

# The Impact of E-service quality in P2P accommodations on Customer Behavior Intention: Evidence from Chinese Customers

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## Abstract

Considering the lack of research for the Chinese consumer expectations and the sustainable approach of P2P accommodation industry, this study examines the interactions of e-service quality, eTrust and risk perception. Both qualitative and quantitative research methodologies were adopted in this study. Following construct definition, initial item production, scale purification, EFA, CFA, reliability and validity testing process, the constructs of e-service quality, eTrust perceived risk were established. This study also explored P2P accommodation services in a Chinese context; meanwhile, the interconnection among e-service quality, eTrust, perceived risk and behavior intention were uncovered. The intermediary role of eTrust and risk perception provided solutions to the improvement of e-service quality, emphasizing the importance of the “What to expect” and “What to avoid” factors. This study proposes a new and comprehensive conceptual framework for understanding the determinants and outcomes of e-service quality of P2P accommodation and, together with the findings, can serve as a basis for future research. P2P accommodation managers could use this scale to evaluate and identify their accommodation environment and communicate methods with customers, and adjust their current service strategies to target travelers from mainland China more effectively.

**Keywords:** Peer-to-peer accommodation; Chinese context; e-service quality; eTrust; risk perception; behavior intention

## 1. Introduction

Sustainable as a global mega-trend is gaining an increasing importance in the process of studying the features of modern hospitality industry. As the overall process of building and maintaining positive and profitable customer relationships through creating values and satisfaction for customers (Lovelock & Wirtz, 2007), Customer Relationship Marketing (CRM) are adopted by

businesses increasingly in the attempt to enhance brand loyalty and stimulate repeat purchases (Murdy & Pike, 2012). Until now, CRM research mainly consist of destination marketing organizations (Murdy & Pike, 2012), museum visitors (Siu, Zhang, Dong, & Kwan, 2013), family business owner (Arsić, Banjević, Nastasić, Rošulj, & Arsić, 2018) and pharmaceutical companies (Krizanova, Gajanova, & Nadanyiova, 2018), meanwhile, the concepts of student relationship management (Gholami et al., 2018) is raised from CRM. The research on service quality and customer perception of P2P accommodation customers is an important research content of the CRM development of sharing accommodation business.

From the view of sustainable development, forecast of customer demand and enhance customer

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satisfaction are important guarantees for boosting the CRM quality and the development of sustainable economic of P2P accommodation enterprises. Because of the successful application of the CRM in a large variety of hospitality and tourism settings, this study constructs a customer-orientated research model (SQ, ET, PR, BI) based on the CRM to explain Chinese customers' demands to P2P accommodation.

P2P accommodation services are at the forefront of innovative consumer habits that are changing tourism and creating additional lodging options. Chinese tourists have become an important market for shared accommodation (P2P accommodation) services globally. The numbers of customers increased by 142% from 2008 to 2016. With the rapid development of Chinese tourists and P2P accommodation industry, the industrial chain gradually mature. However, the implementation of P2P accommodations industry in China had been criticized (Wang & Wang, 2013). Some existing studies indicate the low-credit between strangers (Chen, 2015; Cui, 2015; Marquis, 2014; Qiu, Ou, Jiang, & Huang, 2016), non-standardized services (Cui, 2015; Li, 2016; Lu & Kandampully, 2016; Marquis, 2014; Tussyadiah, 2016), communication barrier (Lu & Kandampully, 2016) and the conflict with traditional Chinese ideas about family and privacy (Li, 2016; Ling, 2014) impeding the development of P2P accommodations industry. By far, the studies on P2P accommodation had only concentrated on motivations for choosing P2P accommodation (Marquis, 2014; Pwc., 2015; Stors & Kagermeier, 2015; Tussyadiah, 2016), the phenomenon of P2P accommodation (Heo, 2016), and constraints on the future development of P2P accommodation (Chen, 2015). Despite the importance of CRM for the P2P accommodation industry, the scales of e-service quality, eTrust, perceived risk and behavior intention and the interactions of these constructs has yet to receive sufficient academic attention.

Earlier research has emphasized that there is a positive relationship between CRM practices and firm performance. In order to continuously improve the sustainability development of P2P accommodation industry, and thereby promoting the relationships between P2P accommodation corporations and Chinese customers, the CRM performance measurement model composing of e-service quality, eTrust, perceived risk and behavior intention is created in this research. Firstly, service quality is the key to the success of organizations in

the hospitality field, and has been extensively studied and discussed in recent years due to its increasing importance to managers. Moreover, eTrust is the evaluation of products and services offered by providers, and it is a significant factor in consumers' decision-making processes. Meanwhile, previous studies has examined perceived risk in retail, online shopping, and sharing economy contexts (Jing, Zhou, & Lu, 2006; Kim, Kim, & Leong, 2005; Sweeney, Soutar, & Johnson, 1999; Zhang & Tang, 2006), and the researchers also emphasized risk perceived in purchases varies across people and products (Stone & Grønhaug, 1993). Meanwhile, the behavior intention is a recognized indicator to measure and predict individual's behavior accurately (Hill, Fishbein, & Ajzen, 1977) in the quantitative studies. A plethora of studies have examined e-service quality, eTrust and perceived risk, but most were conducted in traditional hotel or online shopping context, and the factors influencing Chinese customers' evaluations and perception are likely to differ in P2P accommodation context. To address this gap, this study developed suitable scales utilizing a sample of mainland Chinese customers, and further examines the interrelationships among these four variables. Therefore, our research results are expected to provide implications for sustainable P2P accommodation development and management strategies.

This research is basically an explorative and explanatory research with the overall purpose to identify, explore and promote Chinese customers' relationships consisted of the e-service quality, eTrust and risk perception in P2P accommodation industry context. Targeted needs assessments and demand-driven approaches of customers are crucial to secure sustainability and improving the long-term stable relationship among P2P accommodation company, rental-home hosts and customers. This study makes the following contributions. First, it enriches existing theoretical knowledge of the e-service quality, eTrust, perceived risk and behavior intention of P2P accommodation industry. Second, this study develops and validates scales measuring the e-service quality, eTrust and perceived risk in P2P accommodation industry context. Following construct definition, initial item production, scale purification, EFA, CFA, reliability and validity testing, three independent models were established. This study extends the current knowledge of Chinese customers perceptions and behaviors in P2P accommodation industry context and provides tools

for further related academics investigations. Third, this study also identified and evaluated the interrelationship among e-service quality, eTrust, perceived value and behavior intention in P2P accommodation industry context in quantitative methods, which uncover the sustainable development patterns. Finally, the results provided customers' demand-driven managerial implications for the sustainability development of P2P accommodation platform, hosts as well as other stakeholders.

## 2. Literature Background and Hypothesis Development

### 2.1 E-service quality of P2P accommodation

The delivery of high-quality services to consumers is a key factor affecting the performance of firms (Akinci, Atilgan-Inan, & Aksoy, 2010), which has gradually been recognized as a key factor in gaining competitive advantage and retaining customers (Callan & Kyndt, 2001; Hanny, 2015). To investigate major e-service quality of P2P accommodation, different methodology was adopted in previous relative studies, specifically content analysis method, quantitative and qualitative methods. In the research of Han, Koo and Chung (2016) studied the services characteristics of Airbnb, and the measurements in their studies is adopted from Parasuraman, Zeithaml and Malhotra (2005). In the research of Kim (2019), he adopted the satisfactory measurements from the study of Seiders, Voss, Grewal and Godfrey (2005). In 2019, scholars investigated major service attributes that influence Chinese guests' experiences and satisfaction with P2P accommodations by analyzing online reviews (Guo, Wang, & Wang, 2019).

To fill this void, this study analyses online P2P accommodation services based on two models used in previous studies, modified are made for marching the P2P accommodation commerce context through interviews. And comparisons were made among Chinese users who use different booking platforms. From the perspective of consumption process, the experience of using P2P accommodation are more similar to the processing of online commerce. So the E-S-QUAL (Akinci et al., 2010; Chang & Wang, 2008; Choi, Chow, Kwok, Liu, & Shen, 2013; Parasuraman et al., 2005) and E-RecS-QUAL (Parasuraman et al., 2005) are adopted for establishing a semi-structured interview framework.

Positive responses to overall perceived quality result in approach behavior (Bitner & Mary, 1992) which are the cognitive result of experiencing a

satisfactory service environment (Bigné, Andreu, & Gnoth, 2005). The service quality is positive to behavior intention had been proved by many studies (Alexandris, Dimitriadis, & Markata, 2002; Siu, Wan, & Dong, 2012; Tussyadiah, 2016), including traditional shopping, online shopping, hotel accommodation and short-term rental services.

Given the positive influence of service quality, hypothesis is proposed:

*Hypothesis 1. E-service quality positively affects consumers' behavior intentions in P2P accommodation services.*

The existing research had shown that improvements in e-service quality reduce perceived risk (Chen & Chang, 2005). A total of 222 questionnaires were completed by hotel consumers in Taipei, and results indicate that the type of service guarantee significantly affects perceived risk of consumers (Wu, Liao, Hung, & Ho, 2012). Based on the preceding discussion, we hypothesis the following:

*Hypothesis 3. E-service quality negatively affects consumers' perceptions of risk in P2P accommodation services.*

### 2.2 eTrust for online P2P Accommodation

To electronic commerce, trust is more critical because of the higher perceived risk and uncertainty resulting from the lean nature of the online medium (Mayer, Davis, & Schoorman, 1995). Aberer and Despotovic (2001) pointed out managing trust is a problem of particular importance in P2P environments where one frequently encounters unknown agents, that was also proved among Chinese customers.

Airbnb requires remarkable trust that goes beyond the level where both user and host take risks from a sharing transaction (Yang, Lee, Lee, & Koo, 2018). Therefore, establishing eTrust mechanism had attracted the attention of the academic community (Han et al., 2016; J. Kim, Yoon, & Zo, 2015). However, most of their studies are concentrated on provider's perspective (Mittendorf, 2016; J. Wu, Ma, & Xie, 2017) or macro perspective (Stewart, 2003). Currently, studies of trust building of customers of P2P accommodation gradually be concerned. Researchers investigated the factors that affect people's trust and willingness to participate in the sharing economy (Kamal & Chen, 2016); In 2019, a research provided a theoretical view for understanding the trust mechanisms behind user loyalty in the sharing economy, and the trust measurements build for quantitative study was adopted from Mittendorf (2016); There are another

study contend that the 3P's (trust in peer, platform, and product) of the trust-building perspective (Wu & Shen, 2018) and the measurement index of trust is established through the research of Zucker's trust production theory (Zucker, 1986).

To study eTrust in the context of the P2P accommodation commerce, this research tried to develop measurement scales for building a semi-structured interview framework firstly. More specifically, measurements of eTrust came from studies conducted by previous studies (Corbitt, Thanasankit, & Yi, 2003; Gefen & Straub, 2003; Kim, Kim, & Shin, 2009; Wang, Law, Guillet, Hung, & Fong, 2015), which contains three factors, contains of Ability, Benevolence and Integrity (ABI). These measurements items became the starting point because they had been empirically tested for acceptable validity and reliability. All items projects will be verified and revised in the interview processing.

Previous studies had indicated that eTrust is an important factor in the relationships between service providers and customers (Chang & Chang, 2010). Consumers gradually build eTrust by evaluating explicit and implicit cues from a provider (Doney & Cannon, 1997). The product attribute satisfaction and perceived e-service quality are evaluations of customers' direct experiences (Singh & Sirdeshmukh, 2000), if these experiences are favorable, consumers have more confidence in the provider and will increase their trust in the provider (Chiou & Droge, 2006). That perception of e-service quality positively influences customers' trust (Eisingerich & Bell, 2008), and e-service quality and attribute satisfaction are direct antecedents to trust (Chang, Chen, & Lan, 2013). Previous studies have confirmed that trust in a business or service provider is affected by e-service quality. In light of the preceding findings, the following hypothesis is proposed.:

*Hypothesis 2. The e-service quality of P2P accommodation services positively affects eTrust.*

Increasing customers' trust has a positive impact on their business dealings, purchases, and commitment to the transaction (Morgan & Hunt, 1994); E-commerce behavior, trust, and perceived risk are direct antecedents of intention to transact (Pavlou, 2003), Meanwhile, trust exerts a positive impact on loyalty, and it has an indirect influence on e-loyalty through e-satisfaction (Al-dweeri, Obeidat, Al-dwiry, Alshurideh, & Alhorani, 2017). Trust plays an important role in the formation of loyalty attribute (Chumpitaz & Paparoidamis, 2007). The

interrelationship of trust and behavior intention deserving particular attention; therefore, the following hypothesis is proposed:

*Hypothesis 4. eTrust positively affects consumers' behavior intention in P2P accommodation services.*

Studies have demonstrated the relationships between perceived risk and eTrust in traditional and online shopping contexts. Enhancing service knowledge of customers strengthens, and thus can act as an important service differentiator (Eisingerich & Bell, 2008). Many studies have pointed out that eTrust affects consumers' perception of risk. To prove the applicability of this relationship in P2P accommodation industry, the following hypothesis is established:

*Hypothesis 5. Consumers' eTrust negatively affects consumers' perceived risk in P2P accommodation services.*

### *2.3 Risk perception in P2P accommodation industry*

The concept of perceived risk emerged from psychology, and extends to the field of economics, which is generally used to predict consumer behavior. Perceived risk, which including abuse of personal information risk (Malhotra, Kim, & Agarwal, 2004; McKnight, Cummings, & Chervany, 1998), personal privacy disclosure risk (Luo, 2002; Pavlou & Gefen, 2004), product quality and performance risk (Forsythe & Shi, 2003; Jarvenpaa, Tractinsky, & Vitale, 1999), is more likely to occur in the electronic commerce transactions (Ye & Zhou, 2014).

Perceived risk varies according to individuals and contexts. Perceived risk in the Airbnb context is referred as consumers' beliefs in all possible negative results that may happen after they book rooms via Airbnb (Liang, Choi, & Joppe, 2017). This personalization involves revealing information on buyer reviews, pictures and biographical information on the sellers to reduce the perceived purchase risk or to facilitate trust with the buyers (Kakar, Franco, Voelz, & Wu, 2016). In sharing economy platforms, the products or services are traded with strangers (Belk, 2014; Ert, Fleischer, & Magen, 2016). Guests buy to access accommodations of strangers and then, guests contact with hosts in a host's accommodation (Ert et al., 2016; Tussyadiah & Pesonen, 2016). In comparison to previous P2P products or services, risks in sharing economy include monetary and additional risks including a reduction in whole travel experience and a life-threatening situation (Ert et al., 2016).

At present, there are researches on perceived risk of P2P accommodation (Liang et al., 2017; Schaefer, Lawson, & Kukar-Kinney, 2015; Yang & Ahn, 2016). In their researches, perceived risk negatively impacts Airbnb consumers repurchase intention had been verified (Liang et al., 2017). And attitude, enjoyment, reputation and security perceptions had a positive effect on attitude toward Airbnb (Yang & Ahn, 2016). The findings of this research can be used to improve the regulation and management of P2P accommodation services, and thus to enhance the sustainability of P2P accommodation for Chinese tourists. To adapt to the developing market for international accommodation, P2P accommodation services could improve their fitness for Chinese tourists by understanding the needs of these users.

Reducing uncertainty is a key component in consumer acceptance of e-commerce (Jarvenpaa et al., 1999; Pavlou, 2003). A consumers' perceived risk is an important barrier for online consumers who are considering whether to make an online purchase (Kim, Ferrin, & Rao, 2008). The interaction between perceived risk and adoption behavior had been demonstrated in traditional and online shopping contexts (Lu, Hsu, & Hsu, 2005). Both the perceived risks of Internet shopping were significantly associated with the amount and frequency of online purchases (Doolin, Dillon, Thompson, & Corner, 2007). Reducing consumers' perceived risk increases consumer confidence and purchase intention, which improves positive behavior intention (Kim et al., 2008). Understanding consumer behavior is vitally important to consumer-oriented business models. In this study, the relationship between perceived risk and behavior intention is retested in a new context. Therefore, Hypothesis 6 is proposed:

*Hypothesis 6. Consumers' perceived risk negatively affects consumers' behavior intention in P2P accommodation services.*

#### *2.4 Customers' Behavioural Intention to P2P accommodation*

As an important factor in business environment, behavior intention would indicate the how hard people are willing to try, of how much effort they are planning to exert, in order to perform the behavior (Hill et al., 1977). As early as 1995, Engel et al. (Engel, Blackwell, & Miniard, 1995) defined the concept of behavioral intention, and made the measurements as three elements: cognition, affective and conative through the attitude theory. Zeithaml, Berry, and Parasuraman

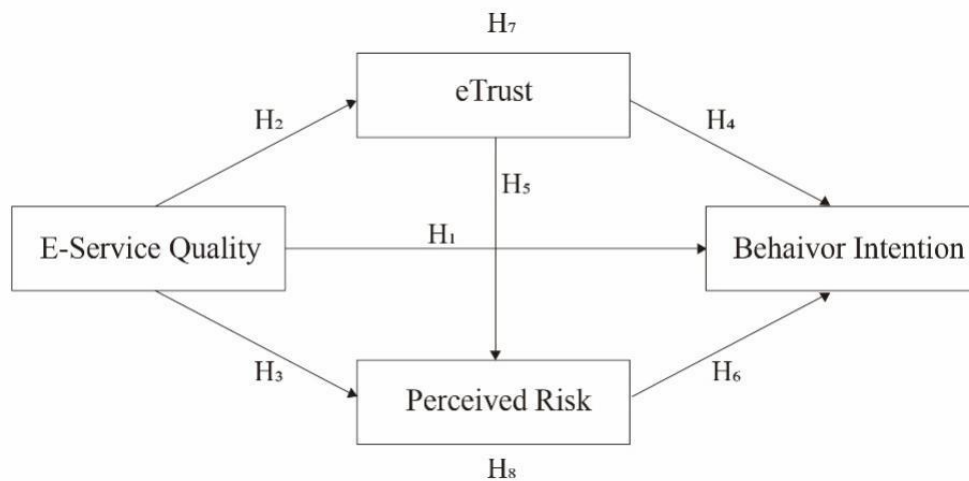
suggested that behavioral intentions is composed by 1) say positive things, 2) recommend, 3) remain loyal, 4) spend more, and 5) pay price premiums (Zeithaml, Berry, & Parasuraman, 1996). Many researchers study the consumers' intention by the revised indexes from this, including the hospitality business (Namkung & Jang, 2007), electronic commerce service (Bhattacharjee, 2001) and P2P accommodation industry (Goh, 2015).

In electronic marketplaces, consumer behavior is subject to both the perceptions of the selling party and the institutional structures of the intermediaries in the electronic marketplace (Verhagen, Meents, & Tan, 2006). Internet consumers' trust and perceived risk had both directly and indirectly effects on their purchasing decisions (Kim et al., 2008). Scholars (Al-dweeri et al., 2017) analyzed the role of online satisfaction and eTrust as mediators in the relationship between e-service quality and online loyalty in the context of e-shopping. This study also tests the mediating role of perceived risk on the effect of e-service quality on behavior intention. Therefore, Hypothesis 7 and Hypothesis 8 are proposed:

*Hypothesis 7. E-service quality positively affects consumers' behavior intention, and this relationship is mediated by eTrust in P2P accommodation services.*

*Hypothesis 8. E-service quality positively affects consumers' behavior intention, and this relationship is mediated by perceived risk in P2P accommodation services.*

To develops the scales of e-service quality, eTrust, perceived risk and behavior intention, and explore the interrelation of e-service quality, eTrust, perceived risk on behavior intention of the sharing economy, a conceptual model of an optimal experience for Chinese customers staying in P2P accommodation has been developed. The causality among the constructs is indicated by the arrows, which also show the direction of influence. The formulation of this model is mostly theory driven; the components of the model are drawn from previous studies, and have been also selected to address the objectives of this research. With the structure of the theoretical framework identified, the relationship between the exogenous variables and endogenous variables in the model can be further explored and proposed. Figure 1 demonstrate the interrelationships of the constructs.



**Figure 1.** Conceptual Framework

### 3. Research Methodology

This study involves two stages: scale development and constructs relationship testing. In the first stage, initial item production, scale purification, exploratory factor analysis, confirmatory factor analysis and reliability and validity testing (Chen, Bao, Huang, & Sam, 2014; Churchill, 1979; Rossiter, 2002; Sun et al., 2020; Wong & Wan, 2012) had adopted as developing scales methods. First, a thorough review of relevant literature was conducted to develop items for e-service quality, eTrust and risk perception scales. Second, semi-structure interview and in-depth interviews were conducted for testing and generating the items of these scales. Third, after the initial items of the scale were compiled, an expert panel was recruited to evaluate the content validity. Finally, these developed scales are incorporated into survey questionnaire for EFA, CFA, reliability and validity testing with second stages. The modified questionnaire will be translated into traditional Chinese by adopting a back-to-back translation technique. In the second stage, surveys were conducted among P2P accommodation users in China for validating the measurement scale and to examine the inter-relationships among the four constructs.

#### 3.1 Scales development

A good research instrument with well-developed measurement scales is a vital part of a research design (Ren, Qiu, Wang, & Lin, 2016). Previous studies had developed various empirically tested measurement scales that consider the effects of e-service quality, eTrust, and perceived risk on online behavior intentions, including the adjustment to the relations of these factors (Das & Teng, 2004;

Mitchell, 1999). However, due to scarcity of present research on e-service quality, eTrust, and perceived risk on online behavior intentions of online P2P accommodation services, none of the existing measurement instruments could be directly applied in this research.

#### 3.1.1. Items generation

The constructs for this research were adopted from previous studies. Two variables (e-service quality and eTrust) would be investigated through semi-structured interviews and perceived risk should be researched through in-depth interview. This section discussed the operationalization of variables in this research. Adjustments were made to the variables based on panel reviews. The main constructs included in the measurement instruments were e-service quality, eTrust, perceived risk, and behavioral intentions. The dimensions and items of each construct had been identified in literature review. Table 1 shows the sources used in the scale development. This interview invited thirty-one interviewees from all over China, and conducted with semi-structured interviews and in-depth interviews. The interview subjects were discretionarily selected using the following two criteria: the subject must have used a P2P accommodation service within the last 6 months and the subjects should be Chinese. From the sample of those fulfilling these two criteria, convenience sampling was used to select interview subjects from particular areas. Diversity in age, income level, occupation, residential area, and gender was pursued. The number of interview subjects was not set in advance. The interviews continued until the researcher noticed a saturation of data.

**Table 1.** Theoretical Sources for Scale Development

Constructs	Scale Development
E-service Quality	E-S-QUAL, E-RecS-QUAL[29]and service characteristics [12, 97-99]
eTrust	[52-54]
Perceived Risk	Financial Risk, Psychological risks, Health risks, Time Risk, Performance (Function) Risk, Social Risk [23]; Privacy Risk [100]; Service Risk[101, 102]; Legal Risk [103]; Payment security [104-106]; consumer evaluation[105]; personal photo of hosts [76]
Behavior Intentions	[84, 107-109]

Through the semi-structured interviews on e-service quality and eTrust, all of these original items were proved to conform our research background (sample quotes >30%). Three new items and eight new items were raised in the interview, separately. In the process of in-depth interviews, this study adopted the factors of Stone and Grønhaug (1993) as the basis structure. The six dimensions of risk in online shopping behavior in their study are Financial Risk (economic risk), Psychological Risk (psychology risk), Health Risk (physical risk), Time Risk, Performance Risk (function risk), and Social Risk. Three additional types of risk are added in this research, they are Privacy Risk (Zhang, 2008; Zhu & Feng, 2013), Service Risk (Dong et al., 2005; Jing et al., 2005; Y. Li, 2011), and Legal Risk (Xiong, 2007). After analyzing all responses, and coding results by replacing similar meanings words into same words, a classification of perceived risk according to P2P accommodations was developed. After in-depth interview with Chinese P2P accommodation users, eight risk perception dimensions of previous studies were quoted to be suitable for this background, as well as many new items are raised.

### 3.1.2. Measurement refinement

After the initial items of the scale were compiled, an expert panel was recruited to evaluate the scale's content validity. Ten experts in the field of e-service quality management were invited to serve as panel members. The panel members were asked to review the sample items and adjustment was made based on their comments. While the ten members did not raise much concern about these raised items, and suggested that for the new model of commerce, 20% above quoted of these items

should be applied in the questionnaire. Meanwhile, the panel also raised the issue of using both "importance statement" and "stratification statement" is misleading in a meaningful questionnaire, so in the following study, the "agreement" is only expectation of customer attitude for all the dimensions. And wording modification of the perceived risk was applied for more accurate expression. Consequently, these misleading word in bilingual questionnaires were revised.

## 3.2 Data collection

### 3.2.1. Pilot test

A pilot test was conducted in China from January to February in 2018 to evaluate the length, clarity, reliability, and validity of the scales. The questionnaire was distributed to a small number of people for the pilot test (N=10%) based on convenient sampling. Results from the pilot test showed that good quality of the questionnaire, and also suggested change to make, including clarifying unclear wording, addressing comments from participants in the pilot study. Firstly, after the pilot test, no changes were made for the e-service quality measurements for the main survey questionnaire. Secondly, turn to the eTrust, through the analysis and summary of the content and the characteristics of this factor, *Social Presence* is used as the last factor of the eTrust construct. Thirdly, in the pilot test on EFA of risk perception, considering attributes of services risk, which only contains of two factors relating to *Function Risk* during using P2P accommodation, this study originally decided to include them as *Function Risk* items. Moreover, the statistically vigorous EFA results revealed the *Physical Risk*, *Psychological Risk* and *Social Risk* should be included as *Psychophysiological Risk*. Through the in-depth interview and EFA results of panel review, *Communication Risk* is raised as a new domination consisted of five items. The five items of *Communication Risk* were included in the questionnaire for main research.

### 3.2.2. Main survey

Customers extracted according to the existing users from province proportion, and convenience sampling was used to collect the data from April to May in 2018. In order to ask the respondents to recall their accommodation experience effectively, only those who had stayed in P2P accommodation in the past 6 months were invited. The host helpers approached the customers during their stay in different P2P accommodations in their respective geographical regions. This study surveyed 1,000

customers, and 902 valid questionnaires were returned (response rate: 90.2%). After handling missing value, detecting outliers and assessing of normality of the data to the screening question, and questionnaires with unanimous answers across the whole questionnaire, 835 questionnaires were input into the SPSS; Meanwhile, 773 questionnaires data would use in SEM analysis. Considering the total number of variables (80) in the questionnaire, sufficient number of valid questionnaires were collected for the further analysis.

### 3.3 Data analysis

Data analysis will be conducted using the SPSS and AMOS programs. An exploratory factor analysis (EFA) is performed to reduce items and to determine the dimensions. Firstly, the EFA with varimax rotation was considered as appropriate to be the first step to simplify the interpretation of the identified factors, as well as to determine the major constructs in the data (Tabachnick & Fidell, 2007). Secondly, confirmatory factor analysis (CFA) is then conducted to test the goodness of fit of each measurement model and consolidate the theorized relationships between the latent variable and observed variables. Finally, a Structural Equation Modelling (SEM) was conducted with all of the data to test hypothesized relationships between the constructs and the overall validity of the proposed conceptual model.

## 4. Results

### 4.1. Participants' Profile

Consumer demographics is among the most frequently studied aspects of online shopping, as well as P2P accommodation economy. In the

demographic profiles' information of main research respondents, over half of the respondents were male, while 46.7 of them were female. It is proved the previous research, shopping is an activity more favored by women (Alreck & Settle, 2002; Fagerström, Pawar, Sigurdsson, Foxall, & Yani-de-Soriano, 2017). Overall, the respondents' age was toward young. The biggest age group of the respondents was 19-25, almost half of the total number (33.9%). Over 92.7% of the respondents were less than 40, which means this kind of accommodation business should focused on the young people. Early studies showed that either there was no significant age difference in online shoppers (Bellman, Steven, Lohse, & Johnson, 1999) or that online shoppers were older than traditional store shoppers (Donthu & Garcia, 1999; Korgaonkar & Wolin, 1999). However, the younger age group in China are using P2P accommodation more. Older people who use Airbnb are usually traveling abroad on package tours or self-guided tours organized by their children. Marital status of the respondents was well balanced – 30.3% married and 64.6% single, while 5.1% samples were got divorced. The occupations of the respondents were mostly company clerk (30.5%), teachers (13.5%), company managerial staff (14.6%), students (9.4%), technician (6.3%), and salesperson (5.8%). Most of the respondents were well educated. Over 85.1% of the respondents received collage education or above. The annual income of the respondents fell most into the range of 2,001~6,000RMB. Table 2 presents the details of the demographic profiles of the respondents.

**Table 2.** Demographic profiles of the questionnaire respondents

Variables	Overall Demographic profiles		
	Descriptions	Mean	Percentage %
D1. Age	18 or below	90	10.8
	19-25	283	33.9
	26-30	191	22.9
	31-35	142	17
	36-40	68	8.1
	41-45	38	4.6
	46-50	23	2.8
	51 or above	0	0
D2. Gender	male	390	46.7
	female	445	53.3
D3. Marital status	Married	539	64.6
	Single	253	30.3
	Divorced	43	5.1



Variables	Overall Demographic profiles		
	Descriptions	Mean	Percentage %
D4. Monthly income (RMB)	Widowed	0	0
	2000 or below	175	21
	2,001-6,000	486	58.2
	6,001-10,000	118	14.1
	10,001-30,000	32	3.8
	30,001 or above	24	2.9
D5. Education	Junior high school or below	0	0
	High school or vocational senior school	124	14.9
	University	389	46.6
	Master or above	322	38.6
	Students	148	17.7
D6. Occupation	Full-time housewives	43	5.1
	Teacher or other education industry	73	8.7
	Service industry	169	20.2
	Tourism Industry	32	3.8
	Culture Industry	83	9.9
	Information & Technology	133	15.9
	others	154	18.4

#### 4.2. Measurement Model

During the assessment of the measurement model, all item loadings in the final measurement model exceeded the minimum cut off point of 0.40 (Hair, Hult, Ringle, & Sarstedt, 2014). Although the item-total correlations of some items are exceeded 0.85, considering that the overall reliability of each construct was satisfactory, all the 80 items were retained for further analysis. Meanwhile, Cronbach's alpha exceeded 0.70, the minimum reliability standard recommended by Nunnally (Nunnally, 1978). In terms of convergent validity, all composite reliability (CR) values were above the minimum cut off point of 0.70 and all average variance extracted (AVE) values met the minimum criteria of 0.50 (Fornell & Larcker, 1981) with eigenvalues above 1.0. Thus, the measurement model was found to be satisfactory and provided sufficient evidence in

terms of reliability, convergent validity, and discriminant validity. The goodness of fit indices on e-Service quality ( $\chi^2=2096.336$ ;  $df=270$ ;  $P<0.01$ ;  $GFI=.813$ ;  $CFI=.906$ ;  $RMSEA=.094$ ); eTrust ( $\chi^2=900.916$ ,  $df=148$ ,  $P<.001$ ,  $GFI=.896$ ,  $CFI=.896$ ,  $RMSEA=.081$ ); Risk perception ( $\chi^2=2122.896$ ,  $df=488$ ,  $P<.001$ ,  $GFI=.853$ ,  $CFI=.959$ ,  $RMSEA=.066$ ), all indicated a fairly good fit between the model and the data.

As shown in Table 3, the composite reliability (CR) of each construct ranged from 0.848 to 0.975, with all values exceeding 0.80. All factor loadings were statistically significant, ranging from 0.511 to 0.956 (all greater than 0.50). The AVE value for each construct exceeded 0.60 and was generally greater than the squared correlation. Therefore, both convergent validity and discriminant validity were satisfactory.

**Table 3.** Assessment of the measurement model

No	Items	$\alpha$	Factor loading	Item-to-total correlation	Eigenvalue	Variance explained %	CR	AVE
						79.031	0.9334	0.7374
	Efficiency	0.939			5.592	22.369	0.9394	0.6599
ESQE 1.	This site/app for P2P accommodation makes it easy to find what I need.		0.827	0.77				
ESQE 2.	This site/app for P2P accommodation makes it easy to navigate around the site.		0.705	0.768				

No	Items	$\alpha$	Factor loading	Item-to-total correlation	Eigenvalue	Variance explained %	CR	AVE
ESQE 3.	This site/app for P2P accommodation enables me to complete a transaction quickly.		0.752	0.775				
ESQE 4.	Information at this site/app is well organized.				0.722	0.831		
ESQE 5.	This site/app for P2P accommodation is simple to use.				0.748	0.776		
ESQE 6.	This site/app for P2P accommodation enables me to get on to it quickly.				0.721	0.799		
ESQE 7.	This site always has customer service representatives available online.				0.681	0.763		
ESQE 8.	This site offers the option of speaking to a live person if there is a problem.				0.673	0.79		
	Service Recovery			0.962	6.908	27.632	0.9627	0.7635
ESQS1.	A specialist to check the sanitary condition of the room				0.741	0.839		
ESQS 2.	This site for P2P accommodation provides me with convenient options for cancelling or changing reservations				0.729	0.823		
ESQS 3.	This site for P2P accommodation handles problems well.				0.8	0.868		
ESQS 4.	This site for P2P accommodation offers a meaningful guarantee.				0.779	0.848		
ESQS 5.	This site for P2P accommodation tells me what to do if there are problems with my transaction.				0.785	0.859		
ESQS 6.	The site will compensate me if the accommodation does not match as described online earlier				0.83	0.874		
ESQS 7.	This site compensates me for problems it creates.				0.827	0.862		
ESQS 8.	The site will compensate me when emergency or an accident happened.				0.81	0.864		
	System Availability			0.888	2.199	8.795	0.8871	0.7238
ESQA 1.	This site/app for P2P accommodation is always available for business.				0.615	0.769		
ESQA 2.	This site/app for P2P accommodation launches and runs right away.				0.771	0.792		
ESQA 3.	This site/app for P2P accommodation does not crash.				0.697	0.783		
	Fulfillment			0.902	3.486	13.945	0.9024	0.6981
ESQF 1.	This site/app for P2P accommodation quickly delivers my order information to my phone/mailbox.				0.717	0.77		
ESQF 2.	This site/app for P2P accommodation quickly delivers the accommodation information that I ask for.				0.697	0.813		
ESQF 3.	This site/app for P2P accommodation reserves my booking.				0.754	0.786		
ESQF 4.	This site/app for P2P accommodation is truthful about its offerings.				0.691	0.752		
	Privacy			0.922	1.572	6.29	0.9227	0.8566
ESQP 1.	This site/app for P2P accommodation protects information about my shopping behavior.				0.673	0.856		
ESQP 2.	This site for P2P accommodation does not share my personal information with other sites.				0.707	0.856		
	eTrust					84.804	0.9727	0.899
Integrity				0.964	4.081	21.478	0.971	0.891

ETI1.	The P2P accommodation websites do not deceive customers	0.714	0.876				
ETI2.	The P2P accommodation websites fulfill commitments they made	0.638	0.907				
ETI3.	The P2P accommodation websites provide information in an honest way	0.605	0.892				
ETI4.	I have confidence on promises made by the P2P accommodation websites	0.659	0.885				
ETI 5.	The P2P accommodation websites do not make false statements	0.74	0.894				
ETI 6.	All in all, I trust the P2P accommodation websites; Ability	0.544	0.859	0.952	4.87	25.63	0.924 0.909
ETA 1.	P2P accommodation websites have the necessary abilities to handle sales transactions on the Internet	0.767	0.861				
ETA 2.	The P2P accommodation websites have sufficient expertise to do business on the Internet	0.767	0.872				
ETA 3.	The P2P accommodation websites have sufficient resources to do business on the Internet	0.705	0.874				
ETA 4.	The P2P accommodation websites have adequate knowledge to manage their business on the Internet	0.712	0.862				
ETA 5.	The P2P accommodation websites have ability to deal with emergency	0.749	0.86				
	Benevolence	0.932		3.87	20.369	0.944	0.853
ETB 1.	The P2P accommodation websites have a good reputation	0.719	0.852				
ETB 2.	Designs of P2P accommodation websites take consumers' needs into consideration	0.719	0.853				
ETB 3.	The P2P accommodation websites are professional	0.651	0.814				
ETB 4.	The P2P accommodation websites keep customers' interests in mind	0.722	0.843				
	Social Presence	0.935		3.292	17.327	0.953	0.942
ETS 1.	Through communication I believe that the hosts can provide the services I need	0.684	0.863				
ETS 2.	Through the online description, I believe that the hosts to provide the quality of the accommodations is reliable	0.714	0.842				
ETS 3.	Through the online evaluations, I believe that the hosts to provide the quality of the accommodations is reliable	0.561	0.829				
ETS 4.	Through background of the landlord, I believe that the landlord can provide the services I need	0.623	0.856				
	perceived risk				88.955	0.9743	0.8446
	Financial Risk	0.968		5.854	17.74	0.877	0.928
PRF 1.	I'm worried about the risk of my bank card theft.	0.756	0.915				
PRF 2.	I'm worried that I will lose my personal belongings or property.	0.696	0.865				
PRF 3.	I'm worried that extra charge will be happened apart from the room rate.	0.754	0.911				
PRF 4.	I can't be refunded if I need change or cancel my booking.	0.768	0.922				
PRF 5.	I can't be compensated if any incident during my stay.	0.789	0.931				

	Psychophysiological Risk	0.978	7.303	22.129	0.928	0.72
PRP	I'm worried that sharing property with somebody	0.697	0.909			
1.	unknown makes me feel psychologically uncomfortable.					
PRP	Using P2P accommodation gives me a feeling of	0.672	0.889			
2.	unwanted anxiety.					
PRP	I'm worried that it is difficult to get well with the host,	0.717	0.904			
3.	someone sharing the properties or neighbors.					
PRP	I worry about the sanitary condition of p2p	0.673	0.912			
4.	accommodation					
PRP	I worry about the personal safety issue of p2p	0.723	0.914			
5.	accommodation					
PRP	I'm worried that my choice of P2P accommodation causes	0.703	0.912			
6.	me to be thought of as being foolish by some people.					
PRP	I'm worried that my decision of P2P accommodation will	0.736	0.916			
7.	negatively impact my personal image.					
PRP	I'm worried that my choice of P2P accommodation will	0.723	0.918			
8.	not be recognized by relatives or friends.					
	Time Risk	0.968	4.468	13.541	0.894	0.884
PRT	I'm really worried that I need spend too much time on	0.728	0.91			
1.	learning how to use the online reservation software;					
PRT	I'm worried that it takes me longer time to make a	0.727	0.923			
2.	decision on the accommodation;					
PRT	I'm worried that it will take me longer time to get to the	0.681	0.916			
3.	destination where the accommodation is located;					
PRT	I'm worried that reservation confirmation is delayed so	0.724	0.927			
4.	my travel schedule will be influenced;					
	Function Risk	0.975	3.084	9.344	0.975	0.951
PRFU	I'm worried that accommodation does not meet my	0.539	0.907			
1.	expectation.					
PRFU	I'm worried that accommodation does not match with	0.534	0.919			
2.	what the platform as described online earlier.					
PRFU	I'm worried that the quality of p2p accommodation can't	0.54	0.913			
3.	be guaranteed.					
PRFU	I'm worried that search function of the online platform is	0.542	0.91			
4.	not satisfactory.					
PRFU	I'm worried that there is no alternative if I'm not satisfied	0.511	0.922			
5.	with the current accommodation.					
PRFU	I'm worried about the services provided by the hosts can't	0.517	0.934			
6.	meet my expectations.					
	Privacy Risk	0.946	2.273	6.889	0.94	0.798
PRPR	I'm worried that my personal information might be	0.587	0.89			
1.	disclosed while using online platform					
PRPR	I'm worried that my shopping behavior or record will be	0.587	0.867			
2.	disclosed.					
PRPR	I'm worried that my personal life will be disclosed during	0.585	0.903			
3.	my stay.					
	Legal Risk	0.941	2.771	8.398	0.848	0.862
PRL	Duties or obligations of P2P accommodation is not legally	0.747	0.888			
1.	clarified.					
PRL	P2P accommodation violates the law of tourism	0.765	0.888			
2.	destination.					
	Communication Risk	0.957	3.601	10.914	0.964	0.769

PRC	Culture barriers lead to misunderstanding.	0.589	0.884		
1.					
PRC	I'm worried about language barriers lead to misunderstanding in non-English speaking countries.	0.606	0.899		
2.					
PRC	I am worried that I cannot acquire authentic or on-site accommodation situation via current online platform.	0.533	0.869		
3.					
PRC	I am worried that communicating with the host will take me too much time via current online platform	0.606	0.871		
4.					
PRC	I am worried that I cannot reach the host via the current contact channel provided by the platform in a timely and direct manner in case of emergency	0.581	0.878		
5.					
	behavior intention			91.041	
	Behavior intention	0.951	2.731	91.041	
BI1.	I will tell friends and relatives about the P2P accommodation;	0.955	0.898	0.932	0.793
BI2.	I will rebook the rooms in the P2P accommodation if I need;	0.956	0.9	0.935	0.796
BI3.	I will say positive about the P2P accommodation.	0.952	0.891	0.924	0.871

Note: CR= composite reliability; a = Cronbach's a; AVE = average variance extracted.

After identifying the individual measurement models for the constructs of interest, a CFA assessed the overall measurement model with all the variables of the model (Figure 2). The entire sample (N=773) was used to test the overall measurement model. In this overall model, latent constructs identified in previous individual measurement models were set to be pairwise correlated freely.

The reliability of each construct exceeding 0.70, six path coefficients were all significant  $p < 0.00$  level. All factor loadings were statistically significant,

ranging from 0.793 to 0.961 (i.e., all greater than 0.50). The AVE value for each construct exceeded 0.50 and was generally greater than the squared correlation. Factor loadings, SMCs, and p-values all appeared to be good. The goodness of fit indices ( $\chi^2=522.409$ ,  $df=146$ ,  $P < .001$ ,  $GFI=.935$ ,  $CFI=.979$ ,  $RMSEA=.058$ .) indicated a fairly good fit between the model and the data (Table 4). Therefore, both convergent validity and discriminant validity were satisfactory. Considering all the other indices were good, no further changes were attempted.

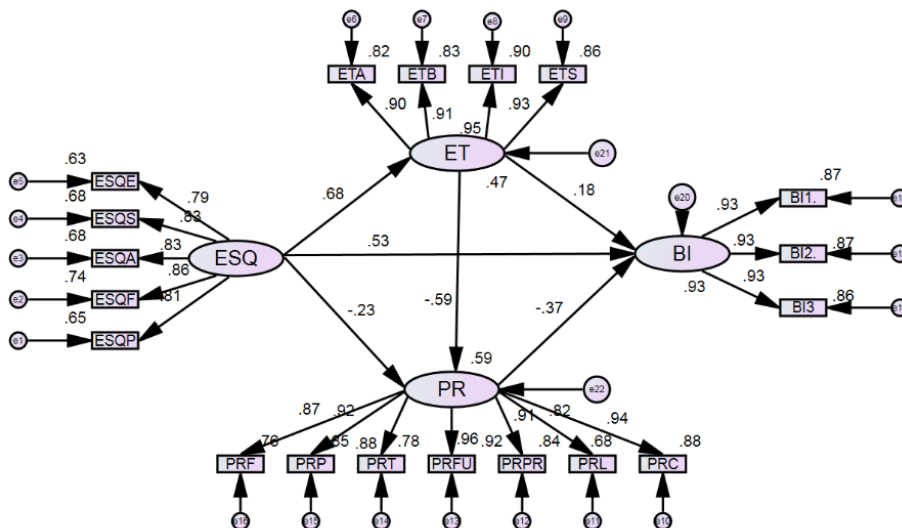


Figure 2. Overall measurement model of Chinese users with e-service quality, eTrust, perceived risk and behavioral intention in P2P accommodation online booking

Table 4. The overall measurement model (N=773)

<sup>1</sup> Tables may have a footer.

The overall CFA model (N = 773)	Estimate	S.E.	C.R.	P	Std FL
ESQP ← ESQ	1.000	--	--	--	.809
ESQE ← ESQ	.777	.031	25.081	***	.793
ESQS ← ESQ	.939	.035	26.536	***	.826
ESQA ← ESQ	.885	.033	26.585	***	.827
ESQF ← ESQ	.844	.030	28.099	***	.859
ETA ← ET	1.000	--	--	--	.904
ETB ← ET	1.061	.026	41.300	***	.911
ETI ← ET	1.082	.023	46.357	***	.949
ETS ← ET	1.057	.024	43.253	***	.926
PRC ← PR	1.000	--	--	--	.941
PRF ← PR	.978	.024	40.608	***	.869
PRP ← PR	1.055	.021	49.470	***	.923
PRT ← PR	1.027	.024	42.537	***	.883
PRFU ← PR	1.105	.019	58.957	***	.961
PRPR ← PR	1.051	.022	47.956	***	.915
PRL ← PR	.824	.023	35.258	***	.824
BI1. ← BI	1.000	--	--	--	.932
BI2. ← BI	.961	.020	48.795	***	.931
BI3. ← BI	.958	.020	48.247	***	.928

Model fit:  $\chi^2 = 522.409$ ,  $df=146$ ,  $P<.001$ ,  $GFI=.935$ ,  $CFI=.979$ ,  $RMSEA=.058$

Note: \*\*\* Significant at  $p < 0.01$ ; \*\* Significant at  $p < 0.05$

#### 4.3 Structural model and Hypotheses Certification

Having assessed the measurement model with respect to the fit indices and parameter estimates, the structural model was examined. Measurement models deal with relationships between latent variables and observed variables while structural models examine the causal relationships among latent variables. A structural model was estimated using the AMOS software package to test all the hypotheses.

The goodness of fit statistics showed that the model reasonably fit the current data. The RMSEA value for the hypothesized model was .058, representing acceptable degree of precision (MacCallum, Browne, & Sugawara, 1996). As shown in Table 5, the value of the path coefficients and significance level indicated that the structural paths were both positive and significant, thus all direct positive relationships (H1-H6) were supported.

**Table 5.** The path coefficients of the structural model (N=773)

The overall CFA model (N = 773)	Estimate	S.E.	C.R.	P	Std FL
ESQ → ET	.708	.037	19.070	***	.684
ESQ → BI	.670	.034	19.732	***	.527
ESQ → PR	-.350	.058	-6.071	***	-.227
ET → BI	.220	.031	7.008	***	.179
ET → PR	-.881	.056	-15.604	***	-.591
PR → BI	-.308	.020	-15.544	***	-.373

Model fit:  $\chi^2 = 522.409$ ,  $df=146$ ,  $P<.001$ ,  $GFI=.935$ ,  $CFI=.979$ ,  $RMSEA=.058$

Note: \*\*\* Significant at  $p < 0.01$ ; \*\* Significant at  $p < 0.05$

The bootstrapping algorithm was used in this study to verify the mediating role of eTrust and perceived risk on relationship between e-service and behavior intention. The stepwise regression method was then used to verify the analysis. If the relationship between the independent variable and the dependent variable becomes non-significant after adding the mediating variable, the mediating

effect is complete; otherwise, it is partially mediated (Baron & Kenny, 1986). The results of the analysis of the mediating role of eTrust and perceived risk supported the hypotheses respectively (Table 6). All of the indirect effect coefficients were positive and significant ( $p < 0.05$ ), supporting H7 and H8. The eight inter-construct relationships were re-summarized in the Table 7, together with the empirical results.

Table 6. Standardized Total Effects

Total effect	ESQ	ET	PR	BI
ET	.684	.000	.000	.000
PR	-.632	-.591	.000	.000
BI	.886	.400	-.373	.000
Direct effect	ESQ	ET	PR	BI
ET	.684	.000	.000	.000
PR	-.227	-.591	.000	.000
BI	.527	.179	-.373	.000
Indirect effect	ESQ	ET	PR	BI
ET	.000	.000	.000	.000
PR	-.405	.000	.000	.000
BI	.358	.221	.000	.000

Table 7. Empirical results of the proposed hypotheses

Hypotheses	Inter-construct Relationships	Supported or rejected
H1	ESQ → BI E-service quality positively affects consumers' behavior intentions in P2P accommodation services.	Supported (B=.527, t=19.732, p<0.01)
H2	ESQ → ET E-service quality positively affects eTrust in P2P accommodation services.	Supported (B=.684, t=19.070, p<0.01)
H3	ESQ → PR E-service quality negatively affects consumers' perceptions of risk in P2P accommodation services.	Supported (B=-.227, t=-6.071, p<0.01)
H4	ET → BI eTrust positively affects consumers' behavior intention in P2P accommodation services.	Supported (B=.179, t=7.008, p<0.01)
H5	ET → PR Consumers' eTrust negatively affects consumers' perceived risk in P2P accommodation services.	Supported (B=-.591, t=-15.604, p<0.01)
H6	PR → BI Perceived risk negatively affects consumers' behavior intention in P2P accommodation services.	Supported (B=-.373, t=-15.544, p<0.01)
H7	ESQ → ET → BI E-service quality positively affects consumers' behavior intention, and this relationship is mediated by trust in P2P accommodation services	Supported
H8	ESQ → PR → BI E-service quality positively affects consumers' behavior intention, and this relationship is mediated by perceived risk in P2P accommodation services.	Supported

## 5. Discussion

Successful P2P accommodation growth must take customers' feelings and reactions into consideration and that positive customer relationship is necessary to achieve sustainable development. Recent empirical studies have also

demonstrated that there is a positive relationship between CRM practices and firm performance (Krizanova et al., 2018). Customer relationship marketing (CRM) has become one of the fastest growing practices within business. The key goals are to create and enhance brand loyalty, increase

customer retention, and stimulate repeat purchases (Chang, Yen, Young, & Ku, 2002; Murdy & Pike, 2012; Özgener & İraz, 2006). The study was inspired by the recent rapid development of P2P accommodation in China. Given the impacts of cultural settings upon understanding of P2P accommodation consumer perceived experience, this study developed a specific P2P accommodation conceptual model from customers' perception of CRM, which includes antecedent and consequent variables.

The qualitative approach that this study adopted led to the finding that the Efficiency (ESQE), Service Recovery (ESQS), System Availability (ESQA), Fulfillment (ESQF) and Privacy (ESQP) were the five major e-service quality dimensions influencing customer online booking experience with P2P accommodation in China. Another major effort that this study has invested was to identify what is the measurements of eTrust to the P2P accommodation customers. As an important construct in relationship marketing, consumer trust has generally been regarded as a crucial factor determining e-commerce success (Jarvenpaa et al., 1999; Lee & Turban, 2001). The Integrity, Ability and Benevolence are adopted as the structure of the eTrust of P2P accommodation (Corbitt et al., 2003; Gefen & Straub, 2003; Kim et al., 2009). Through the interview process, the fourth factor- Social Presence named by the pervious study (Kim et al., 2015) was concluded which contained four items. This study also confirmed perceived risk dimensions developed from the P2P accommodation customers is empirically superior to the alternative models that combined some or all of previous dimensions. Collectively, dimensions of Financial Risk, Psychophysiological Risk, Time Risk, Function Risk, Privacy Risk represented the fundamental building blocks of perceived risk in the P2P accommodation industry.

The results of Structural Equation Modeling suggested that e-service quality, eTrust, perceived risk had significant influence over customer behavior intention. This research finding was in line with many previous researches (Alexandris et al., 2002; Jarvenpaa et al., 1999; Kim et al., 2008; Pavlou, 2003). The relationship among of e-service quality, trust, perceived risk and customer behavioral intentions in P2P accommodation setting shared similar patterns with research finding from other hotel and online service settings.

This study proposed a conceptual framework to uncover e-service quality advancement in the P2P accommodation, by examining the influence of

eTrust and perceived risk. It also investigated the extent to which eTrust and perceived risk mediate the relationships among e-service quality and behavior intention. Eight hypotheses were tested, and results were statistically significant. These causal relationships were as follows: E-service quality had a positive and direct effect on eTrust and behavior intention in P2P accommodation services, while eTrust had a positive and direct effect on behavior intention. E-service quality and eTrust had a negatively and direct effect on perceived risk in this content, while perceived risk had a negatively and direct effect on behavior intention. eTrust and perceived risk commitment act as intermediary between e-service quality and behavior intention. The general internal consistency and construct validity of each potential variable indicated a reliable and effective measurement scale.

First, e-service quality was shown to significantly influence customers' eTrust and behavioral intention. Specifically, a one-point increase in e-service quality leads to a 0.68 percentage point increase in eTrust, and a 0.53 percentage point increase in behavioral intention. Our analysis resulted in e-service quality contains four factors. The factor of e-service quality had more influences on eTrust, which indicated the importance of e-service quality. There are five dimensions of e-service quality, Fulfillment is the most influential statistically, such as response quickly and facticity of information. A high e-service quality contributed to customers' eTrust of P2P accommodation. The other more influence factor is System Availability can be the perception of product using experience, such as not crash, launches and runs quickly, and always available. In addition, the results suggested that customer with a higher level of e-service quality had a slightly higher intention of behavior, which was consistent with previous evidence (Alexandris et al., 2002). It is worth noting that after adding customers' eTrust into the model, the factor of e-service quality effectively contributed to customers' intention of behavior with an increased level of positive perception of the industry, which has provided definitive evidence of a positive relationship between e-service quality and behavioral intention.

Second, the perceived risk was found to significantly influenced by e-service quality, eTrust; meanwhile risk perception had a significantly negative influence on intention of behavior. Specifically, a one-point increase in e-service quality or eTrust leads to a 0.23 percentage or 0.59



percentage point decrease in perceived risk respectively; and a one-point increase in perceived risk leads to a 0.37 percentage point decrease in intention of behavior. The results indicated that risk perception is very important for customer in the P2P accommodation industry, not only because it reduces customers' perception of e-service quality and eTrust, but also because it can directly reduce customers' behavioral intention. Our analysis resulted in seven factors of risk perception. The fourth factor (Function Risk) of risk perception was shown more important, which indicated the importance of reducing functional hazards between customers and P2P accommodation. Function Risk included accommodation and services provided by the hosts do not meet expectation, the actual environment and the quality of accommodation not match the online description, etc. The other more influential factor of risk perception is Privacy Risk including risk of personal information, shopping behavior and personal life privacy, originating from customers' anxious about non-standardized and unsupervised accommodation. Precisely, reducing concerns about Financial Risk, Psychophysiological Risk, Time Risk, Function Risk, Privacy Risk, Legal Risk and Communication Risk of P2P accommodation industry would affect customers' final evaluation. Perceived risk is an obstacle to the improvement of e-service quality (Chen & Chang, 2005) and eTrust. Perceived risk has been identified influences consumers' purchase decisions, and risk perception had a significantly negative influence on intention of behavior was consistent with previous evidence (Lu et al., 2005); However, perceived risk is also the key directions for all kinds all stake-holders to coordinate and balance to improve P2P accommodation industry. Compared with the eTrust positive influence and the risk perception negative influence on intention of behavior, service quality has greater influence on customer behaviors.

Moreover, the positive relationship revealed in this study between eTrust and intention of behavior was consistent with previous evidence (Al-dweeri et al., 2017; Liu, Marchewka, Lu, & Yu, 2004), which emphasized the importance of improving eTrust that contributed to customers' intention of behavior. Specifically, a one-point increase in eTrust leads to a 0.18 percentage point increase in intention of behavior. As an important construct in relationship marketing, consumer trust has generally been regarded as a crucial factor determining e-commerce success (Jarvenpaa et al., 1999; Lee & Turban, 2001). Managing trust is a problem of

particular importance in P2P environments where one frequently encounters unknown agents (Aberer & Despotovic, 2001). In the P2P accommodation industry, when customers have trust in Integrity, Ability, Benevolence and Social Presence, the customers demonstrated a higher eTrust level. The first dimension Integrity explained a significant amount of variance (Variance explained =21.478%) of eTrust. Integrity refers to consumer perceptions of the willingness of a P2P accommodation to do precisely what they promised on their official websites. Integrity is cognitive in nature and is more objective based on a rational process. To this extent, Butler and Cantrell(1986) connected Integrity to the reputation of the trustee in terms of honesty, whereas Mayer et al. ( 1995) conceptualized Integrity as the belief that the other party would adhere to their promises (Mayer et al., 1995; Yukl & Van, 1992).

Lastly, our results showed that the e-service quality influenced behavioral intention through the mediating construct of eTrust and perceived risk. Although there is very little empirical research regarding the mediating affection of eTrust between e-service quality and behavioral intention, and the mediating affection of perceived risk between e-service quality and behavioral intention. This research did support the proposition made based on the alignment of the concept of P2P accommodation product and some mediating affection values – eTrust and perceived risk.

## 6. Theoretical and Practical Implications

This study is deemed to assume considerable significance in aspects of theoretical enrichment, knowledge development as well as practical implications. Customer relationship marketing (CRM) initiatives are increasingly being adopted by businesses in the attempt to enhance brand loyalty and stimulate repeat purchases (Murdy & Pike, 2012). The approaches of traditional consuming behavior have limitations in understanding customer experience with P2P accommodation, since P2P accommodation more likely to the online shopping behavior rather than the traditionally lodging consuming. This paper provided important insights on the subject of improvement e-service quality in the P2P accommodation industry.

In terms of theoretical contribution, study results made important theoretical contributions to the construct of e-service quality, eTrust and risk perception by identifying. Followed by another important theoretical contribution, the statistically

supported all hypotheses in this research. This research revealed the improvements of e-service quality and eTrust, and reduction the risk perception of customers as important determinants of promoting behavior intention of customers. Compared with eTrust and risk perception, e-service quality played a greater role in behavior intention of customers. Meanwhile, the eTrust and risk perception can also be considered as the key factors to improve the services quality of P2P accommodation industry. This study also contributed to the literature of eTrust and risk perception by revealing the mediating effect between e-services quality and behavior intentions. There was limited evidence on the mediating effect of risk perception, despite it is an important predictor of behavior intentions of customer. Uncovering the intermediary role of eTrust and risk perception provided solutions to the problem, emphasizing the importance of the “what to expect” and “What to avoid” factors. This study proposes a new and comprehensive conceptual framework for understanding the determinants and outcomes of e-service quality of P2P accommodation and, together with the findings, can serve as a basis for future research.

Turning to the practical implications of this study, tourism and hospitality scholars envision that sharing economy would change the future dynamics of the hospitality and tourism industry (Guttentag, 2013; Sigala, 2015). Considering of the development of sharing economy, industry practitioners speculatively estimate that sharing economy will potentially increase to 335 billion by 2025(Pwc., 2015). The findings of this research can be used to improve the sustainability management of P2P accommodation services, and thus to enhance the customers’ relationship with stakeholders of P2P accommodation.

### 7. Limitations and Directions for Future Research

The first limitation relates to the sampling population of this study. Although data was collected from over ten provinces and cities of China, and customers extracted according to the province proportion, they were primarily from the east coastal area, and there was limited evidence from other regions of China, which may lead to the sampling bias. Considering that customers of P2P accommodation across different regions of China are at different development stages with various incomes, cultures and values, it is important to catch different perspectives of customers in different

regions of China. Despite that our participants varied in age, gender, status, income, education and occupation, future studies should consider collecting data at different regions of China and even other countries with a larger sample size. It is also encouraged to account for more variables in future research, such as value perception and eWOM. Meanwhile, in this study, all of the samples were collected after the trips; users’ perception and evaluations may change during the process. Future research may considerate the whole process containing before, during and after trip to find out answers which a survey is unable to answer.

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