DO WE PAY OR EXCHANGE? A COMPARATIVE ANALYSIS OF THE PREDICTION OF MOTIVATIONS TO USE SHORT-TERM ACCOMMODATION PLATFORMS

Judit BARRULLAS
Universitat Rovira i Virgili
Business Management
E-mail: judit.barrullas@urv.cat

Soledad MORALES-PÉREZ
(Corresponding Author)
Universitat Oberta de Catalunya
Economy and Business
E-mail: smoralespe@uoc.edu

Eleni PAPAOIKONOMOU
Universitat Rovira i Virgili
Business Management
E-mail: eleni.papaoikonomou@urv.cat

Carmen PACHECO-BERNAL
Universitat Oberta de Catalunya
Economy and Business
E-mail: mpachecob@uoc.edu

Abstract

Purpose – This study aims to predict consumers' behavioral intentions regarding the use of short-term accommodation platforms (STAP). Drawing on the decomposed theory of planned behavior (DTPB), we provide a nuanced analysis of the motivations that shape STAP use, distinguishing between payment-based and exchange-based platforms.
Methodology/Design/Approach – Data were collected through an online survey of users of both payment and exchange STAP, and analyzed using partial least squares (PLS). The study examines how motivations are linked to platform rules, exchange systems, and underlying values, contributing to the literature on collaborative consumption and providing insights for tourism practice and platform management.
Findings – The results demonstrate that attitudes and perceived behavioral control significantly influence the intention to use STAP. For payment-based platforms, attitudes are strongly conditioned by authenticity, compatibility, economic utility, social utility, and trust. In contrast, for exchange-based platforms, compatibility and social utility emerge as the most relevant determinants.
Originality of the research – To the best of our knowledge, this is the first study to evaluate user motivations for both payment and exchange STAP within a single theoretical model. By applying the DTPB, we extend understanding of consumer behavior in the platform economy and highlight the differentiated drivers of user intention across platform types.
Keywords short-term accommodation platforms, motivations, decomposed theory of planned behavior, PLS, collaborative consumption

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INTRODUCTION

The platform economy has become an integral part of contemporary society yet its evolution has been marked by contradictions and competing governance models. Within the polysemic internal structure of this economy, short-term accommodation platforms (STAP) have emerged as a particularly significant domain of study. Initially framed within the collaborative economy, these platforms were expected to foster peer-to-peer (P2P) exchange, encompassing both monetary and non-monetary forms of resource sharing (Belk, 2007, 2014). The rapid expansion of the collaborative economy has led to significant changes and conflicts, particularly in the tourism sector (Benítez-Aurioles & Tussyadiah, 2021; Franco & Santos, 2021; Bianco et al, 2022; Lutz et al., 2024; Masoumi Dinan & Lutz, 2025) where this economy appears to be growing at a greater rate, contradicting the initial approach and distorting the embryonic vision of the collaborative economy in its infancy, moving from an economic model based on collaboration and the shared economy to a platform economy. This have given it a leading role in both academic literature (Kuhzady et al., 2020; Morales et al., 2020) and policy debate (Casado-Diaz et al., 2020).

While research on STAP has expanded, much of it has focused on a single dominant provider, such as Airbnb, often contrasting its commercial orientation with P2P platforms such as Couchsurfing or HomeExchange (Hamilton et al., 2022; Blut & Wang, 2025). As these platforms represent a new system of product exchange and inter-agent relationships, it is essential to place more emphasis on studying the intended use of these activities within this paradigm of collaboration and sharing, according to Medina-Hernandez et al. (2020). Users' motivations to engage with one type of platform or another may vary widely, reflecting differences in values, rules of exchange, and perceptions of digital inequalities (Masoumi Dinan & Lutz, 2025). Previous literature has identified heterogeneous consumption patterns (Kansal & Bhalla, 2023), yet the field remains fragmented and lacks a coherent theoretical framework (Andriotis & Agiomirgianakis, 2014; Huber, 2017; Medina-Hernandez et al., 2020, 2024; Pal et al., 2025).

People's motivations for using one type of platform or another may be due to their antagonistic orientation, with empirical conditions that may be the same or different. Thus, their intention when choosing a STAP may be largely related to the rules, exchange systems and guiding values of each platform, or as a result of digital inequalities perceived by users in their engagement with short-term rental platforms (Masoumi Dinan & Lutz, 2025). Through a systematic literature review, Kansal and Bhalla (2023) identify significant variations in consumer behaviour depending on the type of product, the nature of the exchange, and the user profile. These findings underscore the theoretical fragmentation and the absence of a unified conceptual framework within the field of collaborative consumption. It is therefore necessary to carry out more in-depth, segmented studies on the new consumption trends generated by STAP, as this will provide more detailed insight into consumption behavior and the factors that influence the purchase

decision process (Möhlmann, 2015; Guttentag et al., 2018; Hawlitschek et al., 2018; Bommer et al., 2024). Thus, knowing in advance about the purchase experience of customers or service users can help marketers to develop targeted strategies, for example, to increase satisfaction through the experiential value that the consumer may experience when purchasing a good or service, and even to influence their possible consumption behavior.

Against this background, the present study seeks to advance understanding of users' behavioral intentions toward STAP by comparing two distinct models: payment-based platforms and exchange-based platforms. Rather than treating them as separate phenomena, this study considers both antagonisms and overlaps, acknowledging that some users engage with both types. The objective is to predict the determinants of users' behavioral intentions in relation to STAP, and to identify the differences that emerge between payment and exchange platforms. This dual perspective provides a richer account of whether STAP use aligns with the collaborative values originally associated with the sharing economy or whether it reflects more commercial logics. Furthermore, our research highlights the antagonism that some STAP acquire and supports the claims that Belk (2007) included in his broad definition of the collaborative economy about the need to consider both commercial and non-commercial activities. It also shows that users do not necessary stick to one type of STAP or the other; rather, there are hybrid users who move between the two.

The theoretical foundation of this study is Taylor and Todd's (1995) Decomposed Theory of Planned Behavior (DTPB). This model integrates constructs from the Technology Acceptance Model (Davis, 1989), the Theory of Reasoned Action (Ajzen & Fishbein, 1980), and the Theory of Planned Behavior (Ajzen, 1991). The DTPB is particularly appropriate for analyzing STAP use because it decomposes key antecedents of behavioral intention—attitudes, subjective norms, and perceived behavioral control—into more specific beliefs. This allows for a nuanced examination of how users evaluate platforms, what social influences shape their decisions, and how perceived facilitators or barriers affect their engagement.

By applying the DTPB framework, this study provides both theoretical and empirical insights. Specifically, it aims to (1) identify the determinants of users' behavioral intention to use STAP as a form of tourist accommodation, and (2) to predict whether these determinants differ between payment-based and exchange-based platforms. In doing so, the research not only extends theoretical debates on collaborative consumption but also offers practical knowledge for platform managers and policymakers seeking to understand the evolving dynamics of the platform economy.

1. CONCEPTUAL FRAMEWORK

1.1 Payment STAP versus exchange STAP

The taxonomy of the collaborative economy reveals tensions in how different organizations fit under this umbrella. In its early days, Airbnb adopted principles of sharing, reciprocity, and collaboration, but it has since evolved into a model more oriented toward economic gain and capital accumulation. Scholars argue that platforms such as Airbnb disrupt the original ethos of the collaborative economy by commodifying previously non-marketized resources such as hospitality (Huber, 2017; Gyódi, 2019; Cocola-Gant, 2020). By contrast, exchange-based platforms are often framed as closer to the ideals of "true sharing." They emphasize reciprocity, sustainability, and cultural immersion, and are therefore positioned outside the dynamics of tourist capitalism (Andriotis & Agiomirgianakis, 2014; Hamilton et al., 2022).

This duality has important implications for understanding user motivations. Research shows that payment-based platforms primarily attract users motivated by economic, utilitarian, and trust-related factors, whereas exchange platforms appeal to travelers driven by ecological, hedonic, and social considerations (Hamari et al., 2016; Böcker & Meelen, 2017). Köbis, Soraperra, and Shalvi (2021) reinforce the distinction between for-profit and non-profit platforms, noting that the latter are not guided by profit motives and tend to attract users genuinely committed to the ethos of "true sharing." Similarly, Blut and Wang (2025) argue that non-profit platforms function more like barter systems and remain distant from conventional monetary transactions. Pal et al. (2025) identify a gap in the academic literature concerning the study of home exchangers, emphasizing that users of such platforms often travel in search of experiences that go beyond conventional tourist activities. These individuals typically demonstrate a stronger interest in cultural engagement and meaningful interactions with local communities. Medina-Hernandez et al. (2024) provide empirical evidence that the nature of the platform—whether for-profit or non-profit—significantly shapes the type of experience users have during their travels. Their findings further highlight the importance of distinguishing research approaches according to the underlying platform model.

The distinction is also structural. Payment-based STAP are characterized by monetary transactions, where one party rents out accommodation and the other pays for access. By contrast, exchange-based STAP involve property swaps between participants, either directly (dyadic exchange) or indirectly through accumulated points (non-dyadic exchange) (Valor & Papaoikonomou, 2019). In this model, both parties alternate roles as hosts and guests, with no financial transaction involved. Recognizing these distinctions provides a critical foundation for analyzing user intentions and behaviors. However, to move beyond descriptive contrasts, it is essential to adopt a theoretical framework capable of systematically explaining the determinants of STAP use.

1.2 The Decomposed Theory of Planned Behavior (DTPB) as central framework

Ajzen's Theory of Planned Behavior (1991) is one of the most influential models for analyzing behavioral intention across the social sciences. It explains intention as the result of attitudes toward the behavior, subjective norms, and perceived behavioral control, all of which are shaped by underlying beliefs. While the TPB has proven valuable, its simplicity sometimes limits its predictive capacity in contexts where motivations are diverse and multifaceted.

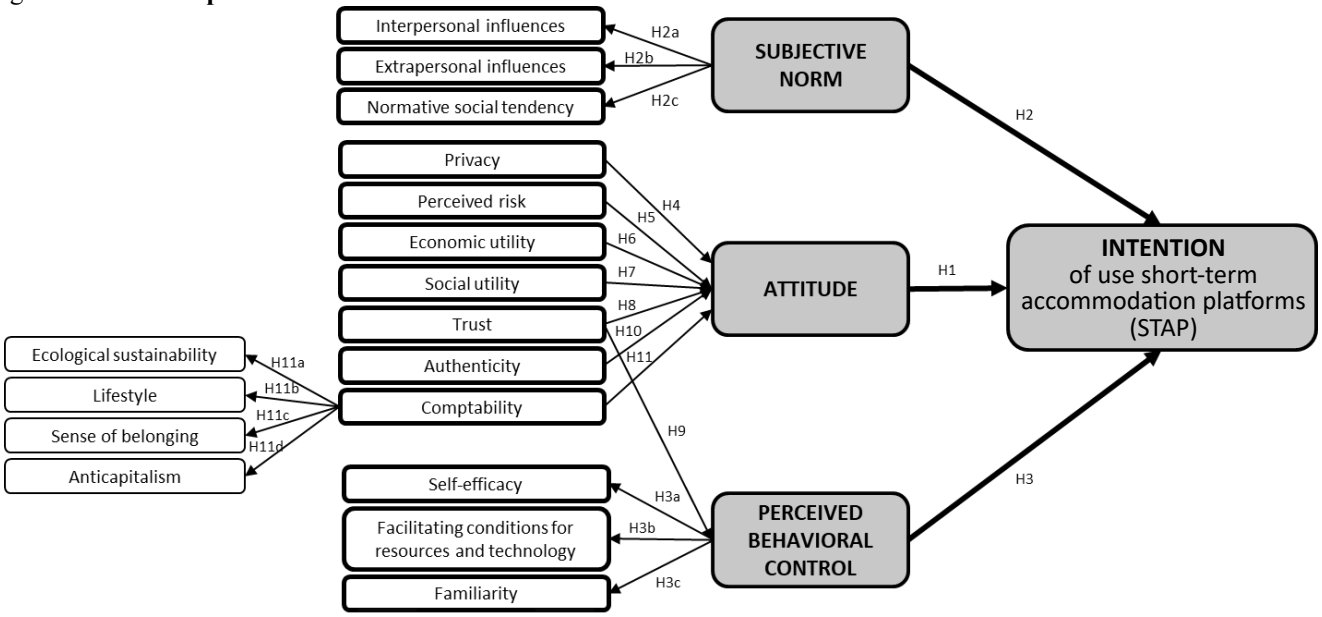
To address this, Taylor and Todd (1995) developed the Decomposed Theory of Planned Behavior (DTPB), which extends the TPB by breaking down the belief structures underlying attitudes, norms, and perceived control. By integrating elements from the Technology Acceptance Model (Davis, 1989), the Theory of Reasoned Action (Ajzen & Fishbein, 1980), and the TPB itself, the DTPB offers a more nuanced explanatory model. Its strength lies in its capacity to capture how evaluations of usefulness, ease of use, and compatibility shape attitudes, how social influences from peers and wider reference groups shape norms, and how perceptions of self-efficacy and facilitating conditions determine perceived control.

This theoretical approach is particularly relevant for the study of STAP because it allows us to systematically examine the heterogeneous motivations behind platform use. Users of payment-based platforms may prioritize utilitarian and trust-related factors, while exchange users may be more strongly influenced by values of reciprocity, sustainability, and cultural immersion. The DTPB provides an integrated framework for analyzing these differences, offering a systematic way to explain how diverse motivations translate into behavioral intentions.

On the basis of this framework, our research aims to identify the determinants influencing users' behavioral intentions to engage with STAP as tourist accommodation and to compare how these determinants vary between payment-based and exchange-based platforms. By positioning the DTPB as the central theoretical lens, the study contributes to clarifying the fragmented literature on collaborative consumption and provides a robust model for understanding consumer motivations in the platform economy.

The conceptual model is presented in Figure 1. The same model was applied to analyze both user groups, enabling us to highlight the motivational differences between payment and exchange STAP.

Figure 1: **The conceptual model**



Source: Authors' own work.

It is on the basis of these premises that we present our proposed framework and hypotheses.

1.3 Proposed framework and hypotheses

Ajzen's Theory of Planned Behavior (1991) establishes behavioral intention as the most immediate antecedent of actual behavior, a relationship that has been confirmed across diverse fields of social science. In the specific case of STAP, intention has been consistently validated as a reliable predictor of use. Prior studies demonstrate that individuals' willingness or predisposition to engage with these platforms translates into actual booking and reuse behavior (Tussyadiah, 2016; Mao & Lyu, 2017; Hawlitschek et al., 2018; So et al., 2018; Toni et al., 2018). More recent contributions reaffirm its robustness in digital contexts, highlighting intention as a valid proxy for behavior in situations where actual usage data are difficult to observe directly (Mao y Lyu, 2017; Hawlitschek et al., 2018; So et al., 2018; Ku et al., 2022; Goel & Parayitam, 2024).

1.3.1 Behavioral intention

In this study, we conceptualize the intention to use STAP (INTEN) as the dependent variable of the model and a direct antecedent of user behavior. Consistent with the TRA, TPB and DTPB, intention is defined as the likelihood or predisposition of travelers to adopt STAP as accommodation options during their journeys. Within this framework, attitudes play a central role: a positive evaluation of STAP is expected to significantly increase the likelihood of actual use. This link between attitude and intention has been repeatedly confirmed in empirical research, positioning attitude as the strongest predictor of intention across models of digital adoption and collaborative consumption. In alignment with the TRA, TPB and DTPB, attitude (ATTI) is defined as the favorable or unfavorable predisposition to use STAP.

On this basis, our first hypothesis is formulated as follows:

H1: Users' attitude towards STAP positively influences their behavioral intention to use them.

1.3.2 Subjective norm

In the TRA, TPB and DTPB frameworks, subjective norm (SUBJ) refers to the social pressure perceived by a person to use or not to use STAP. In this, subjective norms emerge from different sources of influence: interpersonal relationships (family, friends, colleagues), extrapersonal agents (media, blogs, online reviews), and the perception that the use of these platforms has become a socially accepted and contemporary practice.

Previous research shows that these influences play a decisive role in shaping behavioral intentions. Mao and Lyu (2017) find that recommendations from close contacts increase users' likelihood of adopting Airbnb. Hawlitschek et al. (2018) highlight how online ratings and media coverage shape users' perceptions of platform legitimacy. Similarly, So et al. (2018) and Toni et al. (2018) confirm that seeing STAP as socially accepted strengthens the intention to use them. More recent evidence (Goel & Parayitam, 2024) indicates that subjective norm continues to be a robust determinant of adoption in collaborative consumption contexts.

Drawing on these insights, we conceptualize subjective norm in STAP use as a multidimensional construct composed of interpersonal, extrapersonal, and normative social influences. Accordingly, we propose the following hypotheses:

H2: Subjective norm regarding STAP positively influences behavioral intention to use these platforms.

H2a: Subjective norm regarding STAP is positively determined by the interpersonal influence received from third parties.

H2b: Subjective norm regarding STAP is positively determined by the extrapersonal influence received from written media, social media and blogs.

H2c: Subjective norm regarding STAP is positively determined by the normative social tendency of these platforms' users.

1.3.3 Perceived behavioral control

In the TRA, TPB and DTPB frameworks, perceived behavioral control (CONTROL) refers to a person's self-perception of ability and ease toward STAP use. Previous research highlights several factors that shape perceived control. Hawlitschek et al. (2018) suggest that the adoption of peer-to-peer accommodation platforms depends heavily on users' knowledge of how platforms work and their ability to operate them effectively. Similarly, studies show that prior experience reduces uncertainty and increases confidence in use (Möhlmann, 2015; Mao & Lyu, 2017). Eichhorn et al. (2020) identify a clear digital inequality in access to collaborative platforms such as Airbnb and Uber, noting that individuals with lower levels of education, weaker social capital, or more precarious socioeconomic conditions are less likely to engage with them. These findings underscore the role of structural factors in shaping perceptions of control and raise questions about inclusivity in the digital economy.

In this context, perceived behavioral control can be explained through three key antecedents. First, self-efficacy, or the belief in one's ability to use the platforms successfully. Second, facilitating conditions, such as access to technological resources, internet connectivity, or support services that reduce barriers to adoption. Third, familiarity, since prior use or exposure to platforms lowers uncertainty and makes engagement easier.

Accordingly, we propose the following hypotheses:

H3: Perceived behavioral control regarding STAP positively influences the behavioral intention to use these platforms.

H3a: Perceived behavioral control regarding STAP is positively determined by people's self-efficacy.

H3b: Perceived behavioral control regarding STAP is positively determined by the facilitating conditions of existing resources and technology.

H3c: Perceived behavioral control regarding STAP is positively determined by familiarity with the use of these platforms.

1.3.4 Privacy concerns

In the DTPB framework, privacy concerns (PRIV) are conceptualized as potential barriers that can negatively affect attitudes toward a given behavior. In the context of STAP, privacy refers to the perceived loss of privacy when data and private spaces are shared via STAP. Several studies emphasize the importance of privacy in shaping attitudes toward collaborative and peer-to-peer platforms. Hawlitschek et al. (2018) show that perceived privacy risks reduce users' willingness to engage with accommodation-sharing services, while Lutz et al. (2018) highlight how concerns about surveillance and misuse of information undermine the sense of security that is critical for digital trust. These findings suggest that privacy is not a marginal issue, but rather a decisive factor that can weaken users' favorable evaluations of STAP.

Given this evidence, we propose that privacy concerns act as a negative determinant of attitudes toward platform use:

H4: Privacy concerns related to the use of STAP negatively influence attitudes towards their use.

1.3.5 Perceived risk

Perceived risk (RISK) refers to the level of uncertainty that individuals perceives as a possible negative outcome when travelling using this type of accommodation. Empirical evidence regarding the role of risk in STAP adoption is mixed. Mao and Lyu (2017) demonstrate that risk perception is a significant negative predictor of attitudes and intentions to use Airbnb, while Liang et al. (2018) show that concerns about safety and trustworthiness reduce favorable evaluations. By contrast, So et al. (2018) find no direct relationship between risk and intention, and Goel and Parayitam (2024) reveal that gender moderates the effect: women tend to show higher intention to use STAP regardless of their perceived level of risk. These divergent findings suggest that risk is a complex construct, whose influence may vary depending on user characteristics, platform type, and context.

Despite these inconsistencies, risk remains an important barrier in collaborative consumption, as it directly affects users' confidence and willingness to engage. We therefore hypothesize that:

H5: The perceived risk of using STAP negatively influences attitudes towards their use.

1.3.6 Economic utility

Using STAP can save people money, which is a compelling reason among consumers (see Guttentag, 2015; Hawlitschek et al., 2018; Sung et al., 2018; Kuhzady et al., 2020). Tussyadiah (2016) found that cost savings have a positive effect on satisfaction and intention to use P2P accommodation, Möhlmann (2015) classified it as a determinant of reuse of these platforms and Santos et al. (2022) identify economic benefits as one of the dimensions that influence the experience of using Airbnb. Economic benefits constitute a significant motive for engaging with collaborative economy platforms, particularly when compared to other segments such as service providers or more conscientious users (Böcker & Meelen, 2017; Angelovska et al., 2021). However, some studies focusing on exchange STAP highlight that financial savings are not the main factor for using this type of accommodation (Forno & Garibaldi, 2015; Sdrali et al., 2015; Hamilton et al., 2022), although Pal et al. (2025) conclude that economic benefit is a key factor in joining the HomeExchange community, this is particularly true for users who prioritize travel expenses or seek access to high-end accommodations.

According to the TAM and DTPB, economic utility (UECO) is described as the economic performance obtained by using STAP:

H6: The perceived economic utility of using STAP positively influences attitudes towards their use.

1.3.7 Social utility

Social utility (USOCI) refers to the relationship and social interacion with third parties obtained through the use of STAP. Beyond the functional or economic advantages, these platforms offer opportunities for social interaction, cultural exchange, and even community building. In the DTPB framework, these perceived social outcomes influence attitudes by reinforcing the value of participation. Several studies underline the importance of social dimensions in shaping positive evaluations of collaborative consumption. Hawlitschek et al. (2018) and Santos et al. (2022) highlight how interaction with hosts or other users strengthens satisfaction and reuse intentions. Kuhzady et al. (2020) also identify socialization as a relevant determinant of adoption. However, findings are not always consistent: So et al. (2018) suggest that social interaction is not a primary driver for Airbnb users, pointing to differences between platform models. Indeed, the literature shows that exchange-based platforms place greater emphasis on interpersonal connections. Medina-Hernandez et al. (2024) and Pal et al. (2025) find that host–guest interaction is a distinctive feature of non-profit platforms, providing authenticity and opportunities for long-term relationships—elements less pronounced in commercial platforms such as Airbnb.

We therefore hypothesize:

H7: The perceived social utility of using STAP positively influences attitudes towards their use.

1.3.8 Trust

For the purposes of this research, we use the DTPB's definition of trust (TRUST) as the belief that STAP members will act correctly and fulfill their commitments. Previous studies have shown that trust is a determining factor in the behavior of users of these platforms (Möhlmann, 2015; Hamari et al., 2016; So et al., 2018; Tussyadiah & Pesonen, 2018; Angelovska et al, 2021; Santos et al, 2022). ter Huurne et al. (2017) point out that the more positive experiences people accumulate, the higher their level of trust. However, Sthapit and Björk (2019) suggest that platforms such as Airbnb should invest resources to minimize negative experiences resulting from the relationship between the host and the guest. From a different perspective, Cheng et al. (2024) examine how the four dimensions of organizational justice—adapted to the context of STAPs, specifically Airbnb—influence the development of user trust and loyalty toward these platforms. The study reveals that favorable perceptions of justice regarding aspects such as accommodation quality (distributive justice), host treatment (interpersonal justice), information transparency (informational justice), and fairness in conflict resolution processes (procedural justice) strengthen user trust, which in turn enhances loyalty to the platform. For platforms such as HomeExchange, Pal et al. (2025) conclude that the system used by this type of accommodation fosters trust and respect between people, as both parties expect the same level of care for their homes, which also serves to enrich the travel experience. Therefore, trust is proposed as a factor that can influence a person's attitude towards using these platforms and their perceived behavioral control:

H8: Trust in STAP positively influences attitudes towards their use.

H9: Trust in STAP positively influences perceived behavioral control when using these platforms.

1.3.9 Authenticity

Authenticity (AUTH) is defined as the perception that people express about the experience they will have using STAP for their accommodation. In the context of STAP, authenticity refers to the perception that the lodging experience is genuine, culturally embedded, and different from standardized commercial offerings. Within the DTPB framework, authenticity acts as a belief that shapes favorable attitudes toward platform use by reinforcing experiential and symbolic value.

Several studies underline this point. Paulauskaite et al. (2017) and Guttentag et al. (2018) show that Airbnb users frequently associate their stays with a sense of local immersion and authentic encounters, which differentiate these experiences from traditional hotels. However, research also highlights that authenticity is more strongly emphasized in exchange-based platforms. Hamilton et al. (2022) and Medina-Hernandez et al. (2024) demonstrate that home exchange participants perceive their stays as opportunities to inhabit real homes, engage with local lifestyles, and strengthen cultural learning. In line with these findings, Pal et al. (2025) emphasize that HomeExchange offers users the opportunity to inhabit authentic residential spaces and to access a more domestic and personalized experience, in contrast to the often impersonal nature of accommodations offered through for-profit platforms like Airbnb. These findings contrast with commercial platforms, where the experience tends to be evaluated more in terms of amenities and service quality, reducing the weight of authenticity in shaping attitudes.

At the same time, not all studies confirm a direct link between authenticity and intention. Liang et al. (2018) and Santos et al. (2022) find weaker or non-significant effects, suggesting that the role of authenticity may depend on user profiles and platform types. Despite these inconsistencies, the literature consistently points to authenticity as a desirable attribute that enriches the travel experience and enhances favorable attitudes toward STAP.

Therefore, we hypothesize that:

H10: The perceived authenticity of STAP positively influences attitudes towards their use.

1.3.10 Compatibility as a moderator

Finally, we considere compatibility (COMP) as an antecendent of attitudes. This is defined as the degree to which the use of STAP is consistent with user's values, current needs, and past experiences. For the purpose of this study, compatibility is considered to be determined by environmental sustainability, lifestyle, sense of belonging and anti-capitalism. Within the DTPB framework, compatibility acts as an antecedent of attitudes: when individuals perceive that platform use fits with their personal beliefs and ways of living, they are more likely to evaluate it positively. This perspective has been widely discussed in the literature on innovation adoption and collaborative consumption, where alignment with values such as sustainability, community participation, or alternative consumption models often reinforces favorable attitudes (Barnes & Mattson, 2016; Hawlitschek et al., 2018; Matharu et al., 2021).

Empirical evidence supports this view. Research shows that environmentally conscious users tend to perceive collaborative economy platforms as more compatible with their values, particularly when sustainability (ECOL) is framed as a central benefit (Hawlitschek et al., 2018; Kuhzady et al., 2020; Medina-Hernandez et al., 2024). Lifestyle (LIFE) factors also play a role, as platform use can reflect a modern and flexible way of traveling aligned with broader trends in sustainable and digital consumption (Torrent-Sellens et al., 2020; Matharu et al., 2021). In addition, the sense of belonging (SENSE) to a community can reinforce perceptions of compatibility, especially in exchange platforms where participation is embedded in shared values and mutual trust (Tussyadiah & Pesonen, 2016). Finally, ideological orientations such as anti-capitalism (ANTI) or critiques of mainstream tourism practices can also strengthen compatibility, since some users view STAP as alternatives to conventional market-driven models (Hamari et al., 2016; Cheng, 2016; Hawlitschek et al., 2018). It is noteworthy that, according to Eichhorn et al. (2020), there is a greater propensity for repeated use of collaborative economy platforms when the underlying motivations are linked to materialism, understood as symbolic consumption aimed at social display, and to more personal aspirations such as social status or temporary possession of goods. These motivations reflect a consumption-oriented perspective, in contrast to the stance adopted by certain users with anti-capitalist views, whose participation in these platforms follows an opposite logic: the pursuit of reduced resource use and the avoidance of traditional capitalist consumption.

Based on these considerations, we propose the following hypotheses:

H11: Compatibility with the use of STAP positively influences attitudes towards their use.

H11a: Compatibility with the use of STAP is positively determined by the feeling of environmental sustainability associated with the use of these platforms.

H11b: Compatibility with the use of STAP is positively determined by the feeling of a modern lifestyle associated with the use of these platforms.

H11c: Compatibility with the use of STAP is positively determined by the sense of belonging associated with the use of these platforms.

H11d: Compatibility with the use of STAP is positively determined by the feeling of anti-capitalism associated with the use of these platforms.

2. METHODOLOGY

2.1 Questionnaire design

The empirical analysis was conducted through an online survey addressed to users of STAP, distinguishing between payment-based and exchange-based models. The questionnaire was structured into six sections. It began with a set of screening questions to identify the type of platforms most recently used by respondents, which enabled the classification of participants into paying or exchange users. Respondents who reported using both types of platforms were presented with the motivation-related sections twice, explicitly specifying the platform type in each case. For this, we use a battery of items designed to measure motivations for platform choice. The subsequent sections included questions on the tourist profile and participation in platforms.

The constructs included in the questionnaire were operationalized using 7-point Likert-type scales (1 = strongly disagree, 7 = strongly agree). As the research model is grounded in the Decomposed Theory of Planned Behavior (DTPB), most items were adapted from the original work of Taylor and Todd (1995). To ensure contextual validity, these items were complemented with adaptations from previous studies on motivations for STAP use and collaborative consumption (Mao & Lyu, 2017; Hawlitschek et al., 2018; So et al., 2018; Tussyadiah & Pesonen, 2018; Goel & Parayitam, 2024). Table 1 provides a detailed overview of each construct, its measurement items, and the literature sources from which they were adapted. This table also reinforces the transparency and replicability of the study design.

Table 1: **Description of the factors included in the proposed theoretical model**

Constructs	Dimensions	Codification	Definition	Description	Adapted from	Theory in which it is related
Dependent variable						
Behavioral intention		INTEN	Probability or predisposition of STAP users to use them as a form of accommodation during their trips.	I will use STAPs in the near future. The STAPs will be one of the accommodation options I will consider for my next trip. I would recommend STAPs to others as a viable lodging option.	Ajzen & Fishbein (1980); Schifter & Ajzen (1985); Ajzen (1991)	TRA TPB DTPB
Attitude		ATTI	Favorable or unfavorable predisposition towards the use of STAP.	... is an idea I like. ... is a wise idea. ... is pleasant.	Fishbein & Ajzen, 1975; Summers, 1976; Ajzen, 1991	TRA TPB DTPB
Subjective norm		SUBJ	Social pressure perceived by the person regarding the use or not of STAP.		Fishbein & Ajzen, 1975; Schofield, 1975; Ajzen, 1991; Taylor & Todd, 1995; Hawlitschek et al., 2018	TRA TPB DTPB
Perceived behavioral control		CONTROL	A person's self-perception of ability and ease toward STAP use.		Ajzen, 1991; Taylor & Todd, 1995; Hawlitschek et al., 2018	TRA TPB DTPB
Compatibility		COMP	Degree to which the use of STAP coincides with the user's own values, current needs and previous experience.		Rogers, 2003; Shih & Fang, 2004; Hawlitschek et al., 2018	DTPB
Attitude variables						
Privacy		PRIV	Perception of loss of privacy when data and private spaces are shared through STAP.	… is unpleasant that anyone can get information about my private sphere through these STAPs. … is unpleasant to disclose private data online in these STAPs. … is unpleasant that many people can see my private data through these STAPs.	Hawlitschek et al., 2018; Lutz et al, 2018; Teubner & Flath, 2019	Extension of the DTPB
Perceived risk		RISK	Level of uncertainty that a person perceives as a possible negative result when traveling using STAP.	... represents an economic risk for me. ... constitutes a legal risk to me. ... is a risk once you participate.	Hawlitschek et al., 2018; Mao & Lyu, 2017; Liang et al., 2018; So et al., 2018	Extension of the DTPB
Economic utility		UECO	Economic performance obtained with the use of STAP.	... allows me to save money. ... improves my economic situation. ... allows me to benefit financially.	Davis, 1989; Hamari et al., 2016; Hawlitschek et al., 2018	Extension of the DTPB
Social utility		USOCI	The relationship and social interaction obtained with third people with the use of STAP.	... allows me to meet interesting people. ... permits me to get to know new people. ... allows me to interact with good people.	Hawlitschek et al., 2018	Extension of the DTPB
Trust		TRUST	Belief that STAP members will act correctly and fulfill their commitments.	STAP users are trustworthy. STAP users keep promises and commitments. STAP users usually keep my best interests in mind.	Pavlou, 2003; Pavlou & Fygenson, 2006; Hawlitschek et al., 2018	Extension of the DTPB
Authenticity		AUTH	Perception that the person expresses about the experience they will have using STAP for their accommodation.	… provides an authentic local experience. ... tends to offer a unique service, a unique experience. ... allows me to find accommodations that integrates local cultures. ... provides an opportunity to stay in a less standardized accommodation environment.	Liang et al., 2018; Guttentag et al, 2018; So et al., 2018	Extension of the DTPB
Compatibility variables						

Compatibility variables						
Compatibility	Ecological sustainability	ECOL	Conception that the use of STAP is environmentally friendly.	... helps saving natural resources. ... is a sustainable mode of consumption. ... is ecologically meaningful. ... is environmentally friendly.	Hamari et al., 2016; Hawlitschek et al., 2018	DTPB
	Lifestyle	LIFE	Conception that the use of STAP expresses a modern and current lifestyle.	... represents an up-to-date life style. ... makes it part of a modern lifestyle. ... is in tune with the current times.	Hawlitschek et al., 2018	DTPB
	Sense of belonging	SENSE	Conception that the use of STAP makes one feel part of a community.	... makes me feel connected with others. ... allows me to create bonds with others in the STAP community.	Hawlitschek et al., 2018	DTPB
	Anti-capitalism	ANTI	Conception that the use of STAP is a way to evade capitalism.	... allows me to avoid supporting large corporations. ... allows me to avoid capitalism. ... offers me an alternative to the capitalist system.	Lamberton & Rose, 2012; Hawlitschek et al., 2018	DTPB
Subjective norm variables						
Subjective norm	Interpersonal influences	INTER	Influences that the STAP user receives from friends, family, colleagues, on the use of these platforms.	My friends and family encourage me to use them. People I know think that using these platforms is a good idea. My colleagues encourage me to use them.	Taylor & Todd, 1995; Hung & Chang, 2005; Lamberton & Rose, 2012	TRA TPB DTPB
	Extrapersonal influences	EXTRA	Influences that the STAP user receives from the media on the use of these platforms.	I read/saw news reports that encourage me to use STAP. The comments in blogs about experiences in STAP encourage me to use them. The comments in social networks about experiences in STAP encourage me to use them.	Taylor & Todd, 1995; Hung & Chang, 2005; Lamberton & Rose, 2012	TRA TPB DTPB
	Normative social tendency	TREND	Conception that the use of STAP expresses following a current and contemporary trend.	STAPs are a new trend that I think I should use. People will see me as trendy if I use STAP. Using these platforms will present me as contemporary. Using STAP is one way of showing that I follow the current trends in accommodation.	Möhlmann, 2015; Hawlitschek et al., 2018; So et al., 2018	Extension of the DTPB
Perceived behavioral control variables						
Perceived behavioral control	Self-efficacy	AUTO	Degree of self-confidence in the ability to use STAP.	I can use them easily. I can use STAP even if no one is around to help me. I feel comfortable using STAP on my own.	Taylor & Todd, 1995; Hung & Chang, 2005; Lin, 2007	TPB DTPB
	Facilitating conditions for resources and technology	RESOU	Ease of having the resources and technology necessary to use STAP.	I have the necessary computer equipment to use them. I can use a computer anytime I want to in order to use STAP. I have no internet access problems to be able to use them.	Taylor & Todd, 1995; Hung & Chang, 2005; Lin, 2007	TPB DTPB
	Familiarity	FAMI	Conception that the own person has about the functioning of the STAP, as well as its characteristics and particularities.	I am familiar with STAPs. I have experience with STAPs. I know a lot about how STAPs actually work.	Mao & Lyu, 2017; Hawlitschek et al., 2018; So et al., 2018; Tussyadiah & Pesonen, 2018	Extension of the DTPB

Source: Authors' own work

2.2 Data collection

Data were collected between February and July 2020. Fieldwork was temporarily interrupted in March due to the outbreak of the Covid-19 pandemic, and was resumed in May once conditions allowed. The survey was implemented through the LimeSurvey web application and disseminated using multiple channels: open social media platforms (Facebook, Instagram, Twitter, WhatsApp), the blog of a university, and mailing lists targeting students and academic staff. Given the difficulty of reaching exchange platform users, specific strategies were employed to access this group, including targeted distribution in private Facebook groups (e.g., HomeExchange and People Like Us Home Exchange) as well as public communities such as All About Home Exchange.

The inclusion criterion was that respondents had used a STAP at least once in the past, either for payment or exchange purposes. No restrictions were imposed regarding nationality or country of origin, ensuring diversity in the sample. A pilot study with a small group of users was conducted to refine the questionnaire and verify the clarity, reliability, and validity of the measurement scales.

A non-probabilistic sampling strategy was adopted, combining convenience and snowball techniques. After excluding incomplete or invalid responses, the final sample comprised 216 valid cases: 127 payment-only users, 41 exchange-only users, and 48 users of both types of platforms. Table 1 in the Appendix presents a descriptive overview of the distribution of users across platform types and their main sociodemographic characteristics.

3. ANALYSIS AND RESULTS

3.1 Measurement model

The data collected were analyzed using partial least squares (PLS), a structural equation modeling technique. The same measurement model was predicted separately for the subsample of paying STAP users (n = 175) and for exchange STAP users (n = 89). First, we validated the measurement model to ensure the necessary conditions of reliability and convergent and discriminant validity. Hair et al. (2017) suggests validating the internal consistency of all indicators. This was done by first taking the Cronbach's alpha values and checking that all the results obtained exceeded the value of 0.7 (Nunnally & Bernstein, 1994), meaning that the indicators for each construct measure the same thing and are correlated with each other. The composite reliability was then validated. The levels of 0.7 (Fornell & Lacker, 1981; Henseler et al., 2009) and 0.8 (Nunnally & Bernstein, 1994) were exceeded, confirming that the indicators have sufficient load to explain the latent construct to which they belong. Finally, the average variance extracted (AVE) allowed us to determine the internal consistency of the indicators that make up each construct. It was confirmed that the model, for two subsamples, the indicators measuring each construct did indeed belong. In the vast majority of cases, these values were greater than 0.70, which means that more than 70% of the variance of the construct is due to the indicators that measure it (see Table 2). In this table shows the same indicators for the second-order constructs.

Table 2: **Reliability and convergent validity for constructs**

Constructs	Item	Payment STAP sample				Exchange STAP sample			
		Factor loadings	Cron-bach's α	CR	AVE	Factor loadings	Cron-bach's α	CR	AVE
INTEN	INTEN1	0.935	0.939	0.961	0.890	0.948	0.858	0.916	0.786
	INTEN2	0.953				0.952			
	INTEN3	0.942				0.745			
INTER	INTER1	0.919	0.930	0.956	0.879	0.911	0.928	0.955	0.875
	INTER2	0.899				0.913			
	INTER3	0.992				0.980			
EXTRA	EXTRA1	0.843	0.877	0.925	0.804	0.930	0.923	0.951	0.867
	EXTRA2	0.935				0.944			
	EXTRA3	0.911				0.919			
TREND	TREND1	0.875	0.931	0.951	0.828	0.893	0.885	0.922	0.749
	TREND2	0.903				0.697			
	TREND3	0.933				0.912			
	TREND4	0.928				0.938			

Constructs	Item	Payment STAP sample				Exchange STAP sample			
		Factor loadings	Cron-bach's α	CR	AVE	Factor loadings	Cron-bach's α	CR	AVE
AUTO	AUTO1	0.804	0.805	0.885	0.719	0.759	0.718	0.842	0.640
	AUTO2	0.858				0.781			
	AUTO3	0.881				0.856			
RESOU	RESOU1	0.898	0.905	0.940	0.840	0.872	0.828	0.897	0.744
	RESOU2	0.925				0.883			
	RESOU3	0.926				0.833			
FAMI	FAMI1	0.891	0.810	0.888	0.726	0.915	0.866	0.918	0.789
	FAMI2	0.889				0.908			
	FAMI3	0.771				0.840			
ATTI	ATTI1	0.918	0.883	0.928	0.811	0.836	0.737	0.852	0.658
	ATTI2	0.906				0.865			
	ATTI3	0.876				0.727			
PRIV	PRIV1	0.928	0.935	0.958	0.884	0.900	0.946	0.965	0.901
	PRIV2	0.948				0.973			
	PRIV3	0.945				0.972			
RISK	RISK1	0.825	0.820	0.892	0.733	0.936	0.905	0.940	0.838
	RISK2	0.835				0.891			
	RISK3	0.906				0.919			
UECO	UECO1	0.911	0.922	0.951	0.865	0.948	0.904	0.934	0.826
	UECO2	0.940				0.825			
	UECO3	0.939				0.948			
USOCI	USOCI1	0.941	0.945	0.965	0.901	0.916	0.906	0.941	0.842
	USOCI2	0.966				0.936			
	USOCI3	0.94				0.900			
TRUST	TRUST1	0.884	0.805	0.884	0.718	0.917	0.896	0.935	0.828
	TRUST2	0.833				0.920			
	TRUST3	0.825				0.894			
AUTH	AUTH1	0.918	0.915	0.940	0.798	0.922	0.909	0.936	0.785
	AUTH2	0.904				0.847			
	AUTH3	0.925				0.857			
	AUTH4	0.822				0.916			
ECOL	ECOL1	0.849	0.939	0.957	0.848	0.924	0.961	0.972	0.896
	ECOL2	0.938				0.949			
	ECOL3	0.948				0.949			
	ECOL4	0.943				0.964			
LIFE	LIFE1	0.882	0.881	0.926	0.808	0.909	0.910	0.943	0.847
	LIFE2	0.902				0.918			
	LIFE3	0.911				0.935			
SENSE	SENSE1	0.933	0.855	0.933	0.874	0.934	0.858	0.934	0.876
	SENSE2	0.936				0.938			
ANTI	ANTI1	0.922	0.945	0.965	0.901	0.891	0.930	0.956	0.879
	ANTI2	0.966				0.958			
	ANTI3	0.958				0.961			
COMP			0.941	0.904	0.702		0.931	0.879	0.647
CONTROL			0.898	0.889	0.729		0.867	0.862	0.676
SUBJ			0.914	0.863	0.678		0.905	0.857	0.667

Source: Authors' own work.
CR = Composite reliability; AVE = Average variance extracted

Constructs	Item	Payment STAP sample				Exchange STAP sample			
		Factor loadings	Cron-bach's α	CR	AVE	Factor loadings	Cron-bach's α	CR	AVE
AUTO	AUTO1	0.804	0.805	0.885	0.719	0.759	0.718	0.842	0.640
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	RESOU2	0.925				0.883			
	RESOU3	0.926				0.833			
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	TRUST2	0.833				0.920			
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ECOL	ECOL1	0.849	0.939	0.957	0.848	0.924	0.961	0.972	0.896
	ECOL2	0.938				0.949			
	ECOL3	0.948				0.949			
	ECOL4	0.943				0.964			
LIFE	LIFE1	0.882	0.881	0.926	0.808	0.909	0.910	0.943	0.847
	LIFE2	0.902				0.918			
	LIFE3	0.911				0.935			
SENSE	SENSE1	0.933	0.855	0.933	0.874	0.934	0.858	0.934	0.876
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	ANTI2	0.966				0.958			
	ANTI3	0.958				0.961			
COMP			0.941	0.904	0.702		0.931	0.879	0.647
CONTROL			0.898	0.889	0.729		0.867	0.862	0.676
SUBJ			0.914	0.863	0.678		0.905	0.857	0.667

Source: Authors' own work.
CR = Composite reliability; AVE = Average variance extracted

In terms of discriminant validity, we were able to verify that the bivariate correlations between the latent constructs were lower than the corresponding AVE for each construct (Fornell Larcker criterion) and that each item correlated within its construct. Thus, all variables are different from each other and we can confirm that there is discriminant validity in the model for both subsamples: payment STAP and exchange STAP.

We used the HT/MT ratio to check the degree of reliability of the discriminant validity. The ratio between the constructs "social utility" and "sense of belonging" for both subsamples (0.931 for the payment model and 0.939 for the exchange model) exceeded the thresholds of 0.85 (Kline, 2015) and 0.9 (Teo et al., 2008). At this point, the decision was made to continue the analysis with these values. The discriminant validity of the constructs was then verified using the bootstrapping technique.

3.2 Structural model

The significance of the relationships established between the latent variables and the predictive ability of the model are assessed in the structural model (Hair et al., 2017) to confirm or reject the proposed hypotheses. Table 3 shows that for payment platforms nine of the 11 hypotheses raised in the structural model are supported at a significance level of less than 0.1. For exchange platforms six hypotheses are confirmed.

Table 3: **Estimation of the proposed by hypotheses**

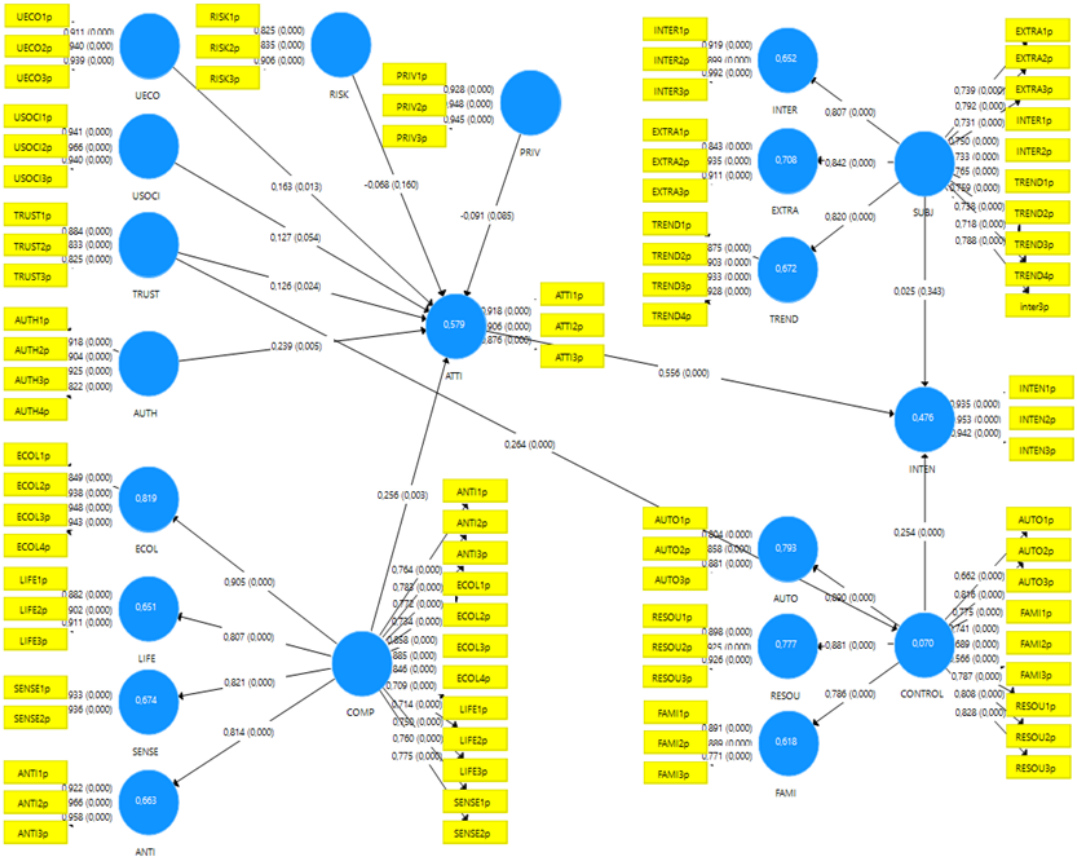
Hypothesis	Payment STAP sample	Exchange STAP sample
Attitude towards the intention to use STAP		
H1: ATTI → INTEN (+)	Not rejected**	Not rejected**
Subjective norm regarding the intention to use STAP		
H2: SUBJ → INTEN (+)	Rejected	Rejected
Perceived behavioral control in the intention to use STAP		
H3: CONTROL → INTEN (+)	Not rejected**	Not rejected**
Constructs of attitude towards using STAP		
H4: PRIV → ATTI (-)	Not rejected*	Rejected
H5: RISK → ATTI (-)	Rejected	Not rejected**
H6: UECO → ATTI (+)	Not rejected**	Rejected
H7: USOCI → ATTI (+)	Not rejected*	Not rejected**
H8: TRUST → ATTI (+)	Not rejected**	Rejected
H9: TRUST → CONTROL (+)	Not rejected**	Not rejected**
H10: AUTH → ATTI (+)	Not rejected**	Rejected
H11: COMP → ATTI (+)	Not rejected**	Not rejected**
Structure of normative influence on using STAP		
H2a: INTER ← SUBJ	Not rejected**	Not rejected**
H2b: EXTRA ← SUBJ	Not rejected**	Not rejected**
H2c: TREND ← SUBJ	Not rejected**	Not rejected**
Structure of perceived behavioral control in the use of STAP		
H3a: AUTO ← CONTROL	Not rejected**	Not rejected**
H3b: RESOU ← CONTROL	Not rejected**	Not rejected**
H3c: FAMI ← CONTROL	Not rejected**	Not rejected**
Structure of compatibility with the attitude towards using STAP		
H11a: ECOL ← COMP	Not rejected**	Not rejected**
H11b: LIFE ← COMP	Not rejected**	Not rejected**
H11c: SENSE ← COMP	Not rejected**	Not rejected**
H11d: ANTI ← COMP	Not rejected**	Not rejected**

Source: Authors' own work.
* = $p < 0.1$; ** = $p < 0.05$

3.3 Main results

The analysis predicts that attitude and perceived behavioral control act as antecedents of the intention to use STAP for both payment and exchange platforms. Attitude has a stronger positive effect on the intention to use these platforms (β = 0.556 and β = 0.539). In the case of payment platforms, this effect is given by the influence of compatibility (β = 0.256), authenticity (β = 0.239), economic utility (β = 0.163), social utility (β = 0.127) and trust (β = 0.126) (see Figure 2). Thus, payment STAP users show a more positive attitude when they perceive a greater sense that these platforms are aligned with their values (compatibility); a greater perception that the accommodation will provide them with an authentic and unique experience, that it will integrate them into local cultures, and that the accommodation will be less standardized (authenticity); a greater belief that the platform and its members are trustworthy; and greater social and economic utility. It should be noted that for these users, privacy is perceived as a barrier to using STAP. Finally, of the seven hypotheses proposed as antecedents of attitude, only the influence of perceived risk is rejected.

Figure 2: **Results for the structural model for the payment STAP sample**



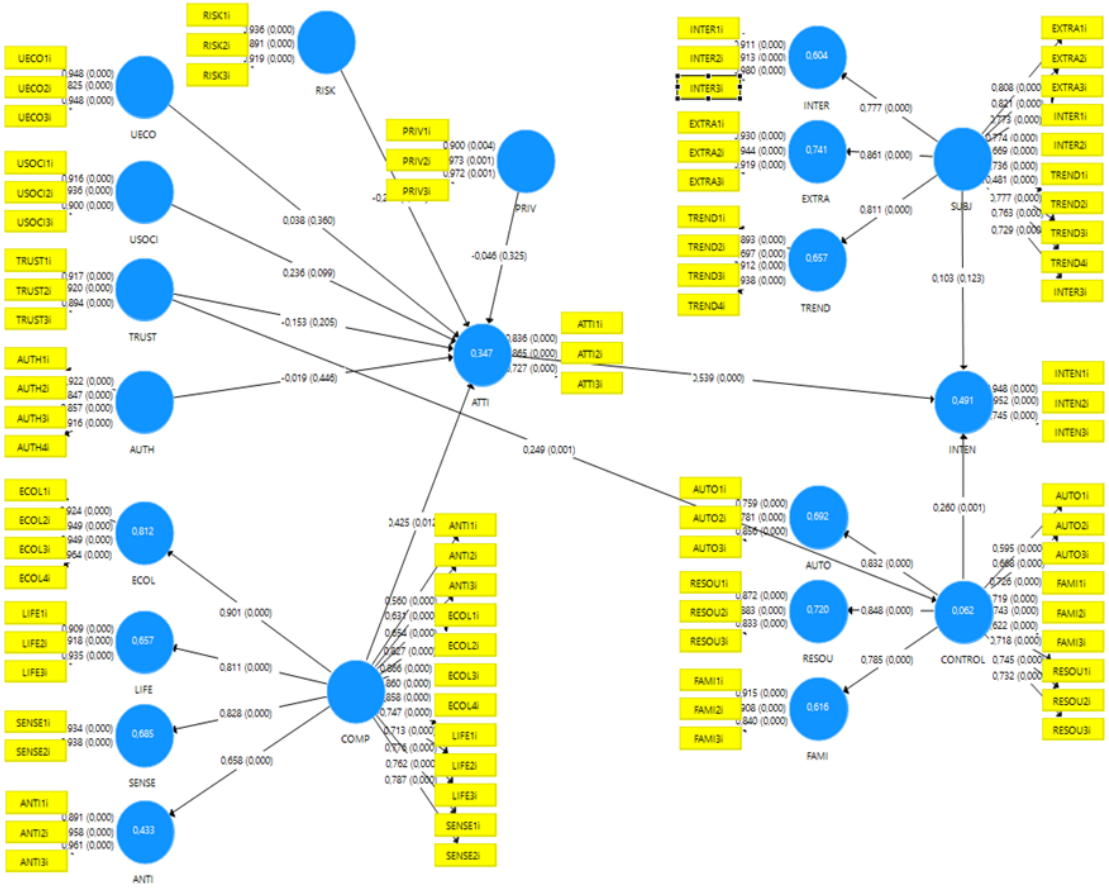
Source: Generated by the authors using SmartPLS statistical software
Predictive model for payment STAP (n = 175)

For exchange STAP sample (see Figure 3), compatibility has a strong effect on attitudes towards using these platforms (β = 0.425), and to a lesser extent on social utility (β = 0.236). This indicates that users of these platforms feel motivated to use accommodation for their trips mainly in accordance with their values of sustainability, lifestyle, sense of belonging and anti-capitalism. This confirms that the attitude towards using these exchange platforms is caused by an approach based on values related to being part of a community, expressing a way of life, respecting the environment and contributing to an alternative model to the capitalist system of consumption. Of the seven hypotheses proposed, four are not supported. Thus, authenticity, trust, economic utility and privacy would not be part of the formation of attitudes and intentions to use these exchange platforms. This is probably due to the fact that users assume that these platforms are in themselves trustworthy and careful with data protection and private spaces, and therefore these are variables that do not cause attitudes and intentions to use. Authenticity could be explained by the fact that this type of hosting has a long history and some of its users have been exchanging for a long time, so they no longer perceive this authenticity. With regard to economic utility, these users no longer take into account this factor because no monetary exchange. And, to perceived risk, it is observed that the greater the uncertainty about a possible negative outcome of using these platforms, the less predisposed the user will be to use them.

In both sample, perceived behavioral control also shows a positive influence on intention, although less than attitude (β = 0.254 and β = 0.260). Thus self-efficacy, the availability of the necessary resources and technology, and familiarity have a significant impact on the user's perception of control. In contrast, the hypothesized positive effect of the subjective norm on the user's intention to use these platforms is not confirmed.

Table A2 in appendix shows the prediction statistics of the indicators for the endogenous constructs. In a first step, we found that these indicators yield Q2predict values above 0. Next, we analyzed the prediction errors in detail to identify the relevant prediction statistics, which suggest that the distribution is not highly non-symmetric. We therefore base our assessment of predictive power on the RMSE. Comparing the RMSE values from the PLS-SEM analysis with the LM benchmark, we found that the PLS-SEM analysis produces lower prediction errors for the indicators. According to Shmueli et al. (2019), these results confirm the high predictive power of the model.

Figure 3: **Results for the structural model for the exchange STAP sample**



Source: Generated by the authors using SmartPLS statistical software
Predictive model for exchange STAP (n = 89)

CONCLUSION

The aim of this study was to use the decomposed theory of planned behavior approach to identify the motivations that influence the use of STAP by decomposing different factors that have been shown to influence user behavior towards payment STAP and exchange STAP. We focused on attitudinal, socio-normative and behavioral control factors. We used Taylor and Todd's (1995) decomposed theory of planned behavior (DTPB), which we adapted and expanded based on the factors most relevant to our research. Our empirical study is based on a sample of 216 STAP users, divided into two subsamples (175 payment STAP users and 89 exchange STAP users). The data were analyzed using the partial least squares (PLS) regression technique. The proposed theoretical model includes 56 observed variables or indicators and 21 latent variables or constructs (19 independent or exogenous constructs and two dependent or endogenous constructs). A total of 11 relationships are proposed in the structural model, of which nine are confirmed for the payment STAP sample and six for the exchange STAP.

The results confirm that our model is a good predictor of people's intention to use STAP for accommodation when they travel. Furthermore, the results provide important insights, such as the fact that both attitude and perceived behavioral control have a positive effect on the intention to use STAP, although attitudinal factors (Hypothesis 1) are more significant in explaining users' motivations and intentions than their self-perceived ability and the perceived ease of use these platforms (Hypothesis 3). In this sense, knowledge of the attitudes that influence or inhibit users' decision making, the existence of optimal conditions and users' own abilities are factors that determine to a greater extent their intention to use STAP. However, the positive relationship between the subjective norm, understood as the social pressure perceived by users to use STAP, and behavioral intention (Hypothesis 2) is rejected for both models.

The results provide more fine-grained insights of the factors that affect different STAP users' attitudes. Firstly, the attitude of exchange STAP users is mainly determined by compatibility (Hypothesis 11), or how consistent the use of STAP is with the user's values, current needs and past experiences (i.e. the match between what the STAP offers and the values of its users), and to a lesser extent by social utility (Hypothesis 7), which refers to the social interaction with third parties provided when staying in this type of accommodation. Secondly, the direct positive relationship between trust and perceived behavioral control is also confirmed (Hypothesis 9), this control being understood as a person's self-perceived ability to use STAP and the perceived ease of using STAP. Furthermore, perceived risk (Hypothesis 5) has a deterrent effect on attitude. Thirdly, the positive relationships between economic utility and attitude (Hypothesis 6), trust and attitude (Hypothesis 8), and perceived authenticity and attitude (Hypothesis 10) are rejected, in addition to the negative relationship between privacy and attitude (Hypothesis 4). Thus, factors related to sustainability, lifestyle, sense of belonging and anti-capitalism positively determine the extent to which the use of these platforms is in line with the user's values and current latent needs. As Barnes and Mattson (2016) and Hawlitschek et al. (2018) suggest, it seems that concern for the environment is an important factor for consumers using P2P platforms (as these authors call them), as is the fact of expressing and showing a modern and current lifestyle (Hawlitschek et al.,2018; Torrent-Sellens et al., 2020; Matharu et al., 2021). In line with the findings of Tussyadiah and Pesonen (2016), the sense of belonging to a community also drives the use of P2P accommodation. Finally, anti-capitalism is one of the values that users ascribe to these platforms and is more prominent in exchange STAP, which, as Cheng (2016) points out, can be a way to resist the current economic model. In parallel, and in line with Kuhzady et al. (2020), being a member of these exchange platforms reinforces that socialization is a determining factor for them.

Authors such as Guttentag (2015), Böcker and Meelen (2017), Hawlitschek et al. (2018), Sung et al. (2018) and Kuhzady et al. (2020) have advocated that saving money is a compelling reason for users of sharing-based services. However, our results show that exchange STAP users do not consider this factor as a condition for using this type of accommodation in line with the findings of Forno and Garibaldi (2015), Sdrali et al. (2015) and Hamilton et al. (2022). Trust is not taken into account when choosing an exchange platform, contrary to the results obtained by other authors (Möhlmann, 2015; Hamari et al., 2016; So et al., 2018; Tussyadiah & Pesonen, 2018). Unlike Grit and Lynch (2011), our results reject authenticity as an instigating variable of attitude. Consistent with the findings of Liang et al. (2018), the perception of risk is a deterrent factor in the decision to choose this type of accommodation.

A further contribution of this study is the recognition of the hybrid user profile, namely individuals who combine the use of both payment and exchange STAP, or other type of platform accommodation and traditional accommodation such as hotels. For these users, intentions are not rigidly tied to one model but vary according to situational factors such as the type of trip, motivations, and perceived alignment with personal values. This hybridity refines the theoretical contribution of the DTPB by illustrating that belief structures and attitudinal determinants may shift dynamically across contexts.

For payment STAP, in addition to compatibility (Hypothesis 11) and social utility (Hypothesis 7) (as for exchange platforms), economic utility (Hypothesis 6), trust (Hypothesis 8), authenticity (Hypothesis 10) and privacy (Hypothesis 4) are significant and may lead to a greater willingness to use these platforms. The relationship between trust and perceived behavioral control is also significant (Hypothesis 9). Furthermore, perceived risk (Hypothesis 5) has an inhibitory effect on attitude. For this type of platform, the negative relationship between perceived risk and attitude towards using these platforms is rejected (Hypothesis 5). Considering that economic utility is a motivating factor, we can confirm previous research that the greater the financial savings, the greater the tendency to use this type of accommodation (Guttentang, 2015; Hamari et al., 2016; Möhlmann, 2015; Böcker & Melen, 2017; Hawlitschek et al., 2018; Kuhzady et al., 2020). In line with the findings in the academic literature, we also confirm that the more trust users have in these platforms, the more favorable their attitude towards using them. It is confirmed that authenticity is linked to the use of Airbnb (Paulauskaite et al., 2017; Guttentag et al., 2018; Liang et al., 2018; So et al., 2018) and that this type of accommodation is perceived as authentic (Paulauskaite et al., 2017). However, in line with the findings of Hawlitschek et al. (2018) and Lutz et al. (2018), privacy may be a deterrent factor in the decision to choose this type of accommodation.

Theoretical and practical implications

This study validates the applicability of the Decomposed Theory of Planned Behavior (DTPB) (Taylor & Todd, 1995) to the field of collaborative consumption and extends its explanatory scope in the context of STAP. By decomposing the determinants of behavioral intention into attitudinal, socio-normative, and control-related factors, we confirmed the central role of attitude (H1) and perceived behavioral control (H3) as predictors of intention, while the influence of subjective norm (H2) was rejected. This suggests that individual beliefs and perceptions outweigh social pressures in digital accommodation contexts, refining the theoretical application of the DTPB.

The study further advances the model by integrating constructs of particular relevance to the sharing economy: privacy concerns (H4), perceived risk (H5), economic utility (H6), social utility (H7), trust (H8–H9), authenticity (H10), and compatibility (H11, H11a–H11d). Among these, compatibility emerges as the strongest determinant across both payment and exchange platforms, underscoring the need to account for value congruence, lifestyle, belonging, and ideological orientations such as anti-capitalism in models of collaborative consumption. These results demonstrate that motivations are shaped not only by utilitarian and technological drivers but also by cultural and socio-ideological beliefs, thereby consolidating the DTPB as a comprehensive framework for capturing the interplay between values, attitudes, and control perceptions in shaping behavioral intention.

Finally, the identification of a hybrid user profile—individuals who alternate between payment and exchange platforms or combine them with traditional lodging options—adds further nuance to the theoretical contribution. This finding suggests that belief structures and attitudinal determinants are dynamic and context-dependent, varying across trip types and situational motivations. Such hybridity enriches our understanding of consumer behavior in the platform economy and highlights the importance of examining cross-platform interactions in future extensions of behavioral models.

From a practical perspective, the findings underscore the importance for tourism professionals, platform operators, and policymakers to recognize the differences in motivations between payment-based and exchange-based STAP users. Payment STAP users are largely driven by pragmatic and functional considerations such as economic utility, trust, authenticity, and privacy, alongside compatibility with personal values. Exchange STAP users, in contrast, are motivated primarily by compatibility and social utility, with economic benefit playing a much less decisive role. These differences confirm that strategies aimed at increasing adoption and loyalty must be tailored to the specific logic of each platform type.

Three main implications can be highlighted. First, the existence of hybrid users requires platforms to adapt to flexible consumption patterns. These users choose accommodation types based on trip characteristics and personal motivations, which calls for integrated strategies that can accommodate both utilitarian and value-based drivers. Second, platforms should facilitate ease of entry and use—through intuitive interfaces and transparent processes—to strengthen perceived behavioral control and increase user confidence. Building trust, both in the platform and among members, is critical; therefore, communication strategies and trust-enhancing mechanisms (e.g. transparent reviews, fair conflict resolution, security guarantees) should be prioritized.

Third, platforms need to refine their narratives. For payment STAP, claims such as “live like a local” remain relevant, but must be complemented with reassurances about privacy, safety, and service quality. For exchange STAP, marketing strategies should move away from slogans such as “travel for free” and instead emphasize compatibility dimensions—sustainability, lifestyle alignment, sense of belonging, and alternative consumption values—that resonate more strongly with users’ attitudes. By aligning platform communication with the belief structures identified in this study, operators can better meet users’ latent needs and reinforce long-term engagement.

Limitations and directions for future research

This study has some limitations that should be acknowledged. The most important concern is the sample size and representativeness. Data collection was disrupted by the COVID-19 pandemic, making it particularly difficult to reach users of exchange platforms. Although collaborations with online communities (e.g. HomeExchange, People Like Us) helped, the use of convenience and snowball sampling restricts the generalizability of the findings, which should therefore be considered exploratory. Other limitations include the length and repetitiveness of the survey, which may have caused participant fatigue, and the geographical bias toward respondents in Spain, which reduces the ability to extend results globally. Finally, the analysis focused on behavioral intention rather than actual use, and the scarcity of prior research on non-monetary platforms constrained conceptual development.

Future research should replicate this model in different cultural contexts and with probabilistic sampling to validate and generalize the findings. A shorter and more streamlined questionnaire could help minimize dropouts, while complementary qualitative methods (e.g. interviews, focus groups, diary studies) could provide richer insights into users’ motivations, barriers, and experiences. Particular attention should be given to compatibility, which emerged as the strongest attitudinal determinant, by examining how platforms communicate values such as sustainability, lifestyle, and belonging, and how users interpret these narratives.

Additional research avenues include user segmentation by motivations, exploring the reasons for non-use, and analyzing risk perceptions, trust, and repurchase intentions, especially in the post-COVID-19 context. Finally, the ongoing debate on whether STAP contribute to sustainable tourism deserves more focused inquiry. Future studies could employ the Theory of Planned Behavior (TPB) to assess whether users have internalized sustainability narratives—economic, social, and environmental—and compare behavioral drivers across payment and exchange platforms.

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APPENDIX

Table A1. **Comparison of sociodemographic profile according to STAP**

			Both platforms	Payment platforms	Exchange platforms
Gender		Male	22.9%	36.2%	22.0%
		Female	77.1%	59.1%	75.6%
		No response	-	4.7%	2.4%
Age		18 to 34 years	-	33.1%	-
		35 to 44 years	25.0%	25.2%	31.7%
		45 to 54 years	35.4%	28.3%	39.0%
		55 or more	39.6%	13.4%	29.3%
		AVERAGE AGE	51.52	41.53	50.22
Employment status		Student	-	11.8%	-
		Self-employed	22.9%	11.8%	9.8%
		Employed (wage earner)	52.1%	63.8%	68.3%
		Domestic worker	-	0.8%	-
		Unemployed	-	2.4%	-
		Retired	25.0%	3.9%	19.5%
		No response	-	5.5%	2.4%
Family situation	In couple	No children	10.4%	29.9%	9.8%
		With children (youngest is under 6)	18.8%	12.6%	14.6%
		With children (youngest is over 6)	35.4%	12.6%	31.7%
		With children over 18 but still financially dependent on parents	8.3%	7.1%	14.6%
		With children over 18 and financially independent	22.9%	7.1%	17.1%
	Single	No children	2.1%	15.0%	2.4%
		With children (youngest is under 6)	-	-	-
		With children (youngest is over 6)	-	5. 5%	2.4%
		With children over 18 but still financially dependent on parents	2.1%	-	2.4%
		With children over 18 and financially independent	-	2.4%	2.4%
		No response	-	7.9%	2.4%
Education level		Primary school education	-	-	-
		Lower secondary school education	-	-	2.4%
		Upper secondary school education	6.3%	5.5%	7.3%
		Vocational education qualification	6.3%	3.1%	9.8%
		University bachelor's degree	29.2%	22.0%	48.8%
		University master's degree	50.0%	41.7%	24.4%
		PhD	8.3%	21.3%	4.9%
		No response	-	6.3%	2.4%
Monthly net income		Less than €1,000	-	11.8%	2.4%
		Between €1,001 - €2,000	20.8%	37.0%	34.1%
		Between €2,001 - €3,000	37.5%	21.3%	36.6%
		More than €3,001	29.2%	11.8%	19.5%
		No monthly income	2.1%	4.7%	2.4%
		No response	10.4%	13.4%	4.9%

		Both platforms	Payment platforms	Exchange platforms
Place of residence	Spain	47.9%	73.2%	75.6%
	Europe (except Spain)	33.3%	9.4%	9.8%
	Latin America	2.1%	7.1%	4.9%
	Asia	-	1.6%	-
	Oceania	8.3%	2.4%	4.9%
	North America	8.3%	0.8%	2.4%
	Andorra	-	-	-
	No response	-	5.5%	2.4%
TOTAL		22.2%	58.8%	19.0%

Source: Authors' own work.

Table A2. **PLS predictive assessment of endogenous constructs**

Indicators of endogenous constructs	**PLS - SEM**		**LM**	**PLS RMSE - LM RMSE**
	RMSE	**Q2 predict**	**RMSE**	
Payment STAP sample				
ATTI1	1.002	0.413	1.058	-0.056
ATTI2	0.949	0.414	0.963	-0.014
ATTI3	0.865	0.431	0.963	-0.098
INT1	1.250	0.276	1.324	-0.074
INT2	1.331	0.250	1.470	-0.139
INT3	1.131	0.372	1.206	-0.075
Exchange STAP sample				
ATTI1	0.498	-0.095	0.600	-0.102
ATTI2	0.489	-0.069	0.771	-0.282
ATTI3	0.609	0.104	0.648	-0.039
INT1	0.551	0.083	0.686	-0.135
INT2	0.715	0.055	0.955	-0.240
INT3	0.635	0.121	0.939	-0.304

Source: Authors' own work.