining information about the residents' intentions to become P2PA hosts.

Finally, the last section consisted of statements to capture demographic characteristics (gender, age, occupation, qualification, marital status, location) and a couple of screening questions to ensure respondents had experienced homestays previously and had a spare room available to host tourists. A pilot study was conducted to test the questionnaire, and it further was reviewed by academic experts. A few minor changes were made to the final questionnaire as per the pretest results.

## 4.2. Data collection

The population targeted for the undertaken study was Indian residents aged 18 years and above who were willing to host tourists in the same house/apartment where they lived themselves. The survey was conducted



in January-February 2021, and considering the situation of Covid-19, an online survey seemed to be the safest option. However, each respondent was informed to fill out the questionnaire keeping in mind a situation where the risk of the current pandemic has settled down, and tourism has come back to its normal. Data were collected using the quota sampling technique to represent the characteristics of the actual population. A total of 280 Indian residents were approached, out of which 230 responses were valid and useable, constituting a response rate of 82.14%. According to Hair et al. (2011), the sample size in PLS-SEM should be at least ten times the maximum number of structural paths pointing towards a particular latent construct. Therefore, the sample size was above the required threshold, considering a maximum of seven indicators were measured for a construct. Moreover, the survey conducted for this study was collected from a total of 36 cities which can be classified into 19 Indian states and three Union Territories. The results are indicated in Table 1.

#### Table 1

Sample profile

Characteristics	Category	Frequency	Percentage	
Gender	Male	123	53.48	
	Female	107	46.52	
Age	Below 25	58	25.2	
	26-40	118	51.3	
	41-60	49	21.3	
	61 and above	5	2.2	
Marital status	Single	150	65.4	
	Married	80	34.6	
Qualification	Under matriculate	6	2.7	
	Matriculate	8	3.5	
	Graduate	138	60	
	Post graduate	78	33.8	
Occupation	Employed	113	49.1	
	Unemployed	75	32.6	
	Self-employed	42	18.3	
Household type	Single	49	21.5	
	Couple	17	7.4	
	Family with children	78	33.7	
	Joint family	86	37.4	
Monthly household income	Less than 30,000	71	31.1	
	30,000-60,000	74	32.1	
	Above 60,000	85	36.8	
Travel frequency in the last 3 years	1-3 times	70	30.5	
	4-7 times	53	23.2	
	More than 7 times	107	46.3	

## 4.3. Data analysis

The current study used Partial least squares-based structural equation modeling (PLS-SEM) to test the proposed theoretical model and hypothesis. PLS-SEM was the preferred choice as it is the suitable method to analyze the characteristics of non-normal data even with a small sample size (Ali et al., 2018; Smith et al., 2020). Researchers from the hospitality and tourism arena are increasingly using PLS-SEM nowadays to test measurement and structural models, as suggested by Gerbing and Anderson (1988). As per the recommendations of Hair et al. (2011), 5,000 sub-samples-bootstrapping was applied to determine the level of significance for path coefficients and level of loadings.



# 5. Results

### 5.1. Measurement model

The first stage of analysis examined the internal consistency reliability of construct items, convergent validity, and discriminant validity of the constructs. The reliability of items shown in Table 2 was assessed through factor loadings, where the value of all the items, with few exceptions, was found to be above the commonly approved level of 0.7 (Hair et al., 2011). However, the items below 0.7 were retained because valid CR and AVE values were obtained. The CR and AVE indices of each scale were greater than the recommended level of 0.70 and 0.50, as suggested by Bagozzi (1980) and Hair et al. (2016), respectively. Additionally, Cronbach's alpha was higher than the 0.7 threshold for each reflective construct that was integrated into the measurement model. Moreover, the discriminant validity of the constructs was corroborated by applying Fornell and Larcker (1981) criterion and the Heterotrait-Monotrait Ratios (HTMT) approach with all the values less than the suggested 0.9 threshold (Henseler et al., 2015). The results are shown in Table 3.

Latent construct	Measurement items	Loadings	Mean (SD)	
M1: Economic benefit (EB)	make additional money	0.842	5.913 (1.258)	
AVE= 0.771 CR=0.931	share the routine economic expenses	0.910	5.804 (1.348)	
a= 0.901	benefit me financially	0.871	6.035 (1.285)	
	improve my economic situation	0.887	5.817 (1.352)	
M2: Social relationship (SR)	help build social relationships with tourists/guests	0.923	6.391 (0.962)	
AVE= 0.836 CR=0.962	connected me with people globally	0.928	6.452 (0.949)	
a= 0.951	make me feel as part of a community	0.911	6.387 (1.001)	
	meet interesting people	0.892	6.396 (1.032)	
	have fun by sharing my local culture	0.918	6.474 (0.907)	
M3: Entrepreneurial freedom (ENT)	become an entrepreneur and be independent		6.057 (1.248)	
AVE= 0.721 CR=0.912	have my own preferred work life freedom and lifestyle		5.900 (1.333)	
a= 0.871	get over my job boredom and gain meaningful experiences		5.848 (1.414)	
	do something creative and innovative	0.895	6.209 (1.176)	
<b>Opportunity</b> (OPP) <i>AVE= 0.607</i> <i>CR=0.857</i>	adequate time to host	0.857	4.830 (1.806)	
	adequate space (spare room) to host	0.852	4.852 (2.109)	
α= 0.778	government schemes are supportive	0.580	3.952 (1.718)	
	family and neighbors are supportive	0.811	4.638 (1.896)	

 Table 2

 Item descriptive and loadings



#### Table 2 (continued)

Ability (AB)	invest adequate capital (money) to refurbish a room	0.669	4.783 (1.869)
AVE= 0.610 CR=0.916	stay committed to the reservations once accepted	0.780	5.765 (1.497)
a=0.892	interact (share my opinions) with the tourist	0.770	6.235 (1.274)
	provide housekeeping/sanitation assistance to tourist	0.807	6.322 (1.209)
	provide a range of services	0.878	5.861 (1.444)
	share about the best tourist sites in my city	0.701	6.283 (1.031)
	serve the tourists with local cuisine	0.840	6.370 (1.118)
Trust (TR)	feel safe hosting tourists	0.710	5.274 (1.474)
AVE= 0.843 CR=0.854 a= 0.899	tourists are honest and reliable	0.817	4.939 (1.394)
	tourists are trustworthy	0.877	4.865 (1.349)
	trust the tourists even without guest profile	0.694	3.009 (1.827)
	online platforms are trustworthy	0.839	4.843 (1.409)
	online platforms keep their promises and commitments	0.849	4.891 (1.355)
	online platforms do a proper verification of tourists	0.739	5.026 (1.568)
Intentions to host (INT)	willing to host tourists	0.878	5.226 (1.692)
AVE= 0.796 CR=0.951	intend to host tourists in the future	0.905	5.748 (1.514)
a=0.936	will host tourists more often	0.921	5.565 (1.605)
	tell others about the positive things of hosting	0.870	6.013 (1.307)
	recommend others to host tourists	0.887	6.004 (1.324)

#### Table 3 Discriminant validity

Measurement model								Structural model		
	AB	EB	ENT	INT	OPP	SR	TR	TRG	TRP	R <sup>2</sup>
AB	0.781	0.679	0.632	0.820	0.751	0.729	0.529	0.524	0.461	
EB	0.610	0.878	0.834	0.625	0.518	0.696	0.493	0.508	0.405	
ENT_	0.566	0.738	0.849	0.656	0.478	0.799	0.506	0.507	0.433	
INT	0.755	0.577	0.599	0.892	0.799	0.716	0.644	0.651	0.546	0.739
OPP	0.658	0.440	0.404	0.714	0.779	0.521	0.503	0.558	0.366	
SR	0.674	0.644	0.736	0.675	0.449	0.915	0.464	0.440	0.429	
TR	0.478	0.449	0.459	0.596	0.423	0.437	0.792	1.068	1.009	0.202
TRG	0.456	0.448	0.443	0.583	0.452	0.402	0.934	0.834	0.788	
TRP	0.411	0.364	0.390	0.497	0.307	0.394	0.902	0.687	0.900	

Note: The square-root of AVE is on the diagonal; lower-diagonal values are inter-construct correlations; upper-diagonal values are HTMT ratio of correlations.5.2.



#### 5.2. Structural model

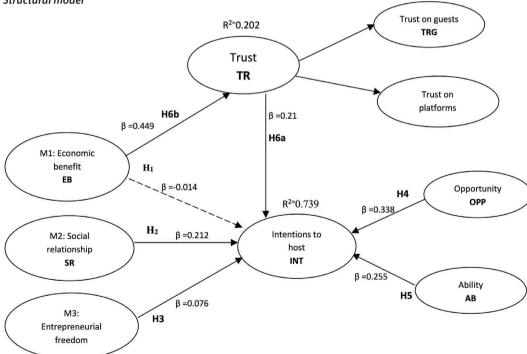
For path analysis, SmartPLS version 3.0 was used to test the structural model and proposed research hypotheses. The bootstrapping procedure was applied with 5,000 iterations to examine the statistical significance and estimation of the path coefficients. The results reveal that Social Benefits ( $\beta = 0.209$ , P < .05), Opportunity ( $\beta = 0.333$ , P < .05), Ability ( $\beta = 0.262$ , P < .05), and Trust ( $\beta = 0.333$ , P < .05) significantly and positively influence Intentions, whereas Economic Benefit ( $\beta = -0.014$ , P > .05) and Entrepreneurial Freedom ( $\beta = -0.076$ , P > .05) has an insignificant influence on Intentions. Supporting a rejection of the extrinsic motivation Economic Benefit (H1) and one of the two intrinsic motivations- Entrepreneurial Freedom (H3), the statistics indicate that these motivations have a minute impact on residents' intentions to host. Altogether, the constructs explain 74% of the variance of Intentions, thus supporting hypotheses H2, H4, H5, and H6a.

#### Table 4

Hypothesis summary

Hypothesis	Description	Result	Standardized path coefficient	P-value	R- squared
H1	EB positively influences INT	Not supported	-0.014	0.844	0.739
H2	SR positively influences INT	Supported	0.212	0.014	
H3	ENT positively influences INT	Not supported	0.076	0.372	
H4	OPP positively influences INT	Supported	0.338	0.000	
H5	AB positively influences INT	Supported	0.255	0.000	
H6	TR positively influences INT	Supported	0.210	0.000	
H7	TR mediates EB and INT	Supported	0.449	0.000	0.202

Figure 2 Structural model



*Note:* EB= Economic benefit; SR= Social relationship; ENT= Entrepreneurial freedom; TR= Trust; INT= Intentions to participate; OPP= Opportunity; AB= Ability; TRG= Trust on guests; TRP= Trust on platforms.



## 5.3. Mediation effect

To make the results more robust, mediation effects among the variables were examined. The mediating effect of trust on the relationship between economic benefit and the intention to host was explored. Economic Benefit had an insignificant impact on Intentions ( $\beta = -0.014$ , P > .05; 95 % BCCI (bias-corrected confidence interval) [-0.140; 0.124]), which rejects H1. However, on including the mediation effect of Trust in the model, the effect of Economic Benefit on Trust (H6b) was positively significant ( $\beta = 0.449$ , P < .05; 95 % (BCCI) [0.314; 0.587]) as outlined in Table 5. The results establish that the mediation effects of Trust were significant since the 95% confidence interval for all indirect effects does not include zero.

Table 5	
Results of mediating effect	

Relationship	Indirect effect	95% Confidence interval	t-value	P-value
EB -> TR -> INT	0.095	0.054, 0.138	4.370	0.000
EB -> TR -> TRG	0.420	0.283, 0.539	6.420	0.000
EB -> TR -> TRP	0.405	0.270, 0.524	6.263	0.000

# 6. Discussion and implications

The current research has proposed a novel model using the MOA theory that gives insights into the factors influencing residents' intention to become P2PA hosts via platforms like Airbnb. The motivations were classified as extrinsic and intrinsic to better comprehend what influences the residents to host global tourists in their houses. Also, the previous literature was extensively reviewed to identify the potential opportunities available and the diverse abilities that are required to become a host or service provider.

The current study results are discrete from the existing studies that have analyzed the hosts' motivations to participate in P2PA, as the economic benefit was found to have an insignificant impact on residents' intentions to host. However, the findings are uniform with the studies investigating extrinsic and intrinsic motivations and reported intrinsic motivation has a stronger influence than extrinsic motivation on an individual's performance (Kuvaas et al., 2017). Thus, this justifies that the intrinsic motivation of social relationships has a significant impact on residents' behavioral intentions. Interestingly, contrasting to the existing theoretical arguments, entrepreneurial freedom as an intrinsic motivation was found to have an insignificant impact on residents' intentions. However, this can be backed up by the fact that the implementation of digitally advanced P2P platforms in a developing country like India is yet to be leveraged to its full potential (Govindan et al., 2020). Thus, the exploration of such varied motivations, both intrinsic and extrinsic, integrated into a theoretical model adds to the literature available from the hosts' perspective.

Further, it was inferred that opportunity and ability positively impact residents' intention to become P2PA hosts. Thus, the results are in line with the studies that have used MOA theory as their theoretical framework (Hung et al., 2010; Zhang et al., 2019). Moreover, the results are also consistent with the findings of Li et al. (2019), who state that opportunity has the highest impact on individuals' behavior. Next, it was validated that trust is one such critical factor that positively influences residents' intentions to host. Thus, it can be corroborated that the greater the degrees of trust, the higher the prospects for residents' intentions to host (Mittendorf & Ostermann, 2017). Also, since economic benefit did not directly impact residents' intentions, mediating predictive power was analyzed in the model where trust was found to significantly mediate the relationship between economic benefit and the intention to become P2PA hosts. Lastly, trust was also considered as a higher-order construct modeled in a reflective manner by two indicators: trust in service provider platforms and trust in guests. Both relationships were found to be significant. Thus, validating the overall robustness of the conceptual model framed.



## 6.1. Theoretical implications

The findings of this study are of grave importance as it provides three theoretical contributions. First, the study has been undertaken in the view of increasing popularity and trust on service provider platforms as well as guests in online transactions, which has led to a major shift towards accessing resources for temporary use rather than owning them (Altinay & Taheri, 2019). Formerly many studies have been conducted on areas concerning the users' perspective. Therefore, this study will add to the scarce literature available from the hosts' perspective and focus on exploring the residents' intention to become P2PA hosts.

Second, the study adopted MOA theory as its theoretical framework and, based on the theory, proposed a distinctive model. The conceptual model further classified the motivations as intrinsic and extrinsic, which can be rarely found in the existing literature that has used MOA theory. Given the importance of the proximity of trust to P2PA platforms and online transactions, the trust factor was integrated into the three components of MOA theory, i.e., motivation, opportunity, and ability. Third, to make the results more prolific, the mediating predictive power of trust was studied by putting an additional path in the model. This research paper is also one of the very few studies to our knowledge to empirically study the trust factor as a higher-order construct and analyzes trust in service provider platforms and trust in guests independently. Finally, the pan-India survey conducted through an online medium has helped to gain insights from residents from across the country, where P2PA is still evolving.

## 6.2. Practical implications

The findings also have some useful implications from the managerial perspective. First, findings from the current study can facilitate tourist destinations to encourage more residents to become P2PA hosts and highlight hosting as an alternative to proactive destination image management (Dolnicar & Talebi, 2020). Moreover, policymakers and platform service providers can prudently spread awareness among potential hosts about how P2PA can exponentially contribute to sustainable consumption and help in the achievement of the United Nations Sustainable Development Goals (SDGs) (Jain & Mishra, 2020).

Platform service providers can also incorporate security features and digital cues (for example- accepting payment from reputed payment systems, 24/7 operational customer helpline number and internet chatbots, regulatory compliance online checklist for guests) that amplify the residents' trust and influence their hosting intentions. Further, policymakers and destination management authorities can stimulate P2PA among Indian residents by issuing lucrative and supportive schemes and regulations, which is a growing area of research in the traditional tourism industry (Yeon et al., 2020). Finally, the government authorities can set up incubation centers all across the country and organize training programs for residents to foster entrepreneurship and financial independence.

Second, residents being important stakeholders in the tourism sector, are generally supportive of holistic development in their community (Soldić Frleta & Smolčić Jurdana, 2020). Therefore, financial assistance at low-interest rates should be provided to the potential hosts to refurbish their house/apartment so that they can presentably host tourists. Lastly, for the effectual expansion of P2PA in India, platforms should actively involve residents in the decision-making process as they have vast information about their destination and local environment (Park & Agrusa, 2020). Hence, the study can help both academicians and practitioners to gain insight into residents' intentions and strategize accordingly.

# Limitations and future research

The study has several limitations. First, the data were collected in India, a developing country where the P2PA is still in its inceptive stage, and the comprehension of this advanced concept still needs to reach maturation. Therefore, the findings of this research cannot be generalized to a developed country where P2PA is already



flourishing to its maximum potential. Thus, future researchers can replicate this theoretical model and conduct the study in a developed country. Second, the data were collected during the peak of Covid-19 when the entire country was under strict lockdown. Also, it is anticipated that during the pandemic, respondents were more inclined to health, safety, and isolation measures rather than giving weight to the economic benefits received from this model. Therefore, there might be chances of different responses once the situation settles down and tourism comes back to its normal. Finally, future research can also investigate the various barriers or impediments that hinder residents from hosting in P2PA and suggest measures to overcome those barriers

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