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INVESTIGATING ANTECEDENTS THAT DRIVE INTENTIONS OF USING SHARING ECONOMY PLATFORMS

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ABSTRACT

In the last decade, the sharing economy has experienced significant growth due to the development of various digital platforms. The sharing economy business model, which is based on digital platforms, has improved the way individuals access and use products and services. The purpose of this paper is to examine the relations among social and technological factors and the behavioural intentions of users of sharing economy platforms. A structured questionnaire was developed based on scales validated in previous research and used to investigate the relationship between the different dimensions of the aforementioned factors. To achieve the research objective, an empirical study was conducted using the structured questionnaire on a sample of 618 users of sharing economy platforms. The research results suggest that a higher level of subjective norms and trust in sharing economy platforms leads to a higher level of perceived usefulness and ease of use. Furthermore, a positive influence of WOM referrals on perceived ease of use was found, while the influence of WOM referrals on perceived usefulness was found to be insignificant. In addition, perceived usefulness and perceived ease of use had a statistically significant influence on behavioural intentions reflected in future use of this technology. A more detailed understanding of the relationship between the aforementioned factors will enable service providers to better understand and target different consumer segments and optimize marketing strategies to encourage participation in sharing economy activities. The research findings in this paper contribute to marketing theory, especially in the context of consumer behaviour theory and socio-technical theory.

Keywords: *Sharing economy platforms, Social influence, TAM model, Usage intentions*

1. INTRODUCTION

Numerous technological innovations have influenced the accelerated development of the sharing economy (SE) over the last decade. The SE is described as a disruptive, technological and social innovation (Benoit et al., 2022), whose key component is the ability to create network effects (Lang et al., 2020). SE business models are characterized as triadic, with intermediaries connecting providers and users of services through digital channels (Costello and Walker Recznek, 2020; Lang et al., 2020). The fundamental goal of the SE business model is to enable and facilitate transactions between individuals via digital platforms (Boateng et al., 2019), the effectiveness of which relies on secure transactions and positive word of mouth from users (Kong et al., 2020). This business model relies on the use of digital platforms to share physical goods with a large number of people; the focus is no longer on ownership, but on the direct experience and mutual trust between service providers and users (Brozović et al., 2019). The expansive growth of SE platforms has led to the implementation of this business model in many service industries, including accommodation, transportation, retail and finance (Kim et al., 2018; Eckhardt 2019; Mody et al., 2021). The development of the sharing economy is particularly present in the tourism industry (accommodation, food and drink, transport, guided tours, etc.), and the application of this business model has enabled numerous benefits related to the connection of tourism supply and demand in the exchange process (Ferjanić Hodak and Krajinović, 2020). In addition, the growth of the SE has influenced academic research, particularly in the areas of tourism service innovation, value creation, trust, alternative forms of consumption and especially digital platform business models (Casidy et al., 2022).

In 2023, the value of the global sharing economy amounted to 150 billion dollars and is expected to reach 794 billion dollars in 2031 (Statista, 2024). At the European level, 54% of online users are willing to share or rent via SE platforms, while 44% are willing to rent from others (Gerlich, 2023). According to the Digital Economy and Society Index (DESI), Croatia ranks 21st out of the 27 member states of the European Union, lagging significantly behind other member states (European Commission, 2022). Croatia is among the countries with below-average performance in terms of the number of these platforms per million inhabitants (1.20) as well as in terms of estimated market turnover in relation to GDP (0.1%) (Dumančić and Čeh Časni, 2021), which is why this topic receives less scientific attention compared with digitally developed countries (Pandita et al., 2023). In recent years, however, academic interest in the study of this concept has increased in Croatia, particularly with regard to its impact on the economy and entrepreneurship, as well as the legislative perspective (Martinović et al., 2023).

Although there are studies that have mainly investigated the technological factors of digital platforms and their influence on behavioural intentions (Liu and Yang, 2018; Wang et al., 2020; Yang and Lee, 2022; Pandita et al., 2023), research on social factors has so far mainly investigated subjective norms and trust towards service providers (Ert et al., 2016; Wagner et al., 2019; Ye et al., 2019). The review of previous research has shown that the proposed problem has only been partially investigated, especially in the context of social influence, i.e., word of mouth (WOM) referrals. In the context of intermediaries - digital platforms - there is a lack of research that simultaneously examines the relationship between social factors, technological

factors and behavioural intentions, especially in Croatia, where the use of this technology is still in its infancy. In addition, Martinović et al. (2023) emphasise the importance of further research into the attitudes and perceptions of users of sharing economy platforms in Croatia, particularly with regard to the younger generations. Therefore, this study aims to investigate the relationship between different dimensions of social factors, technological factors and behavioural intentions of SE platform users.

2. LITERATURE REVIEW

The most commonly used framework for user acceptance of innovative technologies is the Technology Acceptance Model (TAM) (Wang et al., 2020), which is based on two key factors of technology acceptance: perceived usefulness and perceived ease of use (Davis, 1989). As many authors have extended and modified this model (Chau, 1996; López-Nicolás et al., 2008; Wu et al., 2011; Venkatesh and Davis, 2000; Mehrad and Mohammadi, 2016; Setiawan and Widanta, 2021), it is considered suitable for the application of the process of studying information technology acceptance, especially because it offers the possibility of adding external variables as antecedents of perceived ease of use and perceived usefulness (Davis, 1989; Mehrad and Mohammadi, 2016; Liu and Jang, 2018; Jung et al., 2021). In this study, we conducted a structural equation modelling analysis using the TAM framework to examine the causal relationship between social factors (trust, subjective norms, and WOM referrals), technological factors (perceived usefulness and perceived ease of use), and intention to use SE platforms.

In digital technologies, trust is a pivotal factor, as decisions (e.g., about purchasing) in a digital environment mean a higher level of uncertainty in terms of privacy and security (Alzubi et al., 2018; Setiawan and Widanta, 2021). In the SE, interactions between service providers and users are realized via digital platforms, which is why digital platforms create a new level of trust that goes beyond interpersonal trust (Sedighi et al., 2021). According to Aityoussef and Belhcen (2022), the most important element for building trust is the belief in the functionality, reliability and usefulness of SE platforms. These authors demonstrated that the fundamental elements for building trust in SE platforms are related to functionality, namely in the context of data protection, information security and payment systems. The connection between the handling of personal data and self-disclosure demonstrates the need to create more robust security mechanisms (Hansen et al., 2018; Wagner et al., 2019), leading to higher levels of user trust and engagement and the potential growth of this market (Kong et al., 2020).

Scholars have confirmed that social influence plays a fundamental role in technology acceptance behaviour (López-Nicolás et al., 2008; Kong et al., 2019; Rasheed Gaber and Elsamadicy, 2021; Tajeddini et al., 2021). With the expansion of digital platforms, especially social media, users actively share information and knowledge (Kim and Kim, 2018). Such information increases trust as users generally consider it relevant and reliable (Kong et al., 2019). It includes interpersonal influence and external influence (Akbari et al., 2021). When considering network connections, interpersonal influence means strong and direct social connections, such as social referrals (Jen, 2021) from family members, friends, colleagues or superiors (Rasheed Gaber and Elsamadicy, 2021). In the marketing literature, this type of social influence is known as subjective norms.

When potential users of sharing platforms recognize that the majority of their immediate peers (e.g., friends and relatives) want to use this technology, they are more willing to accept it (Zhang and Srite, 2021). In the literature on digital technologies, subjective norms represent social variables (Pandita et al., 2023) that refer to "a normative belief influenced by social pressure to technology acceptance or ignorance" (Akbari et al., 2021:4). Digital technology users are influenced by social norms, especially by members of reference groups, which shape the users' perceptions and significantly influence their behaviour (Kim et al., 2018). As this technology is considered innovative in developing countries, especially in the context of home-sharing or ride-hailing platforms, Sedighi et al. (2021) emphasize that users may be reluctant to use it, which is why the referrals of their reference groups are extremely important. On the other hand, external influence includes non-personal information such as WOM communication. In this study, we define WOM referrals as "online activities in which consumers exchange information or experiences to help others make purchasing decisions" (Kim and Park, 2013, p. 324). Individuals' decisions to use SE platforms are also influenced by online reviews, which usually come from strangers (Oliveira et al., 2022). Forno and Garibaldi (2015) found that user-generated content from other people who have already experienced a vacation via a home-sharing application significantly increases the likelihood of choosing that application. In addition, on SE platforms, both hosts and guests rely on referral mechanisms that promote trust and reduce the perception of risk (Tajeddini et al., 2021).

Perceived usefulness (PU) refers to "the degree to which a person believes that using a particular system would enhance his or her job performance" (Davis, 1989, p. 320), while perceived ease of use (PEOU) is described as "the degree to which a person believes that using a particular system would be free of effort" (van der Heijden, 2003, p. 542). These factors are prerequisites for the acceptance of a particular technological system (Venkatesh and Davis, 2000; Mehrad and Mohammadi, 2016; Jung et al., 2021; Pandita et al., 2023). If a certain technology or system is easy to use and useful for achieving a certain goal, consumers are more likely to accept it (Tarhini et al., 2014). In the ride-SE, these two factors refer to how easy the service is to use and the extent to which it contributes to specific goals, such as improved travel experience, reduced travel costs, avoided congestion and reduced emissions (Wang et al., 2020; Pandita et al., 2023).

In the field of behavioural psychology, various theoretical frameworks deal with the concept of intention. The information available to individuals in specific situations influences their beliefs, attitudes, intentions, and subsequent behaviour (Ajze and Fishbein, 1980). In the area of technology acceptance, intention describes the subjective likelihood that a person will engage in a particular behaviour (Ajzen, 1991; Liu and Huang, 2015). In this study, usage intention means the extent to which users intend to engage with SE platforms.

3. HYPOTHESIS DEVELOPMENT AND MODEL SPECIFICATION

To better understand consumer behaviour, researchers have extended the existing TAM model by introducing trust as an antecedent of PU and PEOU (Pavlou, 2003; Wu et al., 2011; Alzubi et al., 2018; Jung et al., 2021; Sedighi et al., 2021,). In mobile marketing, Alzubi et al. (2018) revealed

that trust significantly increases PEOU and PU. Using an extended technology acceptance model, Jung et al. (2021) found that trust is a critical factor of the Airbnb accommodation platform that increases the level of PU. Furthermore, Hansen et al. (2018) showed that trust in social media transactions is a significant predictor of PEOU. Therefore, we hypothesize:

H1a: Trust significantly and positively influences perceived usefulness.

H1b: Trust significantly and positively influences perceived ease of use.

While research in digital technologies has focused on the positive relationship between WOM referrals and trust in digital platforms (Kim and Park, 2013; Kong et al., 2019), the relationship between WOM referrals, PEOU and PU has been investigated in the field of e-recruitment and mobile banking technology adoption. For example, Kaur and Kaur (2022) found that WOM referrals have a significant impact on the PU and PEOU of digital platforms among job seekers. Mehrad and Mohammadi (2016) also found that PU of mobile banking technology and PEOU are significantly determined by WOM recommendations. Therefore, the following hypotheses are suggested:

H2a: WOM referrals significantly and positively influence perceived usefulness.

H2b: WOM referrals significantly and positively influence perceived ease of use.

In mobile banking adoption, Mutahar et al. (2017) concluded that subjective norms can help bank customers to adopt mobile banking services as they significantly improve the level of PU and PEOU. Furthermore, Min et al. (2018) investigated the usage intention of the Uber application. They showed that subjective norms are a significant predictor of PEOU and PU. Therefore, we propose that:

H3a: Subjective norms significantly and positively influence perceived usefulness.

H3b: Subjective norms significantly and positively influence perceived ease of use.

Previous empirical research has shown that PEOU is a prerequisite of PU (Jung et al., 2021; Wang et al., 2020; Pandita et al., 2021; Pandita et al., 2023) and that these concepts significantly increase behavioural intentions to adopt a certain technology (Chi, 2018; Liu and Yang, 2018; Singh and Srivastava, 2019). In the context of hospitality sharing, Zhang and Srite (2021) emphasized that users of hospitality sharing platforms who perceive the technology as easy to use are more likely to find it useful. Furthermore, Liu and Yang (2018) applied the extended TAM in research on bike-sharing platforms. They showed that PU and PEOU significantly influence the acceptance of using these platforms. Therefore, we assume that:

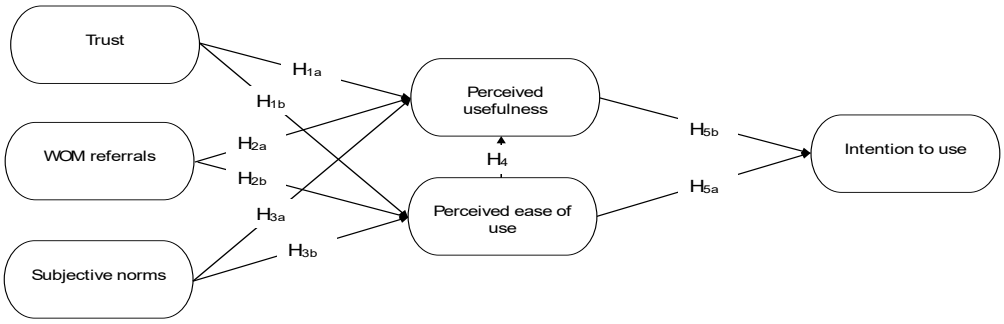
H4: Perceived ease of use significantly and positively influences perceived usefulness.

H5a: Perceived ease of use significantly and positively influences intention to use SE platforms.

H5b: Perceived usefulness significantly and positively influences intention to use SE platforms.

To complement these hypotheses, a conceptual model is suggested (Figure 1).

Figure 1. Conceptual model of the study



Source: Authors

4. RESEARCH METHODOLOGY

4. 1 Measures

The measurement instrument was developed on the basis of previous research so that the questionnaire contained six groups of structured questions. The first group of questions measured trust in SE platforms and was adapted from the study by Kong et al. (2019). The statements measuring WOM referrals were adopted from Kim and Park (2013) and Kong et al. (2019). In the third part, the respondents' attitudes towards subjective norms were measured, and the statements were taken from the study by Kim et al. (2018). PEOU and PU were measured using statements from the study by Zhang and Srite (2021). Intention to use the platforms was measured with statements from the Kim et al. (2018) study. The last group of questions related to socio-demographic data. A 7-point Likert scale was used, on which respondents could rate their agreement with the statements given, in the range from 1 "strongly disagree" to 7 "strongly agree". The 7-point Likert scale is more sensitive and measures respondents' attitudes more accurately (Finstad, 2010). In view of the latter, as well as the fact that most of the scales adapted for this study used a 7-point Likert scale, the authors consider it appropriate to use.

4. 2 Sample and data collection

The empirical research was conducted in Croatia in the period from March to September 2022 using a snowball sample. This type of sample is most commonly used when "compiling a list of sampling units is very difficult and when the target population is small and unique" (Hair et al., 2006, p. 342). Since the SE in Croatia is still in its infancy and Croatia is below the EU average in the adoption of collaborative economy business models (Dumančić and Čeh Časni, 2021), it was assumed that very few people use SE platforms, which is why the use of the snowball method seemed justified and appropriate. In addition, this method is widely used in online surveys as respondents can share the link and refer their friends on social media platforms (Meyerson and Tryon, 2003; Baltar and Brunet, 2012). Two criteria had to be met

when selecting the participants who took part in this research: (1) that respondents were familiar with the term SE and (2) that they used one of the SE platforms when planning or during their trip. Respondents who expressed an interest in participating in the study and met the above criteria were given access to the online survey via a link. Once the first group of participants had been identified, they were asked to identify other participants from their own circle of acquaintances who could meet the specified criteria and to share with them the survey via the link in social networks.

According to the "10-times rule" method for estimating minimum sample size (Hair et al., 2011), the minimum sample size for this study is 80. Exceeding this threshold, a total of 618 correctly completed questionnaires were collected and used for further analysis.

The sample consisted of 64.71% female and 34.98% male participants. The predominant age is from 25-34 (58.52%) following by the age groups 18–25 (26.07%) and 35-44 (6.20%) Most respondents (41.18%) hold undergraduate degrees, followed by respondents holding secondary school qualifications (39.59%) and graduate degrees (17.97%). Most respondents are students (56.12%), while 36.88% are employed. The majority of respondents (32%) had a monthly income between 464€ and 795€.

The evaluation of the outer model, inner model, and hypotheses testing was performed utilizing SmartPLS 4.0, employing the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. PLS-SEM is favoured for studies emphasizing prediction and theory advancement (Heneseler et al., 2016).

5. FINDINGS

All manifest variables were checked for outliers, and no values greater than +/-3 of the standard deviation were identified on the sample of 618 respondents.

The study examined nine primary hypotheses using a two-step analytical approach. First, reliability, internal consistency, and convergent validity of the measurement scales were assessed. Convergent validity was assessed to determine how closely the instruments designed to measure the same construct were interrelated. Second, the evaluation of the research model involved testing the hypotheses, estimating path coefficients, determining the variance explained, and assessing statistical significance, using a bootstrapping procedure with a sample of 5000 subsamples.

5. 1 Measurement model results

The conceptual framework analysed the direct relationship between the constructs. The analysis of convergent validity is assessed by factor loadings and average variance extracted. Internal consistency is measured by composite reliability and Cronbach's alpha coefficient, and discriminant validity, by the Heterotrait-Monotrait ratio (HTMT).

Table 1. Outer model evaluation

Code of constructs/ variables	Outer loadings	Cronbach's Alpha	Composite Reliability	AVE
Trust (TR)		0.918	0.918	0.803
TR1	0.900			
TR2	0.913			
TR3	0.904			
TR4	0.866			
WOM referrals (WOMREF)		0.926	0.927	0.872
WOMREF1	0.942			
WOMREF2	0.940			
WOMREF3	0.919			
Subjective norms (SN)		0.949	0.950	0.908
SN1	0.950			
SN2	0.961			
SN3	0.948			
Perceived usefulness (PU)		0.926	0.926	0.818
PU1	0.924			
PU2	0.890			
PU3	0.903			
PU4	0.899			
Perceived ease of use (PEOU)		0.953	0.953	0.877
PEOU1	0.928			
PEOU2	0.938			
PEOU3	0.935			
PEOU4	0.945			
Intention to use (ITU)		0.939	0.940	0.892
ITU1	0.954			
ITU2	0.950			
ITU3	0.930			

Note: TR – Trust, WOMREF – WOM referrals, SN – Subjective norms, PU – Perceived usefulness, PEOU – Perceived ease of use, ITU – Intention to use

Source: Authors

The values presented in Table 1 indicate satisfactory levels of all metric attributes. Manifest variables have outer factor loadings ranging from 0.866 to 0.961, which are all above the required value (Hair et al., 2017). Composite reliability (CR) values indicate good reliability of the reflective constructs, because are all greater than the threshold of 0.7. The Cronbach's alpha values surpass 0.8; therefore, internal consistency is satisfactory (Nunnally and Bernstein, 1994). The a verage variance extracted (AVE) surpasses the recommended minimum value of 0.5.

The next step was to assess discriminant validity using the Heterotrait-Monotrait ratio (HTMT), presented in Table 2.

Table 2. Heterotrait-Monotrait ratio

	PEOU	ITU	SN	TR	PU
ITU	0.896				
SN	0.758	0.739			
TR	0.686	0.700	0.695		
PU	0.865	0.826	0.856	0.810	
WOMREF	0.814	0.743	0.842	0.747	0.833

Note: TR – Trust, WOMREF – WOM referrals, SN – Subjective norms, PU – Perceived usefulness, PEOU – Perceived ease of use, ITU – Intention to use

Source: Authors

The Heterotrait-Monotrait ratio (HTMT) ranges from 0.686 to 0.896; therefore, the model has achieved discriminant validity. These findings affirm that the study's measurement model has adequate convergent and discriminant validity.

Table 3. Variance inflation factor inner model matrix

	PEOU	ITU	SN	TR	PU	WOMREF
PEOU		2.961			2.745	
ITU						
SN	2.815				3.006	
TR	2.015				2.091	
PU		2.961				
WOMREF	3.101				3.639	

Note: TR – Trust, WOMREF – WOM referrals, SN – Subjective norms, PU – Perceived usefulness, PEOU – Perceived ease of use, ITU – Intention to use

Source: Authors

Table 3 presents the variance inflation factors (VIF), which indicate that all the values are below 5, so that no multicollinearity can be detected.

5. 2 Testing Hypotheses

The structural model was examined with path coefficients (beta), standard deviations, t-value, the effect size (f2), p-value and coefficient intervals. Additionally, the coefficient of determination (R2) and the predict value (Q2) were assessed.

The determination coefficients (R2) indicate that the endogenous variable PEOU is moderately explained (63.6%) while the endogenous variable PU is substantially explained (79.7%) by the exogenous variables Trust, WOM referrals, and Subjective norms. The R2 value of 74.8% indicates that the variance of the construct Intention to use is moderately explained by the variables PEOU and PU.

The PLS predict was conducted to test the predictive relevance (Q2predict) of the research model. The Q2 values indicate that the model's predictive relevance is acceptable, where all values are greater than 0. The Q2 values of PEOU, Intention to use, and PU are 0.630, 0.567, and 0.742, respectively

Table 4 presents the findings of the study model, featuring the estimated path coefficients, standard deviations, t-values, effect sizes (f2), p-values and confident intervals.

Table 4. Structural model assessment

		β	SD	t-value	Effect size	p-value	Confidence interval 95%	Supported
H1a	TR → PU	0.263	0.037	7.215	0.164	0.000	0.192 – 0.335	✓
H1b	TR → PEOU	0.166	0.045	3.666	0.038	0.000	0.078 – 0.254	✓
H2a	WOMREF → PU	0.049	0.049	0.993	0.003	0.321	-0.047 – 0.147	×
H2b	WOMREF→ PEOU	0.444	0.056	7.859	0.174	0.000	0.327 – 0.548	✓
H3a	SN → PU	0.319	0.047	6.771	0.169	0.000	0.226 – 0.410	✓
H3b	SN → PEOU	0.263	0.053	5.014	0.068	0.000	0.165 – 0.370	✓
H4	PEOU → PU	0.377	0.038	9.826	0.254	0.000	0.302 – 0.452	✓
H5a	PEOU → ITU	0.652	0.053	12.239	0.549	0.000	0.546 – 0.755	✓
H5b	PU → ITU	0.240	0.055	4.330	0.074	0.000	0.133 – 0.350	✓

Note: TR – Trust, WOMREF – WOM referrals, SN – Subjective norms, PU – Perceived usefulness, PEOU – Perceived ease of use, ITU – Intention to use

Source: Authors

The results of the structural model show that the constructs Trust (β=0.264; $p<0.05$) and Subjective norms (β=0.319; $p<0.05$) have a significant and positive effect on PU, while the construct WOM referrals does not (β=0.049; $p>0.05$). Therefore, H1a and H3a are supported.

The antecedents Trust (β=0.166; $p<0.05$), WOM referrals (β=0.444; $p<0.05$) and Subjective norms (β=0.263; $p<0.05$) have a significant and positive effect on PEOU, confirming hypotheses H1b, H2b, and H3b.

Similarly, the construct PEOU has a significant positive effect on PU (β=0.377; $p<0.05$). Finally, PU (β=0.240; $p<0.05$), as well as PEOU (β=0.652; $p<0.05$) have a significant positive effect on Intention to use. This provides support for H5a and H5b.

6. DISCUSSION AND CONCLUSIONS

This research provides useful insights for understanding the relationships between social factors, technological factors and the behavioural intentions of SE platform users. This study also contributes to the theory of consumer behaviour by investigating the effect of various social and technological antecedents of intention to use SE business models, while emphasizing the importance of social dimensions.

The SE is a disruptive innovation that is widely accepted in developed countries, but it is still in its infancy in developing countries such as Croatia (Dumančić and Čeh Časni, 2021). As user connectivity, trust and social validation (Kim et al., 2018; Kong et al., 2019; Costello and Walker Reczek, 2020) as well as ease of use, convenience and utility (Zhang and Srite, 2021) play key roles in users' decisions to engage in the SE, it is of the utmost importance for organisations to understand the determinants of consumer adoption of SE platforms. Understanding the relationship between different dimensions of social factors, technological factors and behavioural intentions of users of SE platforms enables companies to better understand and attract different consumer segments. The aim of the research was to demonstrate that higher levels of subjective norms, WOM referrals and trust in SE platforms lead to higher levels of PEOU and PU. This has an impact on behavioural intentions, which are reflected in users' future use of the platforms. Furthermore, to our knowledge, this is the first study in the SE field to examine the influence of WOM referrals on usage intention of digital platforms in a way that extends the antecedents of technology use within the TAM model.

Several key findings have emerged from the empirical analysis. The results confirm that there is a positive influence of trust on the PU and PEOU of SE platforms, which is in line with the research findings of several studies (Alzubi et al., 2018; Hansen et al., 2018; Jung et al., 2021). In the context of social factors, trust in technology is a fundamental component considered crucial by users in the digital environment as it relates to the security and protection of personal data. Respondents expressed a high level of trust in the platforms' protection mechanisms which leads to a high degree of PU and PEOU. These findings are in line with results by Jung et al. (2021), who found that trust positively influences the technology's usefulness. In addition, studies by Hansen et al. (2018) and Alzubi et al. (2018) have shown that trust in the security and safety mechanisms of the technology is a significant predictor of PEOU.

This study also reveals a positive impact of WOM referrals on PEOU, which is consistent with the findings of Kaur and Kaur (2022) and Mehrad and Mohammadi (2016), who found that WOM referrals are a very important predictor of PEOU and PU. However, contrary to our hypothesis, the results of the study show that WOM referrals do not increase the usefulness of SE platforms. This discovery points to the need of a deeper investigation of the previously hypothesised relationship. The above results suggest that while users accept WOM referrals

as a useful source of information for platform use, they do not believe that WOM referrals increase platform usefulness. Due to differences in perceptions and the quality of the user experience itself, the impact of WOM referrals on PU may be lower or negatively expressed, compared with the positive impact on PEOU.

Furthermore, this study proved that subjective norms are a significant predictor of PEOU and PU, which were found in the studies by Mutahar et al. (2017) and Min et al. (2018), who demonstrated the positive influence of subjective norms on the aforementioned variables. As Min et al. (2018) found, if reference groups of individuals use SE platforms and perceive them as useful and easy to use, it is very likely that individuals will be motivated by their influence and also find them useful and easy to use.

Furthermore, a positive relationship between PEOU, PU and intention to use SE platforms was demonstrated. These findings are similar to the transition studies by Liu and Yang (2018) and Zhang and Srite (2021). These authors emphasize that the higher the PEOU and usefulness of SE platforms, the higher the intention to use these platforms. Therefore, this study additionally confirms the antecedents of behavioural intention of SE platforms, also in the context of developing countries such as Croatia.

Several practical implications for businesses and organizations can be identified. The study emphasises the importance of trust and subjective norms in influencing users' perceptions of the perceived usefulness of SE platforms. Therefore, developers of SE platforms should focus on fostering trust among users and leveraging social norms to emphasize the utility of their offerings. Strategies such as transparent communication, reliable customer service, and community-building efforts can enhance trust and subjective norms, ultimately increasing PU.

Secondly, findings suggest that factors such as trust, WOM referrals and subjective norms contribute significantly to users' perceptions of ease of use: businesses and organizations should prioritize initiatives that bolster these antecedents to enhance the ease of use of their SE platforms. This may involve providing user-friendly interfaces, facilitating positive WOM communication, and aligning offerings with prevailing social norms and expectations.

The study underscores the importance of PEOU and PU in driving users' intentions to adopt a technology or service. SE applications should focus on demonstrating the practical benefits and ease of use of their offerings to encourage adoption and usage among target users. Providing clear value propositions, offering intuitive interfaces, and showcasing success stories can help to strengthen users' intentions to use SE platforms.

The development of digital platforms of the sharing economy is particularly important to attract younger generations who are more inclined to accept new technologies as well as the concept of replacing personal property (Brozović et al., 2019). Moreover, the primary market segment for this business model in the coming decades will be Generation Z (Martinović et al., 2023). Therefore, it is possible to design such an offer that enables personalised experiences adapted to the specific habits and values of this generation. This also includes the development

of interactive content to achieve a higher level of engagement, such as competitions and the application of the concept of gamification. It is also possible to encourage more active user participation in the online community through the use of influencer marketing activities. Marketers should focus on selecting micro- and nano-influencers whose content enjoys a high level of trust and credibility among the target group. Martinović et al. (2023) also emphasise that the business practise of the sharing economy involves sustainable management, which has a significant impact on reducing resource consumption and increasing sustainability, which is particularly important for attracting younger users. Marketers should target this user group with appropriate activities that promote environmentally friendly options or rewards for using sustainable products or services.

As Ferjanić Hodak and Krajinović (2020) noted, the presence of this area in information and communication technology is increasing as the sharing economy focuses on the development of various digital platforms that would enable easier and more accessible exchange of goods and services as well as online communication. Therefore, developers and marketers should collaborate to create user-centric experiences that address the key factors of SE platforms identified in the study. By prioritizing trust-building, ease of use, and perceived usefulness, businesses can enhance user perceptions and intentions, ultimately driving the adoption and usage of SE platforms.

This study has several limitations. Firstly, this study relied upon snowball sampling, so the results cannot be generalised. In addition, only respondents with Croatian citizenship were included, whose attitudes may differ considerably compared with those of respondents from other countries. Future research should include a more diverse sample that includes respondents from different countries and regions so that the results can be applied to a broader population. The next limitation relates to the demographic structure of the respondents. The majority of respondents were female, which could influence the results and their interpretation in relation to usage intention of SE platforms. It is recommended to consider a more balanced gender ratio of respondents in future studies. Furthermore, the focus of this study is on specific constructs and the potential gap between intention and actual behaviour. Future studies should take these limitations into account and focus on exploring a broader range of factors and incorporating measures of real-world behaviour. Additionally, conducting cross-platform comparisons and employing mixed methods approaches can provide further insights into users' decision-making processes and behaviours in technology adoption contexts.

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ISTRAŽIVANJE PRETHODNIKA KOJI POKREĆU NAMJERE KORIŠTENJA PLATFORMI EKONOMIJE DIJELJENJA

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SAŽETAK

U posljednjem desetljeću ekonomija dijeljenja doživjela je značajan rast zahvaljujući razvoju raznih digitalnih platformi. Poslovni model ekonomije dijeljenja, utemeljen na digitalnim platformama, poboljšao je način na koji pojedinci pristupaju i koriste proizvode i usluge. Svrha ovog rada je ispitati odnose između društvenih i tehnoloških čimbenika te bihevioralnih namjera korisnika platformi ekonomije dijeljenja. Strukturirani upitnik razvijen je na temelju ljestvica validiranih u prethodnim istraživanjima i korišten za istraživanje odnosa između različitih dimenzija prethodno navedenih čimbenika. Za postizanje ciljeva istraživanja, provedeno je empirijsko istraživanje pomoću strukturiranog upitnika na uzorku od 618 korisnika platformi ekonomije dijeljenja. Rezultati istraživanja sugeriraju da viša razina subjektivnih normi i povjerenja u platforme ekonomije dijeljenja vodi do više razine percipirane korisnosti i jednostavnosti korištenja. Nadalje, utvrđen je pozitivan utjecaj WOM preporuka na percipiranu jednostavnost korištenja, dok utjecaj WOM preporuka na percipiranu korisnost nije signifikantan. Osim toga, percipirana korisnost i percipirana jednostavnost korištenja imale su statistički značajan utjecaj na namjere ponašanja koje se ogledaju u budućoj uporabi ove tehnologije. Detaljnije razumijevanje odnosa između ovih čimbenika omogućit će pružateljima usluga bolje razumijevanje i ciljanje različitih potrošačkih segmenata te optimiziranje marketinških strategija za poticanje sudjelovanja u aktivnostima ekonomije dijeljenja. Rezultati istraživanja u ovom radu doprinose teoriji marketinga, posebice u kontekstu teorije ponašanja potrošača i socio-tehničke teorije.

Ključne riječi: *platforme ekonomije dijeljenja, društveni utjecaj, TAM model, namjere korištenja*