Purchase Intention towards Peer-to-Peer Accommodation in Malaysia During COVID-19 Pandemic

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Abstract: Peer-to-peer accommodation (P2PA) has been expanding excessively worldwide, including Malaysia. However, this sector has been observed to be in an unmoving state since March 2020, specifically during the COVID-19 pandemic. The hosts were required to improve their hospitality services to attract more guests, and therefore, determining guests' purchase intention towards peer-to-peer accommodation in Malaysia has never been more important. This paper aims to fill the research gaps by examining both the determinants and service quality towards the purchase intention of P2PA, identifying the determinants of purchase intention and service quality on the formation of attitude towards P2PA, as well as investigating the Theory of Planned Behaviour's (TPB) impact in Malaysia. There are 4 hypotheses formed and tested in this case. All of the TPB elements were proven to have a direct, positive relationship with purchase intention towards peer-to-peer accommodation. By understanding travellers' purchase behaviour through the determinants of purchase intention and service quality dimensions, the practitioners can provide a better accommodation product and service in more efficient ways. With their contributions, peer-to-peer accommodation sector will boost the growth of tourism in Malaysia in regards to the tourists' arrival and tourism receipts.

1. Introduction

Airbnb as the leading peer-to-peer accommodation platform, it has proven the peer-to-peer accommodation industry to be fast in growth. According to the statistic of Airbnb, there is 60% of the millennial guests came from Asia-Pacific yet only 15% accommodations listed in Airbnb platform are located in Asia [1]. Peer-to-peer accommodation industry is extremely potential in Asia as young travellers from China is the main market for peer-to-peer accommodation globally [2]. In Southeast Asia alone, Malaysia was recorded as the fastest growing market between 2017 and 2018, with as much as 44,000 peer-to-peer accommodations listed on Airbnb platform [3]. Unfortunately, the COVID-19 pandemic hit this industry cruelly during its prime [4]. Thus, it is critical to understand the purchase intention towards peer-to-peer accommodation to have this business model is sustainable in Malaysia. With relevant strategies, peer-to-peer accommodation hosts will be able to build competitive advantages, attract more new guests and even increase the loyalty of existing guests [5].

Peer-to-peer accommodation varies from hotels in terms of experience [6], property types [7] and key attributes (e.g., cleanliness and security) [8]. Therefore, past studies about consumer behaviour in the hotel industry might not be relevant, especially with how the determinants of purchase intention and the service quality dimensions are different for consumers of peer-to-peer accommodation. To list some

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examples, hotel management's understanding and guests' perception [9] and the measurement of service quality in the hotel industry [10].

Peer-to-peer accommodation is one of the hospitality products. It can be distinguished by the types of hosts who operate it. There is no common definition for peer-to-peer accommodation hosts. Nevertheless, [11] categorised hosts who run single accommodation as non-professional and hosts who run multiple accommodation as professional. On the other hand, collaborative consumption service providers such including peer-to-peer accommodation hosts are classified as B2B and B2C by [12].

In the sharing economy studies, Theory of Planned Behaviour (TPB) is one of the most popular theories to be used [13]. To date, the causal relationships of TPB and purchase intention towards peer-to-peer accommodation were identified [14], [15], [16]. Further, the mediating role of attitude was repeatedly proven by the researchers. For example, [17] confirmed the mediating effect of attitude between unique experience expectation and repurchase intention of peer-to-peer accommodation. Additionally, attitude and intention to book Airbnb were supported by the findings of [18].

Despite there being a number of past studies regarding purchase behaviour towards peer-to-peer accommodation, seen in the works of experts such as [18] as well as [7], there is a lack of geographical focus beyond United States and Europe [19]. In a critical review of 107 articles about peer-to-peer accommodation from 2010 to 2017 in [19], the frequency of consumer behaviour-related topics ranked first among nine identified topics (24%). Researchers further implied that only 9% focused on Asia across multiple articles of peer-to-peer accommodation.

The number of studies about consumer behaviour towards peer-to-peer accommodation have been done particularly in Malaysia is even more miniscule. Some of the examples include [20] having examined the cause-and-effect relationship between price, Electronic Word-of-Mouth (eWOM), brand image unique, and local authenticity and purchase intention; [21] who explored the motives to stay in peer-to-peer accommodation; and [14] who investigated the influences of price value and social influence upon intention to stay at peer-to-peer accommodation in historical cities. However, factors determining the purchase intention towards peer-to-peer accommodation in Malaysia remains unclear [20]. The purchase intention is for an important parameter of predicting the future growth, especially for peer-to-peer accommodation as the guests are potentially switching back to traditional hotels [17].

The studies of service quality in Malaysia particularly in

peer-to-peer accommodation is comparatively scarce compared to United States or most of the European countries. It is of paramount importance to understand the service quality dimensions of peer-to-peer accommodation in Malaysia in order to reshape the entire industry after the tremendous impact of COVID-19 pandemic [22]. In the post pandemic era, travellers in Malaysia tend to have a very high expectations of services in the hospitality industry where it directly affects their satisfaction level [23], [24]. Furthermore, in the hospitality research of [25], the researchers found that service quality and purchase intention has a significant positive relationship with satisfaction as mediator. This finding is in line with [26] which confirmed that service quality is important in selecting a peer-to-peer accommodation.

Generally speaking, the studies of peer-to-peer accommodation is comparatively incomprehensible in the world of hospitality products. For instance, [27] had not distinguished peer-to-peer accommodation users and non-users in their study, small and non-probability samples was used in the research conducted by [6] and only user involvement and gender differences were tested by [28]. [8] also suggested that the comparison of choice process and performance expectations between both peer-to-peer accommodation guests and hotel guests should be done in a way that clarifies the differences of the mechanism between peer-to-peer accommodation and hotel sectors. Additionally, the consumer perception towards service quality, along with its determinants, are uncertain [29].

Guests have been raising their demands for hospitality worth its value of money. As noted by [30], customer loyalty is built by satisfactory service quality. The implementation of an effective service quality model is also vital for long term sustainable growth for peer-to-peer accommodations. When the guest experienced an extraordinary quality of service during the stay at peer-to-peer accommodations, loyalty is formed.

Developing a service quality model of peer-to-peer accommodation in guiding hosts to implement their marketing strategy is important, especially to overcome intense competition and the impact of a COVID-19 pandemic. By knowing service quality dimensions in peer-to-peer accommodation, the entire tourism industry in Malaysia would be benefited if it acts in response with appropriate management strategies and policies to drive up sales [31].

Thus, this research focused on the determinants of purchase intention towards peer-to-peer accommodation during COVID-19 pandemic. Besides, the service quality dimensions of peer-to-peer accommodation also covered in this research while the impact of Theory of Planned Behaviour in the peer-to-peer accommodation sector in

Malaysia was investigated.

Therefore, empirical studies done on the service quality dimensions in Malaysia remain scarce, especially when it comes to peer-to-peer accommodation. There exists a great research gap in the aspect of this new accommodation type. The findings of this paper are to develop a service quality model for peer-to-peer accommodation, all for the hopes of hosts implementing effective marketing strategies and providing quality lodging experiences in order to increase economic benefits [32] and sustain themselves in the hospitality industry.

2. The Impact of COVID-19 Pandemic on Peer-to-Peer Accommodation

Declared a Public Health Emergency of International Concern on January 2020, the COVID-19 outbreak [33] plummeted the occupancy rate of peer-to-peer accommodations. From an initial assessment, a loss of USD 30 to 50 billion in international tourism receipts was estimated [34].

This economic crisis did not solely happen during the pandemic, but it has a continuous impact on the world for at least ten months [35]. According to [34], the Asia and the Pacific region has gotten the most impact, where a decrease of 9% to 12% in international tourist arrivals is perceived. This approximately translated into a loss of USD 143,360,000 in 2020 when compared to their prior estimations without the effects of a COVID-19 pandemic.

Having faced an unprecedented number of challenges during and after the COVID-19 pandemic, hosts are suffering financially as most of the countries execute containment measures. Malaysia has also taken the matter into their own hands, by imposing Movement Control Order (MCO) across the country. For this, people have to change their way of life, incorporating social distancing into their lives. Therefore, it makes sense that people are to stop traveling to avoid getting infected when they are abroad.

3. Determinants of Purchase Intention

Intention is defined as the tendency to perform a behaviour [36]. The likelihood to perform a behaviour is predicted by the intention with high accuracy [37]. Purchase intention is a form that "under the assumption of a pending transaction and, consequently, often are considered an important indicator of actual purchase" [38, p. 20]. Besides, purchase intention also plays an important role in marketing [5], and peer-to-peer accommodation is not exempted in this sharing economy.

There are 15 determinants of purchase intention towards peer-to-peer accommodation: authenticity, relationship with host, place/location, convenience, assurance, understanding, and caring, economic benefits, sustainability, social appeal, practical benefit, enjoyment, desire for community, unique accommodation and variety, belongings appeal and unique appeal. Other studies reported that authenticity has a significant influence on purchase intention towards peer-to-peer accommodation [6], [39]. Furthermore, authentic interaction experience between the traveller, relevant objects, and others in the environment (existential and interpersonal authenticity) is deemed as an explanation of authenticity [40]. Nevertheless, these interpretations contrast against [41] who argued that experiential benefits have little motivation to purchase peer-to-peer accommodations.

Next, relationship with the host is a predictor of the intention to stay at peer-to-peer accommodations [7]. Recent supporting material was shown by analysing a "big data" set of online review comments through text mining and sentiment analysis [42]. Their research further reveals that Airbnb guests tend to evaluate their stay experience based on the location and amenities. Guests typically tend to stay longer at Airbnb accommodations than at traditional hotels as Airbnb's accommodation provides more space and amenities [43], as well as the paper of [27] revealed that place/location to be an important factor for guests' selections of their lodging facilities.

Within the Airbnb context, city, beach, short, transport, nearby, shopping and bus are some of the descriptions for location in the comments. Nonetheless, such findings were congruent with past researches, as they showed that convenience was a critical contribution to service quality of business hotels in Turkey [10] and Airbnb accommodations in Thailand [44]. Critical contributions of assurance, and understanding and caring of the measurement scale of service quality are also confirmed, as they lead to purchase behaviour. Nevertheless, [42] found amenities and services available at Airbnb were reported, due to low expectations for the measurement of service quality from guests [44].

Another determinant of the purchase intention towards peer-to-peer accommodation was economic benefits [18], [27], [45]. Monetary benefit, cost saving price, and price value were all the primary determinants of whether travellers chose to stay at peer-to-peer accommodation. Notwithstanding, contradictory findings are also presented, as some state that economic benefits had no causal relationship with attitude towards staying at peer-to-peer accommodation [46] while others pointed out that prices were found not influencing the Airbnb staying experiences [42].

Environmental sustainability may also affect the intention to stay at peer-to-peer accommodation [31], [47], [48]. It is undeniable that the growth of the tourism industry has caused tremendous environmental damage. From this rose the question whether the prevalence of peer-to-peer accommodation increases or reduces the burden on the environment [47]. The study of [47] found peer-to-peer accommodation to rank third in the perceived environmental friendliness of Australian residents. By the same token, [31], [48] suggested a social appeal (sustainability) to be a driver to stay at peer-to-peer accommodations. At the same time, [45], [46] found that there are no significant relationships between social benefits and intention to purchase peer-to-peer accommodation. Notwithstanding, the recent study from [49] suggested an insignificant influence of environmental sustainability towards the purchase intention of peer-to-peer accommodation due to the lack of perceiving peer-to-peer accommodation in lowering the negative impact on environment. This finding was similar to the study of [45] in investigating the intention to use peer-to-peer accommodation.

Practical benefit [41], enjoyment [46], [45], desire for community [31], [48] and unique accommodation as well as variety [18] were tested and showed a causal relationship with intention to stay at peer-to-peer accommodation. [50] found that powerless individuals tend to resonate with belongings whereas powerful individuals react more positively to the appeal of uniqueness when they are booking an accommodation on Airbnb platform. On the other hand, perceived risk [18], reputation [46], awareness of a sharing economy [51], perceived behavioral control [17], and lack of knowledge and ability to book peer-to-peer accommodation [48] share no relationship with purchase intention of peer-to-peer accommodation. Furthermore, [28] confirmed that utilitarian cannot affect customer loyalty towards peer-to-peer accommodation.

Despite there being an abundance of researches conducted on the determinants of purchase intention towards peer-to-peer accommodation [7], [18], [39], the appropriateness to apply these determinants in Malaysia is still uncertain due to cultural differences between regions and countries, tied with a lack of adequate empirical data to present the link between key determinants of the purchase intention towards peer-to-peer accommodation in Malaysia.

Therefore, the hypotheses are as formulated:

H1: The determinants positively influence the purchase intention towards peer-to-peer accommodation in Malaysia.

4. SERVQUAL Model in Peer-to-Peer

Accommodation

There is not a universally accepted conceptual definition and a model of service quality. Notwithstanding, it is generally agreed upon that perceived service quality outcome of the service quality expectation and the perception of the experienced service quality [52]. The SERVQUAL model appears to garner much support [52], particularly from studies in hotel industry [10] and in peer-to-peer accommodation, by researchers such as [32] and [53]. Therefore, SERVQUAL of [54] is seen as the foundation to develop a service quality model, specifically for peer-to-peer accommodation.

[29] conducted an in-depth interview of executives as well as 12 focus group interviews. In it, a pattern was revealed to be summarizing ten determinants of service quality consumers use in shaping expectations and perceptions of services. They encompassed reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding / knowing the customer, and tangibles. These determinants of service quality were eventually condensed into five dimensions of SERVQUAL (three original and two combined dimensions) after scale purification is conducted. This situation is presented in Table 1.

Table 1: Five Dimensions of SERVQUAL

Dimension	Description
Tangibles	Physical facilities, equipment, and appearance of personnel
Reliability	Ability to perform the promised service dependably and accurately
Responsiveness	Willingness to help customers and provide prompt service
Assurance	Knowledge and courtesy of employees and their ability to inspire and confidence
Empathy	Caring, individualized attention the firm provides its customers

Source: Adopted from [54]

[54, p. 17] described the perceived service quality as "the degree and direction of discrepancy between consumers' perceptions and expectations". [55] has raised a similar definition, in which perceived service quality is defined as the outcome of an evaluation comparing the perceived service against the expected service.

The heterogeneity characteristic of service firms, where

employees play an important role in service quality, is extremely difficult to be standardized [29]. The process of providing services by one employee can vary drastically to another employee. [55] used technical quality and functional quality to explain the global service quality in buyer-seller interactions, the instrumental performance of the service, also known as the technical quality dimension. How will the consumer obtain the technical quality functions can be called functional quality. Therefore, the perceived service is the outcome of a consumer's view on both technical quality and functional quality dimensions.

Service quality is a multidimensional concept; therefore, each person perceives it unique from one another [56]. Because of the intangible nature of services provided by firms, the heterogeneity characteristic of services, and the service production always involving customer creating the service itself [57] consumers experience their visits at the same company differently each time. Most companies realize this problem and provide consistent training programs to their employees in order to standardize their employees' services. Some companies require their employees to follow the Standard Operating Procedure (SOP) as a solution. However, this solution is not applicable for peer-to-peer accommodation hosts on their platforms. Therefore, the SERVQUAL model is brought in as the foundation to develop a service quality model specifically for peer-to-peer accommodation in the current research. It is to clarify whether service quality is crucial for hospitality providers to be successful as stressed upon by [54], [58] or it is actually not the case.

Some studies looked into service quality using attributes besides five dimensions of SERVQUAL. [56] conducted their study in five service industries – physician services, retail banking, auto maintenance, colleges/universities, as well as fast-food restaurants. The results were similar to the SERVQUAL model. It indicated the absence of some attributes which influence consumers to negatively perceive the service quality. However, while they exist, these attributes may not be determinants of high quality. In the case of [53], using impact–range performance analysis (IRPA) and impact asymmetry analysis (IAA) delineated hosts' friendliness and was regarded as a frustrated, which gives rise to dissatisfaction when not provided, but it does not cause satisfaction even when it presents.

In the study of [58] showed perceived service quality to be predicting perceived customer value while perceived customer value is an antecedent of customer satisfaction and repurchase intentions within luxury hotels. Furthermore, researchers also confirmed that a negative direction which the effect of the perceived price of service quality proceeds in was marginal. Hence, one can argue that luxury hotels,

which deliver exceptional standard services cost, higher prices as the perceived price does not affect the perceived service quality of hotel guests. From this perspective, peer-to-peer accommodations of the highest quality such as Airbnb Plus [59] supposedly have higher prices as the perceived price does not reduce the perceived service quality of guests. As [57] saying goes, "high class" does not guarantee higher perceived service quality.

For first timers of cruise passengers, service quality was the best predictor of purchase intentions [60], while perceived value was the best predictor of repurchase intentions for repeated users of cruise passengers. Previous consumption of service forms the perception of quality for repeated visitors. Service quality can be interpreted as quality signifiers in peer-to-peer accommodations [61]. In the case of Airbnb, [62] have also confirmed responsiveness, assurance, empathy, and reliability of the SERVQUAL model as the factors of travellers' loyalty toward peer-to-peer accommodation. On the other hand, [10] has found tangibles, understanding, and caring, adequacy in service supply, assurance, and convenience to be significant in predicting business traveller's overall service quality evaluation. Researchers further explained that tangibles were the most impactful among all factors. Nonetheless, this result was only based on the measurement of service quality in the hotel industry, instead of peer-to-peer accommodation. Thus, there is a need to discover service quality dimensions, particularly for peer-to-peer accommodation, in order to comprehend the perceived service quality of the guests.

Thus, the hypothesis 2 presents as follow:

H2: The service quality dimensions positively influence the purchase intention towards peer-to-peer accommodation in Malaysia.

5. The Theory of Planned Behaviour

Travelling has become increasingly difficult during the COVID-19 pandemic, primarily caused by the fear of infection and international efforts done to contain the outbreak of the COVID-19 virus. It is very difficult for the hospitality practitioners to make any predictions on the behavioural intention of the travellers during a worldwide pandemic.

The usefulness of TPB in predicting purchase intention towards peer-to-peer accommodation has been proven in several studies. For instance, In the study of [17], attitude was proven to significantly affect the repurchase intention of peer-to-peer accommodation. By the same token, [18] revealed the positive relationship between attitude and purchase intention towards peer-to-peer accommodation.

Additionally, So, [63] discovered the mediating effect of attitude between price value and intention to stay at peer-to-peer accommodation while [64] confirmed the mediating effect pf attitude between social influence and intention to use peer-to-peer accommodation.

Besides, the causal relationship between service quality and attitude was tested and proven in the past studies [65], [66]. Particularly, attitude was found crucially in maintaining guests' sensory experience while using hospitality service [67]. Likewise, attitude was revealed to be associated with guest satisfaction in hospitality industry [68].

Subjective norm was proven as the determinant in influencing the purchase intention in the sharing economy [51], [63] including peer-to-peer accommodation [17]. This finding corresponds well with the study of [69] found that subjective norm has a causal relationship with the intention to travel. In addition, [18] found subjective norm has influenced millennials' intentions to Book Airbnb.

Perceived behavioural control is responsible in boosting the accuracy of predicting a behavioural intention. Nevertheless, inconsistent results in the past studies. For example, [17] found perceived behavioural control and behavioural intention in purchasing peer-to-peer accommodation to be unrelated. Contradictory, a study supported the relationship between the two points [51]. The inconsistency between past results failed to portray a bigger picture on how perceived behavioural control is enacted in reality for peer-to-peer accommodations.

As elaborated by [70, p. 9], "when behaviours were perceived to be high in control, there was no significant relationship between perceived behavioural control and target behaviour." Travellers used to possess high levels in perceived control when it comes to purchasing peer-to-peer accommodation because of the user-friendliness of the platforms, affordable prices, and the convenience of accommodation selection and booking.

On that note, it is argued that the findings from previous studies are inapplicable to the current situation, where the decision to stay at peer-to-peer accommodation is very much unpredictable due to the COVID-19 situation. This research is expected to make theoretical contributions by expanding the knowledge on TPB in the context of peer-to-peer accommodation.

As a result, the hypotheses were then suggested as below:

H3.1: Attitude mediates the relationship between determinants and purchase intention towards peer-to-peer accommodation in Malaysia.

H3.2: Attitude mediates the relationship between service quality dimensions and purchase intention towards peer-to-peer accommodation in Malaysia.

H4: The Theory of Planned Behaviour positively influences the purchase intention towards peer-to-peer accommodation in Malaysia.

The research framework is presented in Figure 1. There are six determinants in the upper dashed line box, namely feeling like a home, interact with host, local cultural experience, price competitiveness, location and accommodation design. By using them, research question one would be answered. There are the seven service quality dimensions in the middle-dashed line box, which consists of responsiveness, reliability, caring, home facilities, personal advice, feeling welcome and helpful. They aid in answering research question two.

On the other hand, attitude, subjective norm and perceived behavioural control of Theory of Planned Behaviour [37] are incorporated into the framework in order to answer research questions three and four.
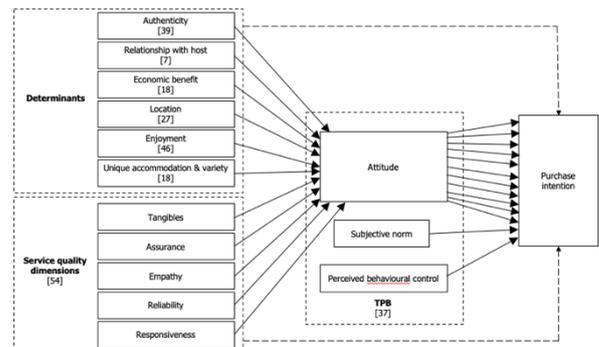

Figure 1. Theoretical Framework

5. Research Methodology

To approach this research, self-administrated questionnaires are created via Google Forms [71]. A survey link: https://forms.gle/7QxBrvFrFRRbvJkx9 is generated from the questionnaire. Next, the link is sent to the respondents through social applications such as WhatsApp and Facebook Messenger.

A cover letter is included in the questionnaire to clarify the purpose of the survey. Subsequently, three peer-to-peer accommodation examples from [72], [73], [74] are presented in order to avoid confusion from the respondents. Considering only local guests who stayed at any peer-to-peer accommodation in Malaysia before are targeted in this research, thus, a screening question is asked in the questionnaire. If the respondent answers "Yes", the

respondent will be directed to the next section to continue to survey, whereas if the respondent answers "No", the respondent will be directed to the submission section to complete the survey.

This close-ended survey questionnaire is split into five parts, namely Part A (About Your Stay), Part B (The Determinants of Staying at Peer-to-Peer Accommodation), Part C (Service Quality Dimension), Part D (The Theory of Planned Behaviour) and Part E (Demographic Background). The questionnaire is also designed to be short and in a user-friendly format to obtain a higher response rate.

There are eight questions, either asked by checkboxes or multiple choices. Specifically, respondents are asked to rate their perception on questionnaire items in the form of 5-point Likert scales, from 1 "strongly disagree" to 5 "strongly agree" in order to produce sufficient variance for respondents. This has been similarly done in previous peer-to-peer accommodation studies [62]. The questionnaire was checked by two hospitality industry experts from the university, before a pilot study is carried out. A total of 391 completed questionnaires was collected and analysed.

To confirm the sample size for this research, researcher applied two formulas [75]. Firstly, to calculate the sample size of an infinite populations, the formula below is used:

$$S = Z2 * P * (1-P) / M2$$

S = Sample size of infinite population
Z = Z-score (assumed 95% of confidence level, Z-score is 1.96)
P = Population proportion (assumed to be 50% = 0.5)
M = Margin of error (assumed 5% = 0.05)

$$S = 1.962 * 0.5 * (1-0.5) / 0.052$$
$$S = 3.8416 * 0.25 / 0.0025$$
$$S = 384.16$$

Then, the sample size is adjusted to the total domestic visitors in 2019 where 239.1 million is recorded [76].

$$\text{Adjusted } S = (S) / 1 + [(S-1) / \text{Population}]$$
$$\text{Adjusted } S = (384.16) / 1 + [(384.16) / 239100000]$$
$$\text{Adjusted } S = (384.16) / 1.00000161$$
$$\text{Adjusted } S = 384.16$$

As a result, 384 samples for this research was determined by the researcher.

Subsequently, a method known as significance or hypothesis testing is implemented to compare the collected data with what that is theoretically expected to happen [77]. Two types of data are to be tested statistically: Categorical data and quantifiable data. Non-parametric statistics are designed to test categorical data, whereas parametric statistics are used to handle quantifiable data. Path analysis in structural equation modelling is used in this research in analysing quantitative data.

Path analysis in SEM is run in STATA 14.2 Software, in which the observed items are called exogenous that are determined outside the equation system [78]. In this case, items ($x_1, x_2, x_3, ...$) in the questionnaire are to identify the latent variables. Latent variables are unobserved variables X. The equation for latent variable X (service quality dimensions) is displayed as below:

$$x_1 = \alpha_1 + X\beta_1 + e.x_1$$
$$x_2 = \alpha_2 + X\beta_2 + e.x_2$$
$$x_3 = \alpha_3 + X\beta_3 + e.x_3 \quad ...$$

(X, x1, x2, x3, x4, e. x1, e. x2, e. x3, e. x4) are independently and identically distributed, alongside the mean vector μ and covariance matrix Σ. Independent and identically distributed in this case means that observations are independently and identically distributed. It is to note that while μ and Σ are estimated, α1, β1, . . ., α6, β6 are also under estimated. Nonetheless, some of the elements of Σ are constrained to be 0; the choice of elements which are constrained is determined by the method specified in the model [79].

In this study, the recursive model is used for path analysis, as it does not have any feedback loops or correlated errors. The equation for this is as shown below:

$$Y = BY + \Gamma X + \alpha + \zeta$$

Where Y is observed endogenous, X is observed exogenous. The equation is to estimate the coefficients B and Γ, α as the intercepts. The means of the exogenous variables $x_1, x_2, x_3, ...$ s $\kappa = E(X)$ is estimated in path analysis. The variances and covariances of the exogenous variables $x_1, x_2, x_3, ...$, $\Phi = Var(X)$ and the errors $\Psi = Var(\zeta)$ are all included in the model.

There are seven equations used to assess the goodness of model fit, which includes the Likelihood Ratio Chi-squared Test ($\chi2ms$), Akaike's Information Criterion (AIC), Swartz's Bayesian Information Criterion (BIC), Root Mean Square Error of Approximation (RMSEA), Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), Standardized Root Mean Square Residual (SRMR) [79].

5.1. Results

Within the sample (N = 391), all of them are Malaysian. 62.40% of the respondents were male and 37.60% were female. The majority of the respondents were from Sabah (82.61%), while the remaining 17.39% was from the other nine states in Malaysia. The respondents' profile is presented in Table 2.

Table 1: Respondents' profile

Demographic Item	Frequency (N)	Percentage (%)
Gender		
Male	244	62.40
Female	147	37.60
State of residence		
Sabah	323	82.61
Selangor	23	5.88
Kuala Lumpur	18	4.60
Sarawak	8	2.05
Johor	7	1.79
Pulau Pinang	3	0.77
Labuan	3	0.77
Negeri Sembilan	2	0.51
Melaka	1	0.26
Perlis	1	0.26
Age		
20 and below	5	1.28
21 – 30	74	18.93
31 – 40	204	52.17
41 – 50	62	15.86
51 – 60	36	9.21
61 – 70	9	2.30
71 – 80	1	0.26
Marital status		
Married	247	63.17
Single	90	23.02
In a relationship	52	13.30
Widow/divorce	2	0.51
Educational level		
No formal education	3	0.77
Primary education	1	0.26
Secondary education	55	14.07
Diploma or similar level	97	24.81
Bachelor's degree	182	46.55
Master's degree	44	11.25
PhD	9	2.30
Occupation		
Private sector employee	141	36.06
Business owner	125	31.97
Government	49	12.53
servant/officer	29	7.42
Professional	15	3.84
Freelancer	12	3.07
Unemployed at the	10	2.56
moment	5	1.28
Student	5	1.28

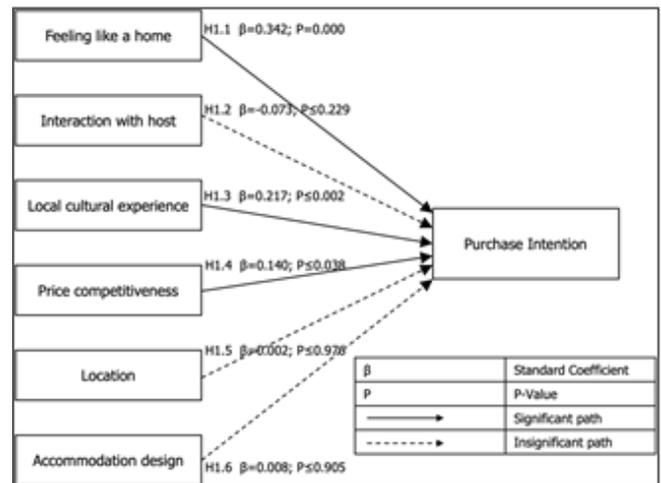Housewife/househusband
Retired

Figure 2: SEM results for hypothesis 1

The determinants and service quality dimensions that tested in this research were based on the interviews done with the peer-to-peer accommodation hosts and guests. For more details, please refer to another publication (Exploration of Determinants and Service Quality Dimensions of Purchase Intention on Airbnb).

The positive relationship between feeling like a home and purchase intention was statistically significant (P=0.000) while it possesses standardised regression coefficient of 0.342. The relationship between interaction with the host and purchase intention was statistically insignificant (P=0.229) with a standardised regression coefficient of -0.073. The relationship between local cultural experience and purchase intention was displayed to be significant (P=0.002) with a standardised regression coefficient of 0.217. This relationship was positive. This implies that if a respondent thinks the local cultural experience was important, they are likely to choose to stay at peer-to-peer accommodation. The relationship between price competitiveness and purchase intention was statistically significant (P≤0.038) with a standardised regression coefficient of 0.140. The relationship here was positive. The relationship between location and purchase intention was showcased to be insignificant (P=0.976), along with a standardised regression coefficient of 0.002. However, the relationship between accommodation design and purchase intention was statistically insignificant (P=0.905) with a standardised regression coefficient of 0.008.

The Likelihood Ratio Chi-squared Test is significant, $\chi2(330) =960.173$, P=0.000, suggesting poor fit of the model to the data as the P-value is less than 0.050. Nevertheless, it is important to note that the Likelihood Ratio Chi-squared Test is less crucial in SEM due to the large number procedure. It is a great chance of obtaining an observed zero value in a

Likelihood Ratio Chi-squared Test with a large sample size. Hence, it is deemed to be only a minor misspecification of the tested model. The RMSEA is acceptable at 0.070 because it is considered as a good fit when it is more than 0.05 and an adequate fit when it is between 0.05 to 0.08. The CFI and TLI are between 0.921 and 0.910 respectively. Good fits are indicated as both of them are close to 1 under baseline comparisons [78]. The SRMR is 0.520. Thus, good fit is indicated here as it is less than 0.08 [78].

Nevertheless, caring was found statistically significant (P≤0.025) with a standardised regression coefficient of -0.270 and negatively influence purchase intention. Home facilities were also found statistically significant (P=0.000) and positive associate with purchase intention as to standardised regression coefficient at 0.250. The relationship between personal advice and purchase intention was statistically significant (P≤0.001) and positive, with a standardised regression coefficient of 0.311. There was a positive impact of feeling welcome on purchase intention was statistically insignificant (P≤0.803) with a standardised regression coefficient value at 0.024. Helpfulness of the host is not important towards purchase intention due to P-value was 0.144.
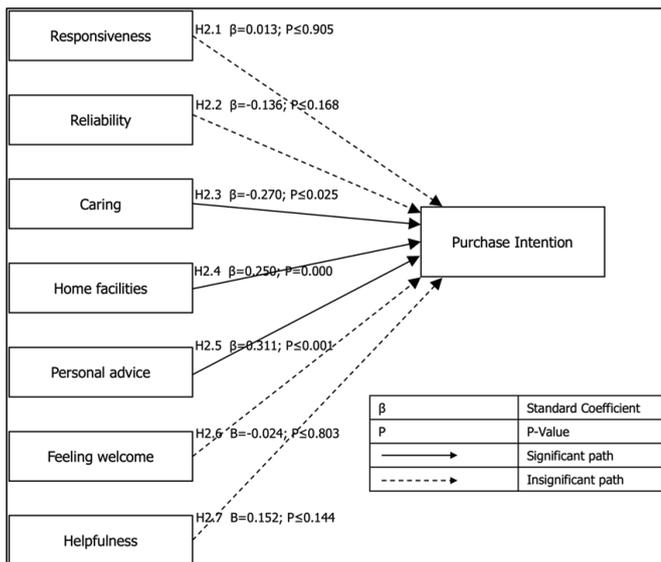

Figure 3: SEM results for hypothesis 2

SEM results for hypothesis 2 presented in figure 3. The relationship between responsiveness and purchase intention was statistically insignificant (P≤0.905) with a standardised regression coefficient of 0.013. The association between reliability and purchase intention was statistically insignificant (P≤0.168), with its standardised regression coefficient at -0.136. The relationship between caring and purchase intention was statistically significant (P≤0.025) with a standardised regression coefficient of -0.270. The

relationship was negative. The relationship between home facilities and purchase intention was statistically significant (P=0.000), its standardised regression coefficient at 0.250. This relationship was determined to be positive. In the meantime, personal advice and purchase intention were positively and statistically significantly related (P≤0.001) with a standardised regression coefficient of 0.311. The relationship between feeling welcome and purchase intention was statistically insignificant (P≤0.803) with a standardised regression coefficient value at 0.024. The relationship between helpfulness and purchase intention was statistically insignificant (P≤0.144) with a standardised regression coefficient of 0.152.

The Likelihood Ratio Chi-squared Test is seen as significant, $\chi2(501) =1525.415$, P=0.000, suggesting a poor fit of the model. The RMSEA is perceived as an adequate fit at 0.072. The CFI and TLI are both levelled at 0.900, thus good fit is indicated. The SRMR is indicated to be a good fit at 0.069.

The relationships between determinants and purchase intention towards peer-to-peer accommodation with the mediator are identified. The determinants of feeling like a home, interact with host, local cultural experience, price competitiveness, location and accommodation design are all interactive with purchase intention and the mediator (attitude) in this model.

The CFI, TLI and SRMR of all six determinants are hinted to be a good fit of the model to the data, namely FLH (0.987; 0.983; 0.024), IWH (0.998; 0.997; 0.020). LCE (0.937; 0.914; 0.043), PCC (0.991; 0.987; 0.027), LOC (0.958; 0.943; 0.050) and ACD (0.978; 0.970; 0.029). As for the total effect of the structural model determinants for Hypothesis 3.1, all determinants encompassing feeling like a home (FLH), interaction with host (IWH), local cultural experience (LCE), price competitiveness (PCC), location (LOC) and accommodation design (ACD) hold influence over attitude. This is finally revealed in the purchase intention, where the total effects of all measurement items are statistically significant (P-value=0.000). Thus, the results are seen supportive of Hypothesis 3.1.

This research also dissects the relationships between service quality dimensions and purchase intention towards peer-to-peer accommodation with the mediator in effect. Connections are made between service quality dimensions (responsiveness, reliability, caring, home facilities, personal advice, feeling welcome and helpfulness) purchase intention with the mediator (attitude) are explained. The details are illustrated below in Figure 3. The RMSEA of RES (0.084), REL (0.0620), HFC (0.096), PAV (0.074), FWC (0.084) and HEL (0.079) are suggesting an adequate fit while the

RMSEA of CAR (0.050) is suggesting a good fit. The CFI, TLI and SRMR of all seven service quality dimensions are suggested to be a good fit of the model to the data, as the values of the dimensions are as listed: RES (0.969; 0.957; 0.030), REL (0.985; 0.979; 0.028). CAR (0.991; 0.986; 0.026), HFC (0.949; 0.930; 0.050), PAV (0.974; 0.965; 0.031), FWC (0.965; 0.952; 0.051) and HEL (0.971; 0.960; 0.035).

In regards to the total effect of the Structural Model Service Quality Dimensions for Hypothesis 3.2, all service quality dimensions consisting of responsiveness (RES), reliability (REL), caring (CAR), home facilities (HFC), personal advice (PAV), feeling welcome (FWC) and helpfulness (HEL) are statistically significant in affecting the attitude and eventually result in their purchase intention. This is due to the idea that P-value of total effects is less than 0.05 and therefore statistically insignificant. Therefore, the findings accept hypothesis 3.2.

Hypothesis 4 studies the links between the Theory of Planned Behaviour and purchase intention towards peer-to-peer accommodation. Relationships between the Theory of Planned Behaviour (attitude, subjective norm and perceived behavioural control) and purchase intention are explained in this model. Between attitude and purchase intention, there exists a significant and positive linkage, as the standardised regression coefficient, β is 0.707 while the p-value is lower than 0.05 (P=0.000). Subjective norm also holds a statistically significant association towards purchase intention, having results showing the standardised regression coefficient to be 0.588 and the p-value to be 0.000. These variables are positively related. Analysing the relation between perceived behavioural control and purchase intention resulted in a p-value of 0.000, therefore the relationship between the two variables is significant from the aspect of statistics. In the meantime, the standardised regression coefficient for this equation is 0.767, as the relationship is described as positive.

The Likelihood Ratio Chi-squared Test of attitude, subjective norm and perceived behavioural control are $\chi2(501) =1525.415$, P=0.017, $\chi2(2) =11.315$, P=0.003 and $\chi2(2) =19.584$, P=0.000 respectively, are collectively suggesting a poor fit of the model to the data. The RMSEA of attitude is adequate fit at 0.067. On the other hand, the RMSEA of subjective norm and perceived behavioural control are a poor fit at 0.109 and 0.150 respectively. The CFI and TLI of attitude (0.994 and 0.988), subjective norm (0.993 and 0.979) and perceived behavioural control (0.967 and 0.902). Good fit is indicated for all of them. The SRMR of attitude, subjective norm and perceived behavioural control are 0.014, 0.021 and 0.035. Thus, a good fit is indicated for all of them.

6. Discussion and Conclusion

During the COVID-19 pandemic, peer-to-peer accommodation hosts suffered from low occupancy rates on an extreme level. Even if the Malaysian borders have decided to open themselves to international tourists on 1st April 2022, there remains the uncertainty from tourists' fear to travel. Moreover, 71.3% of Malaysian was found to have a preference to travel domestically instead of overseas during COVID-19 pandemic [80]. Therefore, the hospitality domain remains aimed at domestic tourists. As a result, if one desires to survive in the market, it is imperative to study domestic tourists' perspectives towards determinants and service quality dimension towards peer-to-peer accommodation.

This research proves that travellers tend to stay at peer-to-peer accommodation while they are travelling in Malaysia due to the specific emotion of feeling like a home. [53] points out a similar statement, which revealed that the home-feeling becomes a dissatisfied when travellers stay at peer-to-peer accommodations. In their study, "dissatisfied" was clarified as a variable that evokes dissatisfaction when it is absent. On the other hand, [50] associated feeling at home with powerless individuals, though not with powerful individuals. Peer-to-peer accommodation is relatively new compared to traditional hotels, yet this research has discovered that peer-to-peer accommodation has been widely accepted by Malaysians, mainly because it supplies unique staying experiences. Travellers have come to the realisation that staying at an accommodation that makes them feel like a home is much more comfortable than staying at hotels.

This research found interaction with hosts to be significantly affecting the attitude towards the purchase intention among the peer-to-peer accommodation guests in Malaysia. Meaningful social interactions with their hosts while they are staying at peer-to-peer accommodation has always been in guests' expectations. The social interaction triggers the guests' positive attitudes, eventually unveiling purchase intention towards peer-to-peer accommodation. Host factors were some of the most influential variables in peer-to-peer accommodation selection according to [81] while [42] claimed there was little evidence to support a guest-host interactions as an important factor. Most studies view interactions with hosts as a significant factor in purchasing peer-to-peer accommodation. In this matter, the relationship with the host was the most significant factor in the quantitative, thematic analysis and text mining of [7] study. A similar result was discovered by [21], for travellers were discovered to be motivated by the idea of meeting new people as they stay at peer-to-peer accommodation in Malaysia.

As travelling becomes more and more common, people's taste has morphed into becoming something more sophisticated. The intention to travel has slowly been shifting from visiting tourist attractions to self-discovery through experiencing another culture. This thesis found that travellers choose to stay at peer-to-peer accommodations because they want to immerse in the local culture, mix with local people and experience the local life. Thus, local cultural experience has become one of the determinants of purchase intention towards peer-to-peer accommodation in Malaysia. This is similar to the findings of [6], which reported that peer-to-peer accommodation guests generally prefer authentic local experiences. The results of the study of [82] also supported the importance such localness. In essence, staying at hotels during the trip is decreasing in value as it is too commercialised. Travellers often wish to feel something truly authentic in order to truly understand and experience local culture [81].

When it is compared with traditional hotels, peer-to-peer accommodation is usually more competitive in terms of price because of its lower occupancy rates. It is usually more worth for its prices for travellers who are travelling in larger groups. Hotels hardly get to compete against peer-to-peer accommodation in this aspect because hotel rooms are commonly designed for two people at most. It is unsurprising that this research has revealed pricing competitiveness to have an impact on the guests' selection of their lodgings. [14] identified prices to significantly influence the decision to book peer-to-peer accommodation on mobile applications. To sum it up, it appears that monetary value is extremely important in context of accommodation guests' overall satisfaction [9].

This research also observes that location is a factor that eventually affects the purchase intention towards peer-to-peer accommodation, as it enhances guests' staying experiences. For example, [83] uncovered location evaluation as one of the dominant social practices in the peer-to-peer accommodation sector. Moreover, the location was uncovered as an important element in creating memorable staying experiences for peer-to-peer accommodation guests [84]. Such positive experiences are very likely to be shared by the guests through words of mouth.

With attitude as the mediator, accommodation design has also been proven to greatly influence the purchase intention towards peer-to-peer accommodation. Accommodation design affects the booking intentions [85]. However, [86] has found contradictory evidence, stating that aesthetical design has no significant relationship to customer satisfaction or customer loyalty within the hospitality industry. Despite the contrasting proof, the studies of accommodation design in the hospitality industry are

insufficient as there were only less than 40% studies conceptualised in the research framework [87]. Hence, this research contributed to the area of accommodation design, shedding light on a positive relationship between accommodation design and purchase intention towards peer-to-peer accommodation.

There is a positive relationship between responsiveness and attitude, as well as attitude and purchase intention towards peer-to-peer accommodation. [88] suggested that host responsiveness was extremely crucial for the Malaysian guests staying at peer-to-peer accommodation. Speed of service is paramount in providing first class experiences in every service industry [89]. On a similar note, [81] suggested that being a responsive peer-to-peer accommodation host was one of the most effective ways in providing guests the positive staying experiences. The importance of responsiveness was further implied by [90], who concluded that it motivates peer-to-peer accommodating guests to leave a positive review, ultimately attracting more bookings. Responsiveness influences guests' attitudes, leading to the purchase intention towards peer-to-peer accommodation.

There is an abundance of findings about reliability in peer-to-peer accommodation sector. In it, a large number of it claimed that reliability was crucial in the staying experience which leads to purchase intention, exemplified by [62], [81]. On the other hand, some studies suggested that the reliability has no significant effect as a service quality attribute [44]. Despite claiming no direct relationship between reliability and purchase intention towards peer-to-peer accommodation, this research found that there was an indirect relationship between reliability and purchase intention towards peer-to-peer accommodation with attitude as the mediator. This provides an implication to peer-to-peer accommodation hosts that reliability needs to be well-maintain in order to influence guests' attitude which in turn invokes purchase intention.

Caring is one of the important personality factors in creating the positive staying experience. This concept of caring was later identified by [32] to be a dimension of the service quality in peer-to-peer accommodation. Conversely, this research confirmed caring to have a negative correlation with purchase intention towards peer-to-peer accommodation. The contradictory data are mainly caused by cultural differences in Malaysia, as over-caring is perceived as a negative trait. An optimum level of caring from hosts boosts guests' positive attitude, leading to purchase intention towards peer-to-peer accommodation.

There consists of two reasons as to why home facilities significant influence over purchase intention towards peer-to-peer accommodation. One, accommodations with

adequate facilities enable travellers to hold more control. Some examples of this includes cooking on the provided stoves or washing their clothes in a washer. The second reason lies in the financial angle, where more home facilities mean more value for money. Saving money on takeout and laundry is something to be taken into account for some travellers. Home facilities, award flexibility for the travellers in terms of time and money. Home facilities entail perceived service quality among guests in hospitality industry [89], including peer-to-peer accommodation sector [32]. Likewise, this research confirmed the significant impact of home facilities with the purchase intention towards peer-to-peer accommodation.

Personal advice also has a positive impact on the purchase intention towards peer-to-peer accommodation. It is in fact more comprehensive than assurance, as the peer-to-peer accommodation hosts are conveying both the general and intimate knowledge to their guests. Travellers would often love to hear from the hosts about any best restaurants, gyms or markets around the area. Although search engines on the internet are a source of convenience, it is believed that advice from hosts are also valuable as they stem from personal and unique experiences. By taking personal advice from the hosts, even a peer-to-peer accommodation, guest who hails from a drastically different place can also live, eat and travel like a local. It is notable that personal advice is discovered to have an identical function to assurance, which is defined as "knowledge and courtesy of employees and their ability to inspire and confidence [54, p. 23].

The finding of this research is in line with the previous studies that have suggested that the emotion of feeling welcome positively influences the guests' attitude [91] The impact of feeling welcome in peer-to-peer accommodation sector was made apparent by several researchers such as [83], who suggested welcoming to be a common social practice in peer-to-peer accommodation, as well as [53] who presented welcoming as an element of guest satisfaction.

This thesis discovered helpfulness has a significant relationship with guests' attitude which ultimately influences the purchase intention towards peer-to-peer accommodation. Peer-to-peer accommodation is different from hotels with their 24-hour room service. Thus, a helpful host is the only person who is able to give a hand when there is situation happened during the guests' stay. Therefore, being a helpful host is crucial in peer-to-peer accommodation sector. Helpfulness forms the customers' positive experience by increasing customer satisfaction [92].

Aside from that, attitude is also seen significantly mediating the relationships between all tested determinants (feeling like a home, interaction with host, local cultural experience, price competitiveness, location, and accommodation design) along with all the tested service quality dimensions (responsiveness, reliability, caring, home facilities, personal advice, feeling welcome and helpfulness). This connection is further made with purchase intention towards peer-to-peer accommodation.

To elaborate, the mediating role of attitude has been thoroughly dissected by a great number of researchers due to its great ability in predicting behavioural intentions [93]. This study supported the general agreement regarding the mediating role of attitude's significance from previous studies about peer-to-peer accommodation, seen in the numerous connections made. For this topic, [17] have concluded attitude to be the mediator of unique experience expectation and repurchase intention of peer-to-peer accommodation.

The mediating effect of attitude in the hospitality industry has also been used as an effective tool in keeping customer behavioural loyalty. This was evidenced in the findings of [94] who suggested that a customer's positive attitude motivates repeated purchases. [66] found attitude enhanced the intention to stay at green hotels all the while [69] found attitude to have impacted the intention in travelling to a tourist destination.

Although peer-to-peer accommodation is a relatively new hospitality product [95], the finding still revealed that both degrees of favourable or unfavourable significantly influence a traveller's decision in choosing their lodgings. Hence, there is a lack of significant differences between peer-to-peer accommodation and traditional hotel when it comes to the operationalization of attitude towards a particular behaviour. [37] also claimed something similar, viewing favourable attitude as the key for an individual to perform any behaviour in different settings. To exemplify, there persists a higher chance for a traveller to purchase a peer-to-peer accommodation that they find enjoyable, valuable and happy to stay at.

Besides that, subjective norm and perceived behavioural control were perceived as factors affecting the purchase intention towards peer-to-peer accommodation. Previous studies have shown synonymous ideas, such as [69] who uncovered subjective norm and perceived behavioural control impacted the intention to travel, as well as [63] that saw, perceived behavioural control encouraging travellers to book peer-to-peer accommodation.

The findings of this research suggested that any recommendations made from people around them (parents, spouse or friends) will considerably affect one's decision to choose peer-to-peer accommodation. This research also suggests that the confidence of a traveller depends on overcoming difficulties such as locating the accommodation

and operating the house appliances, which will further mould decision in purchasing peer-to-peer accommodation.

TPB has also been proven in this research to function well during the COVID-19 pandemic. Being exceptionally important, perceived behavioural control serves by providing invaluable information for the travellers who have a high risk of infection during their trip. This is made explicit by [70], who deemed perceived behavioural control an extremely useful predictor of specific behaviour, especially when the behaviour is not fully under volitional control.

The overall results revealed that the variables listed (feeling like a home, local cultural experience and price competitiveness of determinants as well as home facilities and personal advice on service quality dimensions) collectively affect the purchase intention towards peer-to-peer accommodation, regardless of attitude's presence. Devising a valid and reliable measurement scale, this research addresses the research objectives and contributed to the literature stream in terms of consumer behaviour in the peer-to-peer accommodation sector.

As for theoretical contribution in the hospitality industry, the current research distinguished peer-to-peer accommodation from hotels in regards to their determinants of purchase intention. Traditionally, the determinant of brand loyalty was prioritised in shaping the purchase intention towards hotels [94]. Previous literatures also suggested that travellers were considerably influenced by brand image from hotels. For instance, [7] implied that hotel guests emphasized more on room attributes compared to peer-to-peer accommodation guests.

On the contrary, this research discovered other factors that influence travellers, which consists of a feeling of home when making any decisions to book a peer-to-peer accommodation. The finding of this research implied that home elements are indispensable for peer-to-peer accommodation in Malaysia. It is also found in this research that travellers are more experience oriented where local cultural activities draw their attention when booking peer-to-peer accommodations.

The SERVQUAL model [54] serves as the base for the proposed service quality dimensions in this research. There were five dimensions in the SERVQUAL model, namely tangibles, reliability, responsiveness, assurance and empathy. Surprisingly, there was no direct relationship between responsiveness and purchase intention as well as reliability and purchase intention. Empathy, which is represented by caring in this research, was bizarrely revealed to have a direct negative relationship with purchase intention. These findings rejected the SERVQUAL model, disputing the idea that personal attention enhances service quality. A caring host

may be troubling to their guests, therefore compromising their guests' need for privacy.

This research demonstrated the position of Theory of Planned Behaviour in the hospitality industry, especially from the perspectives of its applicability whereby attitude, subjective norm and perceived behavioural control. These points were proven to significantly influence the purchase intention towards peer-to-peer accommodation. Specifically speaking, subjective norm and perceived behavioural control were displayed to have a direct positive relationship with purchase intention towards peer-to-peer accommodation. Despite TPB being widely used in hospitality research, there remains a gap regarding its usefulness and adaptability in the context of peer-to-peer accommodation in Malaysia. This is due to the fact that peer-to-peer accommodation sector is something new compared to its counterparts. The findings of this research prove the applicability of TPB in a multitude of hospitality products, including peer-to-peer accommodation despite its unique characteristics [19]. This research also presented a similar result to the studies conducted in western countries [51].

By shedding great light on the determination and service quality dimensions of purchase intention towards peer-to-peer accommodation, the findings of this research contributed in forming the strategies of the peer-to-peer accommodation sector during and after the COVID-19 pandemic in Malaysia. Particularly, this research added new insights to the peer-to-peer accommodation sector in the field of marketing and management during and after the COVID-19 pandemic which may eventually boost the entire tourism industry in Malaysia.

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