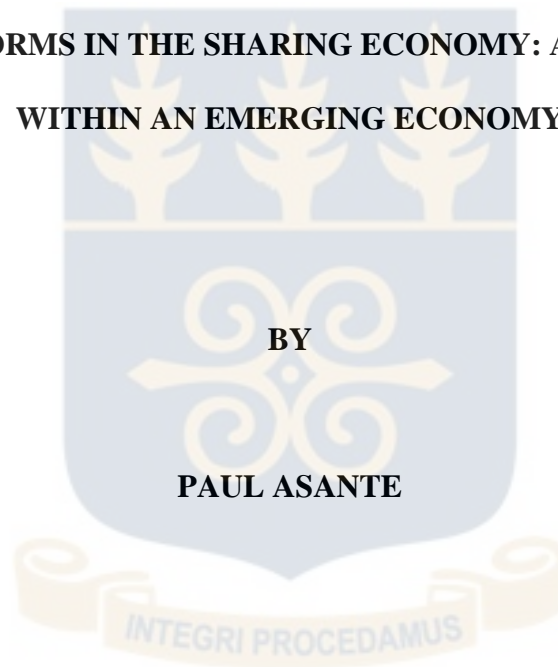


UNIVERSITY OF GHANA
COLLEGE OF HUMANITIES

DIGITAL PLATFORMS IN THE SHARING ECONOMY: A CASE OF AIRBNB
WITHIN AN EMERGING ECONOMY



BY
PAUL ASANTE

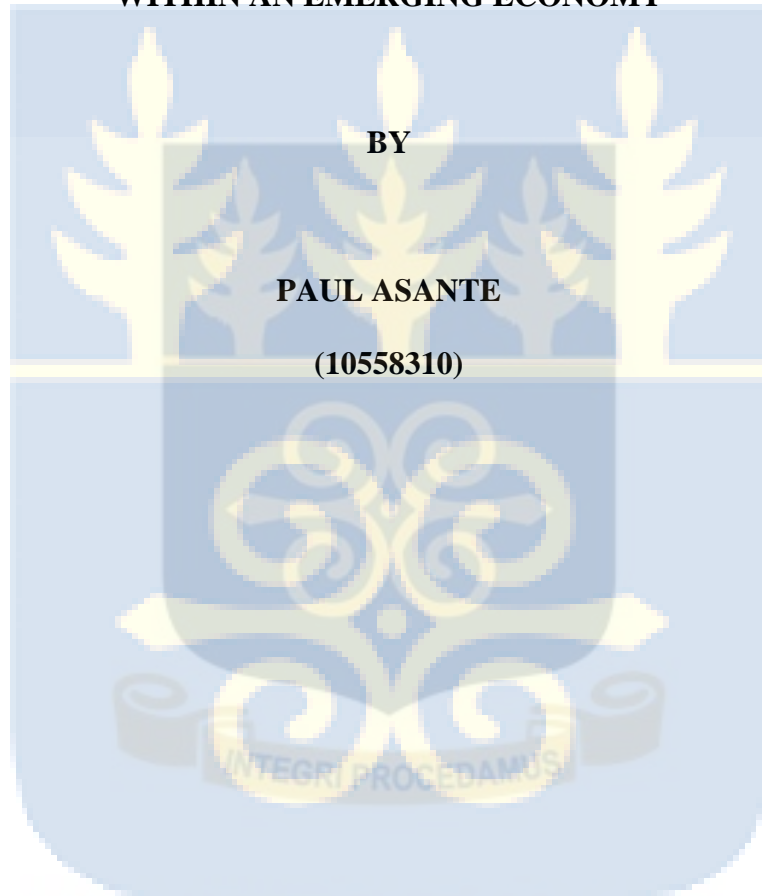
UNIVERSITY OF GHANA

DEPARTMENT OF OPERATIONS AND MANAGEMENT INFORMATION
SYSTEMS

JANUARY 2023

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COLLEGE OF HUMANITIES**

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BY

PAUL ASANTE

(10558310)

**A THESIS SUBMITTED TO THE DEPARTMENT OF OPERATIONS AND
MANAGEMENT INFORMATION SYSTEMS, UNIVERSITY OF GHANA BUSINESS
SCHOOL, UNIVERSITY OF GHANA, LEGON, IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE AWARD OF MASTER OF PHILOSOPHY (MPHIL) IN
MANAGEMENT INFORMATION SYSTEMS DEGREE**

JANUARY 2023

DECLARATION

I do hereby declare that this work is the result of my own research and has not been presented by anyone for any academic award in this or any other university. All references used in this work have been fully acknowledged. I, therefore, bear responsibility for any shortcomings.



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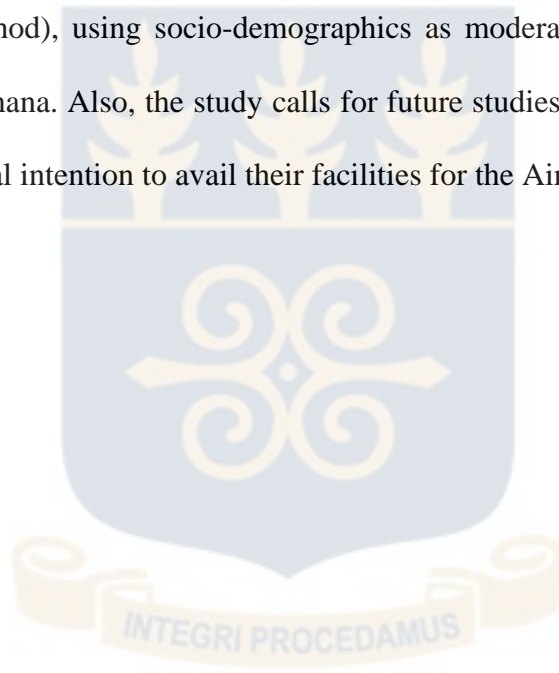
ABSTRACT

The study explored the factors that influence the adoption of Airbnb in Ghana with culture as a moderating variable. Most studies on Airbnb adoption have only focused on the factors that influence users' adoption of Airbnb. Theoretically, several theories have been employed to studies about adoption of Airbnb, including the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh et al. (2003). Moreover, most studies on Airbnb adoption were conducted quantitatively; only few studies have examined the adoption of Airbnb qualitatively. In addition, in Africa few studies have been conducted with most studies being conducted in South and East Africa. However, there have been several studies on Airbnb in other developing and developed countries outside Africa. Therefore, this study adds up to the few studies that examined the role of culture on the factors that influence users' adoption of Airbnb. In order to address these gaps, the study combines the Unified Theory of Acceptance and Use of Technology (UTAUT) and Hofstede's cultural dimensions as the theoretical lens to examine the factors that influence users' adoption of Airbnb in Ghana. The study employed the qualitative method approach and employed convenience sampling, purposive, and snowball sampling techniques. An interview as a data collection instrument was used to gather data from 17 respondents. Thematic analysis was deployed to analyse the data collected.

The findings indicate performance expectancy, effort expectancy, and social influence had an influence on behavioural intention. Facilitating conditions also had an influence on user behaviour as well as behavioural intention. Culture also moderated the influence of the factors on behavioural intention. Also on the nature of Airbnb in Ghana, the findings indicate that the Airbnb platform is a mobile-based platform and requires users to use a mobile device with an active Internet to access it. Most users were from the active middle class in society.

The study recommends that Airbnb continue to make its platform very easy to use without compromising its operation. The study further recommends Airbnb hosts liaise with organisations whose employees embark on a lot of travels within the country to patronize their services since the findings indicate that most users are influenced by their organisation.

The study contributes to the limited studies on Airbnb conducted in West Africa and Ghana to be precise. The findings call for future research to use the UTAUT model quantitatively and qualitatively (Mixed method), using socio-demographics as moderators to examine hosts' and users' use of Airbnb in Ghana. Also, the study calls for future studies that examine Airbnb hosts regarding their behavioural intention to avail their facilities for the Airbnb platform.



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DEDICATION

This thesis is dedicated to my mum; Madam Grace Mensah, my late Father; Mr. Benjamin Asante, my elder sister; Vida Rose Asante, my elder brothers; John Asante and Gabriel Asante, my Uncle; Mr. Samuel Asante; and my brother-in-law; Mr. Rickson Annan who have always supported and believed in me.



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ACKNOWLEDGEMENT

“It is a good thing to give thanks unto the Lord, and to sing praises unto thy name, O most high”-

Psalm 92:1. I thank God for giving me the grace and strength to complete this research. I am also very grateful to have been supervised by Dr. Acheampong Owusu. For his endless effort, time, patience, and guidance through this project, I say thank you, and may God replenish you. I also would like to thank my Co-supervisor Dr. Eric Afful-Dadzie, I’m grateful for his direction and advice through out this study.

I would also like to express my profound gratitude to my students who helped me in reaching out to some participants of the study. And to all the participants who although were busy, made time for me to make this successful, I am very grateful.

To my elder siblings (Vida, John, and Gabriel) Asante, brother-in-law (Mr. Rickson Annan), and mom (Grace Mensah), I am very grateful for the endless prayers, support, and encouragement to attain this height.

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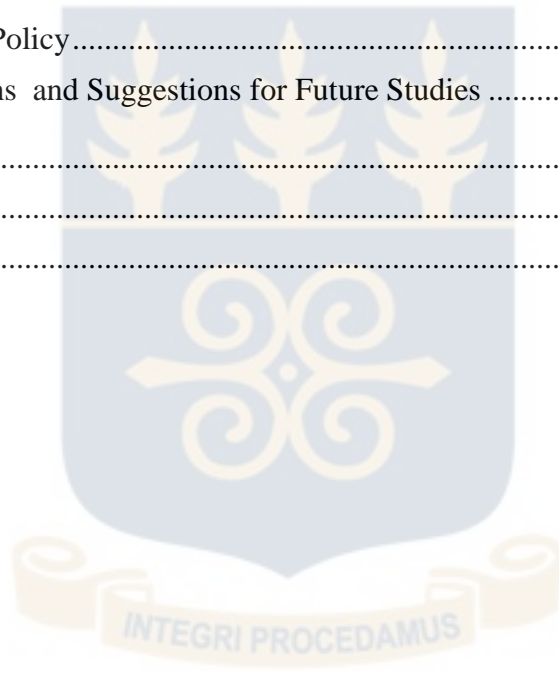
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LIST OF ACRONYMS AND ABBREVIATIONS

AMT	Amazon Mechanical Turk
B2C	Business 2 Consumer
IDT	Innovation Diffusion Theory
MPCU	Model of PC Utilisation
P2P	Peer 2 Peer
PD	Power Distance
SCT	Social Cognitive Theory
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
UAI	Uncertainty Avoidance
UTAUT	Unified Theory of Acceptance and Use of Technology

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CHAPTER ONE

INTRODUCTION

1.1 Research background

Over the past ten years, the Sharing Economy (SE) has made some progress. Its acceptance and appeal have had an impact on many different industries (Cheng, 2016). The Sharing Economy is a commercial concept that makes sure that products and services are exchanged cooperatively by individuals and groups (CFI Team, 2022). The sharing economy gives people a way to make money off their idle assets by using them. It is powered by information technology breakthroughs and is essential to modern businesses and society (Lee, Chan, Balaji & Chong, 2018). Companies in the sharing economy, according to Apte and Davis (2019), have three characteristics: they connect customers seeking a service with a provider; their business is conducted online (through a website or mobile app), and the services they provide are based on underutilised resources or labor. Apartment sharing, transportation, and trading are just a few examples of the sharing economy. The sharing economy includes businesses like Airbnb, Uber, and Lyft. Emerging technologies include Fly4me and Skywatch, for instance. But today's most well-known sharing economy businesses are Uber and Airbnb (Connolly, 2021), with Airbnb exceeding its goals and expanding its audience every year (Hawlitsek, Teubner & Weinhardt, 2016). The sharing economy is expected to reach \$335 billion in 2025, according to Standing, Standing, and Biermann (2019). This demonstrates how widespread it has gotten and how many members of business and society now embrace it.

As a business platform, the sharing economy is seen as a Business-2-Consumer(B2C) and Consumer-2Consumer(C2C). As a C2C, one of the main aims of the sharing economy is to bring forth a medium through which people can undertake transactions among themselves (Boateng,

Kosiba & Okoe, 2018). The sharing economy can also be likened to collaborative consumption because it consists of the consumption of goods and services mainly through trading, swapping, and renting (Standing, Standing & Biermann, 2018).

The sharing economy is fueled by various societal shifts, including globalization and urbanisation, the adoption of cutting-edge digital platforms and tools, new consumer desires for greater cooperation and a change in ownership attitudes, more environmentally friendly purchasing choices, and initiatives to use resources more cheaply and rationally (PWC, 2015).

The growing and expanding nature of the sharing economy although presents a lot of opportunities to businesses and society also comes with some challenges. Campbell and Thornton (2016) identified business models, leadership decision-making, network issues, and funding as some of the critical issues that companies in the sharing economy face when internationalising. Also, there have been concerns raised by taxi unions and hotel co-operations whose operations have been highly affected by the nature in which the sharing economy is expanding (Ganapati & Reddick, 2018). These co-operations especially hotel owners strongly argue that their businesses have been taken (Cloonan, 2017). On the other hand, Onete and Budz (2018) identified some benefits of the sharing economy. These include new employment opportunities, increased customer satisfaction, good communication and collaboration between users and providers, a better quality of service, and increased revenue for the service providers.

The sharing economy breeds trust (Belk, 2014; Hawlitscheck, Teubner & Weinhardt, 2016; Mittendorf, 2017; Yeboah, Boateng, Owusu, Afful-Dadzie & Ofori Amanfo, 2020). A lot of studies have been conducted to ascertain the relationship between trust and intention to participate in the sharing economy. A study by Mittendorf (2017) found that users' intention to use Uber is highly based on how they trust the system. Due to the risky nature of the industry,

trust is really important to both users and providers. Akhmedova, Vila-Brunet, and Mas-Machuca (2020) in a study found a link between website usability and trust antecedent.

Airbnb is one of the fastest-growing industries in the sharing economy (Connolly, 2021). It is a sharing economy digital platform that connects tourists (users) to property owners online (Ivan, 2020). Ranjbari, Morales-Alonso, and Carresco-Gallego (2018) indicate that gaining money from idle households through temporal leasing to visitors was not the invention of Airbnb, however, there were other precedent companies like Oasis and others. According to Lima, Lima, Araujo, and Leocadio (2018), Airbnb's growth globally has affected planning as well as regulations. Airbnb currently has 6 million active listings in 100,000 cities and towns in 220 plus countries, with guest arrivals of over 1 billion and hosts earning over \$150 billion (Airbnb, 2022). The platform allows users to book an entire house, a full room, or a shared room and enables users to communicate with the service providers (host) (Tihamiyu & Hussin, 2019).

Airbnb since its inception in 2007 has made a significant impact on the accommodation market and the hotel industry (Nawi et al., 2019; Zervas, 2017). It has also played a major role in tourism (Contu, Consersano, Frigau, & Mola, 2019; Pforr, Volgger, & Coulsen, 2017; Oskam & Boswijk, 2016).

1.2 Research Problem

For people from all walks of life, innovation in the twenty-first century has made life easier. Communication has become simpler and more accessible for individuals all over the world thanks to the Internet, which serves as the center of it all. One innovation brought about by internet technology is the sharing economy. As a result, throughout the past ten years, some research has been done on the sharing economy (Frenken, & Schor, 2019; Cheng, 2016; Richardson, 2015). Despite the fact that the sharing economy has encountered some problems, such as trust (Cheng, 2016), it is growing as a result of the convenience it offers consumers and the significant increase in income it generates for the owners of the assets.

Firstly, extant studies on Airbnb have used several theories as theoretical lenses. Theories such as the, Unified Theory of Acceptance and Use of Technology (UTAUT) model, UTAUT2 model, and other conceptual frameworks have been adopted in studies that seek to unearth factors that influence the adoption of Airbnb. Among these studies, some of them have studied the adoption of Airbnb (Home-sharing) comprehensively (Wang & Jeong, 2018; Munoz-Leiva, Mayo-Munoz & Hoz- Correa, 2018; Nathan, Victor, Tan, & Fekete-Farkas, 2020). However, there is a lack of a theoretical framework that examines the role of culture in the adoption of Airbnb (Nathan et al., 2020). Therefore, there is a need to investigate users' intention to adopt Airbnb, adopting a theory that treats the cultural dimensions as a moderating factor as recommended by Nathan et al. (2020) and Leiva et al. (2018). This is very important because it adds a new dimension to the literature concerning the Airbnb platform. The study, therefore, seeks to study the factors that influence users' adoption of Airbnb services with cultural dimensions as moderating variables. Moreover, due to the popular nature of Airbnb, there has been a lot of interest from researchers across the globe. Researchers have examined issues such

as the competitive nature of Airbnb among hotel companies, motivation and constraints of Airbnb consumers, substitution and complementary effects of Airbnb supply on hotel sales performance, the impact of Airbnb services on accommodation prices, and factors that influence the adoption of the service among others (Blal, Singal & Templin, 2018; Chua, Chiu, & Bool, 2019; So, Oh, & Min, 2018; Murage, Mutisya & Muthengi, 2020; Barron, Kung & Proserpio, 2020). Yet the factors that influence users to adopt Airbnb are yet to be understood entirely (Sanchez & Correia, 2017). This is due to the fact that the factors that influence the adoption of Airbnb have not been studied comprehensively by researchers (Blal, Singal & Templin, 2018; Chua, Chiu, & Bool, 2019). However, few of these studies have examined the role of culture in the adoption of Airbnb (Wallace, 2020). For instance, Nathan et al. (2020) point out that tourists or visitors come from a variety of cultural backgrounds, therefore it is important to take this into account when attempting to comprehend users' intentions to adopt the phenomenon. A study that investigates how culture modifies several characteristics that affect users' intentions to utilise Airbnb services is thus necessary.

Additionally, extant studies on Airbnb mostly have focused on developed and some developing countries like Portugal, Spain, the United States of America (USA), the Philippines, Singapore, South Korea, Norway, and South America (Chua, Chiu, & Bool, 2019; Satama, 2014; Sanchez & Correia, 2017; Mhlanga, 2019; Mara, 2020). Tihamiyu and Hussin (2019) in a study that reviewed and synthesised academic research on Airbnb accommodation services between 2013 to 2018 highlighted the limited number of studies on Airbnb in Africa. Although there have been some studies in South Africa (Mhlanga, 2019; Mara, 2020), few studies have been conducted in West Africa (Issaka, Bansah, & Kuuder, 2022). For instance in Ghana, Issaka, Bansah, and Kuuder (2022) conducted a study to explore hotel managers' views of Airbnb in Accra. They found out

that among the participants, the majority knew the operations of Airbnb in Accra while few others did not have knowledge about Airbnb. Therefore, there is a need for a study that explores the nature of Airbnb service in an emerging economy (Ghana) and the factors that influence users' intention to participate in it.

Finally, several extant studies have studied this phenomenon quantitatively (Horn & Mirante, 2017; Wang & Jeong, 2018; Huang, Coghlan & Jin, 2021; Yi, Yuan, & Yoo, 2020). Few studies have studied the adoption of Airbnb services qualitatively (Nathan et al., 2020; Chau, Chiu, & Bool, 2019). For instance, Nathan et al. (2020) investigated tourists' use of the Airbnb app when they visit Malaysia. They identified among others that price and social influence had a positive effect on tourists' intention to use Airbnb. Similarly, Chua, Chiu, and Bool (2019) qualitatively examined the perceived behaviour of Airbnb users in the Philippines. Therefore, there is a need for a study that qualitatively seeks to understand the operation of Airbnb services in Ghana and what informs users' participation as recommended by Guttentag (2019).

Taking into consideration all these research gaps, the study intends to investigate the nature of the Airbnb industry in Ghana, as well as factors that influence users' participation in the industry with culture as a moderating variable.

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1.3 Research Purpose

The purpose of this study is to explore the nature of Airbnb services in a developing economy and examine the moderating effect of culture on factors that influence the behavioural intentions of users in the Airbnb industry in Ghana.

1.4 Research Objectives

The following are the objectives of the study.

1. To explore the nature of the Airbnb industry in Ghana
2. To identify the factors that influence users' intention to use Airbnb in Ghana
3. To investigate how culture moderates the factors that influence users' participation in the Airbnb industry

1.5 Research Questions

The following are the research questions for the study.

1. What is the nature of the Airbnb industry in Ghana?
2. What are the factors that influence users' intention to use Airbnb in Ghana?
3. How does culture moderate the factors that influence users' participation in the Airbnb industry?

1.6 Significance of Research

This study has three major contributions to practice, research, and policy. Research-wise, the study contributes to the body of knowledge already available on Ghana's sharing economy as well as filling some gaps in the academic sector. Literature on the Airbnb industry in Ghana is few, therefore this study goes a step further by describing the nature of the Airbnb industry in Ghana, as well as the factors that influence users to adopt their services. Students and scholars can use the study as a means of deepening their understanding of this subject. Concerning practice, the study will assist customers, prospective customers, and service providers in learning

more about the business in Ghana. For potential service providers, it will help them capitalise on these factors in order to have some competitive advantage over others. With respect to policy, the study will provide answers to people and industries in the Airbnb sector in order to come up with robust policies that ensure the smooth operations of their services. The government of Ghana will be able to ensure hotels, guesthouses, and other hospitality services can survive with Airbnb thanks to these implications for policy and practice. They can achieve this by enforcing their policies and guidelines.

1.7 Organisation of Thesis

Seven chapters make up the structure and organization of this study. As follows, each is briefly explained:

The study's introduction is included in **Chapter 1**. The background of the study, the research problem, the research purpose, the research objectives, the research questions, the significance of the research, and finally how the study is organized are all included in the subsections.

Chapter 2: The concepts of the study are reviewed here, along with any pertinent studies that have been done in this area.

The study's research framework is covered in **Chapter three**. This framework supports research design, data gathering techniques, data analytical tools, and discussion.

Chapter 4: outlines the research methodology. There will be a discussion of the population, sampling size, technique, and research paradigm. This chapter will also cover the methods and tools for data collection, as well as the processing and analysis of the data.

Chapter 5: explains the context of the study. It also reviews the context of the study, that is, Airbnb in Ghana, and discusses in detail the data collected.

The analysis and discussion of the findings are presented in **Chapter 6**. Presentations of data and responses to the research questions are also included.

The summary, conclusion, and recommendation are all included in **Chapter 7**. It addresses the overall research summary, the research's implications and recommendations, and its future directions.



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CHAPTER TWO

LITERATURE REVIEW

2.1 Chapter Overview

In the previous chapter, the research background, problem statement, research purpose, research objectives and questions, and significance of the study were discussed. Airbnb as a digital platform in the sharing economy has grown rapidly since its inception. This chapter, however, reviews the literature concerning the sharing economy and Airbnb.

The overview of the sharing economy was first looked at, scope, business models, digital platforms, and drivers of the sharing economy were reviewed. Subsequently, the overview of Airbnb, its benefits, and the challenges of Airbnb was also reviewed.

The chapter concludes with related studies and gaps, and a chapter summary.

2.2 Overview of the Sharing Economy

A lot of researchers have tried to come up with a definition for the sharing economy, however, there has been no concrete definition widely accepted (Hawlitschek, Teubner & Weinhardt, 2016; Akhmedova, Villa-Brunet & Mas-Machuca, 2020). Nevertheless, some authors in an attempt have tried to describe it. For instance, Richardson (2015) describes it as any form of exchange conducted through online platforms with a profit or non-profit motive and aims at providing access to underutilised resources. Koopman, Mitchell, and Thierer (2014) also described it as a marketplace that unites individuals through a distributed network to exchange or share underutilised resources. Oh and Moon (2016) at a conference “Calling for a shared understanding of the Shared Economy”, identified some features that were common among some of the definitions by some authors. These are trust, social relationship-based open accessibility, peer-to-peer transactions, and value creation.

Apparently, sharing of resources between people either for-profit or non-profit traces back to the early 19th century (Conrad, 2014) but the sharing economy is said to have begun in mid-2000 according to Richardson (2015). On the other hand, Gold (2010) also believes the origin of the concept can be traced to Italy after World War II from the Focolare Movement of the Christian community. The phenomenon has gained ground due to improvements in emerging technology. Belk (2014) attributes the rise of the sharing economy to Information Communication Technology and the Internet. Aside from technological innovation, Onete, Budz, and Doru (2018) identified demand flexibility as one of the leading factors in the rise of the sharing economy.

There have been a lot of terms to define and classify the sharing economy. But according to Gobble (2017), whichever term a company uses to describe it, the business model must reflect the realities of the market and the true nature of the model. In contrast, the sharing economy has grown to an extent that it is difficult now to ascertain when sharing ends and where commerce begins (Belk, 2014).

2.3 Scope of the Sharing Economy

The sharing economy is likened to collaborative consumption (Standing, Standing & Biermann, 2018; Belk, 2014; Koopman et al. 2014). Koopman et al. (2014) however, consider the sharing economy as a bigger concept that has made more impact than all the others powered by ICT under collaborative consumption. Rodgers and Botsman (2010) regarding collaborative consumption divide access in the economy into 3 types. They are the redistribution market, product-service systems, and collaborative lifestyle. A product-service system according to Tukker and Tischner (2004) is defined as “the network infrastructure and governance structure needed to produce a product-service”. Customers due to how resources are shared in the sharing

economy do not own competencies, goods, services, or properties that are used (Dervojeda, 2013; Somers et al. 2018).

In figure 2.1, Frenken (2017) identified some platforms that cannot be compared to the sharing economy. These platforms include the second-hand economy, on-demand economy, product-service economy, circular economy, peer-to-peer economy (p2p), and access economy. The second-hand economy, which is the intercept of the p2p economy and the circular economy, involves customers selling goods permanently to each other whereas the product-service economy, which is also the intercept between the circular economy and the access economy, is an industry whereby customers rent goods from a company rather than from other customers. On-demand can also be referred to as the gig economy (Frenken, 2017). The circular economy includes all activities that aim at reducing waste and resource depletion while producing goods and services by expanding the product's life span through repair and maintenance. It also includes remanufacturing and sharing existing products (Guyader & Piscicelli, 2019; Stahel, 2016; Kirchherr, Piscicelli, Bour, Kostense-Smit, Muller, Huibrechtse-Truijens, & Hekkert, 2018). In simple terms, the circular economy assists the redistribution of existing products from places where they are underutilised to places where they are needed the most and use more efficiently (Guyader & Piscicelli, 2019).

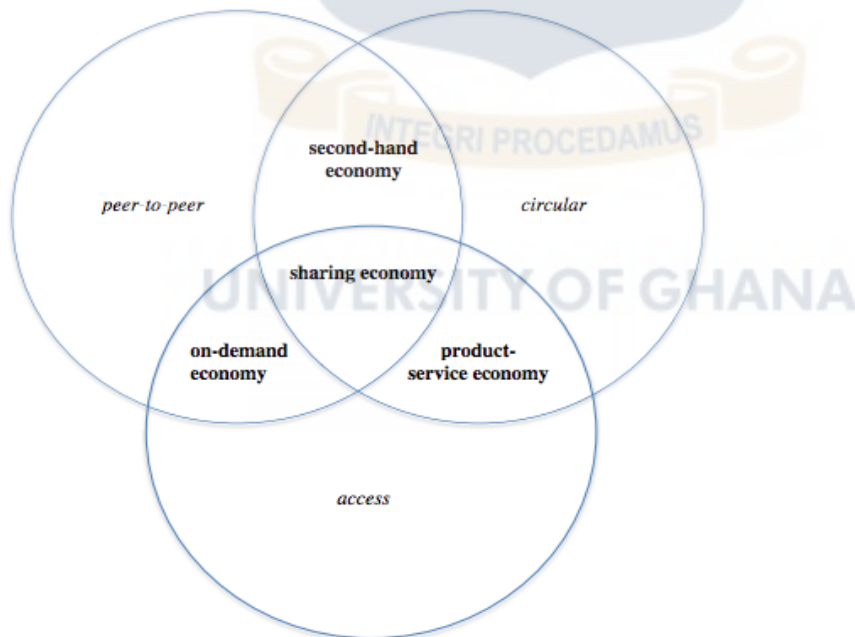
Peer-to-peer economy (p2p) on the other hand involves individuals sharing products and services among themselves through a digital platform (Vaskelainen & Piscicelli, 2018; Guyader & Piscicelli, 2019). Airbnb is an example of a peer-to-peer (P2P) economy. According to Guyader and Piscicelli (2019), there must be enough peers who will provide the goods and services and adequate customers who will purchase them in the P2P economy.

The access economy provides a platform where underutilised assets are shared among individuals in order to optimise their use (Acquier, Daudigeos & Pinkse, 2017). Rather than owning the product or service, consumers are given the opportunity to access these underutilised assets temporarily at a fee.

However, these platforms can best be seen and appreciated as a hybrid (Frenken, Meelen, Arets & Van de Glind, 2015).

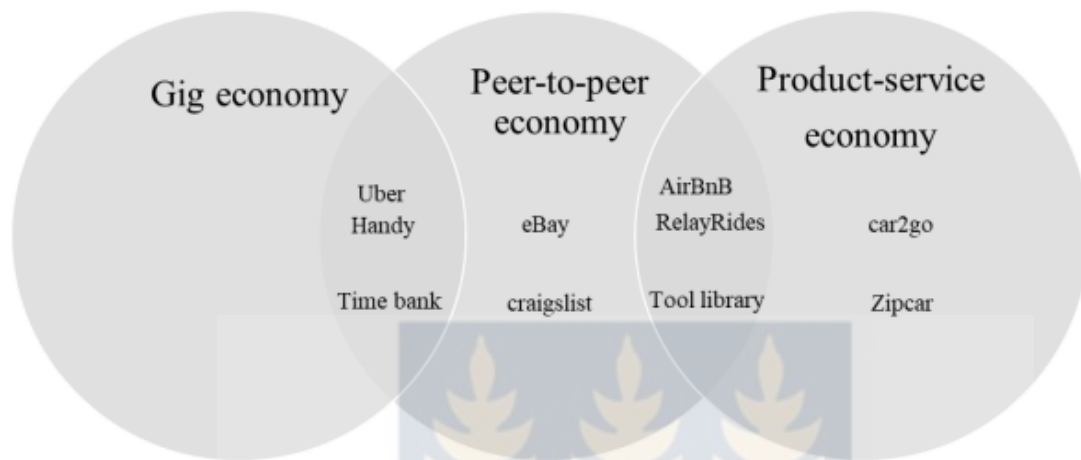
Tura and Vaskelaine (2018) on the other hand, generated a framework based on the work of other researchers. However, compared to Frenken et al.'s (2015) framework, the peer-to-peer economy appears to be at the center of the model because it is considered a vital element by previous research on the sharing economy. In this model, Airbnb falls under the interception of P2P economy and product-service economy. This model is shown in figure 2.2.

Figure 2.1: Related types of economy and the sharing economy



Source: Frenken, Meelen, Arets and (2015)

Figure 2.2: Categories within the sharing economy



Source: Tuna and Vaskelaine (2018)

2.4 Business Models of the Sharing Economy

A business model is a continuum of activities, which spans from purchasing raw materials to satisfying the end consumer that yields a new product or service in a way that a value is created throughout the various activities (Chesbrough, 2007). In the sharing economy, companies within the sharing space could either be using a consumer-to-consumer (c2c) model or a business-to-consumer (b2c) model (PWC, 2015). A consumer-to-consumer business model simply represents customers sharing resources among themselves without any intermediaries. With respect to the Business-to-consumer model, businesses and customers interact with the help of an intermediary, which is the digital platform. However, the business and the intermediary operate as one party (PWC, 2015). Nonetheless, the sharing economy is also considered a peer-to-peer business model as it involves sharing of resources among consumers.

Despite the known business models, Daunoriene et al. (2015) argue that the business models did not manifest out of the great system, instead, they came out of sustainable characteristics and

potential. The characteristics and potential act as inputs and transform them through customers and markets into economic outputs.

2.5 Digital Platforms in the Sharing Economy

Rossotto, Lal Das, Ramos, Miranda, Badran, Licetti, and Murciego (2018) define the digital platform as a “*set of components used in common across a product family whose functionality can be extended to third parties*”. De Reuver, Sorensen, and Basole (2018) argue that what differentiates digital platforms from digital infrastructure are control arrangements. According to them, control arrangements could be deeply attached to an organisation that is in charge of the platform technologies. Digital platforms (Technologies) play a vital role in the rising concept of the sharing economy (Sutherland & Jarrahi, 2018). Since the concept of the "Sharing Economy" became popular in the last decade, there have been several platforms that have been developed by organisations to reap some profit. Among the examples of digital platforms in the sharing economy, the most popular ones are Airbnb, Uber, and Lyft. However, according to a study by Sutherland and Jarrahi (2018), the top 3 most referenced examples of digital platforms in the sharing economy were Airbnb, Uber, and Amazon mechanic Turk.

2.5.1 The Airbnb Platform

Airbnb is one of the most successful digital platforms in the sharing economy (Chua, Chiu & Bool, 2019). According to the statistics by Curry (2022), the Airbnb platform now has 6 million active listings in 100,000 cities and towns in 220 plus countries, with guest arrivals of over 1 billion and hosts earning over \$150 billion. A unique feature of the Airbnb platform is its cooperation between communities and people around the world (Chua, Chiu & Bool, 2019). This collaboration helps by providing a platform that seeks to connect people all over the world through the provision of rooms that are underutilised for a fee. Moreover, the rise of the Airbnb

business has been detrimental to some hotel companies around the world (Zervas, Proserpio & Byers, 2017). This is due to the affordable prices that are charged by individuals and organisations within the Airbnb business.

2.5.2 The Uber Platform

Uber Technologies Incorporation (Uber) is the organisation that operates the Uber application. The Application through smart mobile devices (mobile phones) connects riders to drivers (Elliott, 2015). Uber was introduced in the year 2009 and by December 2014, it was valued at \$40 billion by venture capital (Wallsten, 2015; Wessel, 2014). The business now has surpassed 8 million users and 160,000 drivers. Statistics from 2020 prove that the current users of Uber are now over 93 million with over 3.5 million drivers as of January 2021 (DMR, 2022). According to a study by Alley (2016) Uber has had an impact on the transport sector of New York City by ensuring the prices of taxis are considerate. Uber is seen as one of the successful businesses in the sharing economy (PWC, 2015).

2.5.3 Amazon Mechanical Turk Platform

In the year 2006, Amazon Mechanical Turk (AMT) was announced. AMT is a platform that allows programmers around the world to ask for help concerning algorithms when they need help (Lilly, 2015). According to Keith, Tay, and Harms (2017), an individual can either be a requestor or a worker. A requestor is anyone on the platform that posts human-intelligent tasks, whereas a worker is anyone who undertakes human-intelligent tasks on the platform. The Human Intelligent Task is any task (coding, survey) that involves human intelligence (Keith, Tay & Harms, 2017).

2.6 Drivers of the Sharing Economy

According to Owyang, Tran, and Silva (2013), there are three drivers of the sharing economy. These include societal drivers, economic drivers, and technological drivers. These drivers influence users' participation in the sharing economy.

2.6.1 Economic Drivers

One of the main economic drivers of the sharing economy is cost reduction. Due to reduced prices, customers tend to use Airbnb compared to hotels and other hospitality businesses (Kiesling, Munger, and Theisen, 2019; Popsa, 2019). Additionally, users in the sharing economy enjoy access to assets that are luxurious in nature without acquiring them (Owyang, Tran, and Silva, 2013).

2.6.2 Societal Drivers

One of the societal drivers of the sharing economy is that it enables the utilisation of unused resources. According to Chiang, Lin, and Yang (2021), the sharing economy provides a platform for people to offer their unused resources to others for a fee, which in the long run protects the environment by reducing damage. There is also a desire for the community according to Owyang, Tran, and Silva (2013). That is people through Airbnb would like to transact more with other people other than faceless brands. More importantly, trust is one of the societal drivers that influence users' participation in the sharing economy. Without trust, there will not be sharing (Yeboah, Boateng, Owusu, Afful-Dadzie & Ofori Amanfo, 2020).

2.6.3 Technological Drivers

The rise in technological devices is one of the main drivers of the sharing economy. Most platforms in the sharing economy only need a smart mobile device and the Internet. Since these are popular these days, there is a positive influence on the sharing economy (Owyang et al. 2013; Chiang et al., 2021). Chiang et al. (2021) also consider efficiency as one of the technological

drivers of the sharing economy. Efficiency refers to the ease at which consumers search for the availability of a good or service via the Internet. The sharing economy provides a platform whereby users are able to get some of these services with ease.

2.7 Overview of Airbnb

Due to the emergence of Information Communication Technologies, the world currently is classified as a digital age. Airbnb is a digital platform in the sharing economy powered by the internet and it allows underutilised assets in the form of houses to be leased out to visitors for a fee (Blal, Singal, & Timplin, 2018). It was launched in 2007 by Brian Chesky, Nathan Blecharczyk, and Joe Gebbia in San Francisco, USA (Airbnb, 2022). The platform presents an avenue for ordinary people to rent out their homes as accommodation for tourists (Mhlanga, 2019). The space rented out to tourists could be an entire house, a full room, or a shared room (Tiamiyu & Hussin, 2019). In order to use the services of Airbnb, one needs to have an Airbnb account by signing up, payment are also made using the platform (Mhlanga, 2019). The Airbnb site (www.airbnb.com) is simple to use: a potential guest searches by destination, travel dates, and party size; the website then returns a list of possible rooms that can be narrowed down by price, area, and facilities; and finally, independent listings could be picked for more information, that also includes an overview, photos, and comments from past customers (Guttentag & Smith, 2017). Over time, Airbnb has improved its security by ensuring guests link their profiles with their Facebook or LinkedIn accounts (Guttentag, 2017).

With respect to tourism, Airbnb innovatively has been transformative within the industry (Guttentag, Smith, Potwarka, & Havitz, 2018). Airbnb has made a significant impact on the tourism industry (Heo, Blal, & Choi, 2019; Gurrán, Zhan, & Shrestha, 2020). According to Guttentag (2017), the impact goes beyond the tourism industry.

In addition, Airbnb has had an impact on the operations of hotels (Zervas, Proserpio, & Byers, 2017; Lehr, 2015; Mody, Suess, & Dogru, 2017). According to Zervas et al. (2017), hotel revenue decreased by 0.05% when Airbnb listings increased by 1%. However, in another study, Dogru, Mody, Suess, McGinley, and Line (2020) also found that an increase in Airbnb listings led to an increase in employment in the hotel industry.

In Africa, Airbnb is very predominant in South Africa (Visser, Erasmus, & Miller, 2017). Therefore, more studies have been conducted in South Africa (Henama, 2018; Hofacker & Gebauer, 2021; Haripershad & Johnston, 2017). Airbnb was launched in South Africa in the year 2015 (Mhlanga, 2019). Also, in East Africa, Uganda to be precise, there has been a study by Mugabi (2020) who studied its regulation and tax challenges in East Africa. This indicates the widespread use of Airbnb across the globe as indicated by Jain, Proserpio, Quattrone, and Quercia (2021).

2.8 Benefits of Airbnb

One of the primary benefits of Airbnb as a digital platform in the sharing economy is that, just like the other platforms, it allows hosts or service providers to make profits by renting out their underutilised spaces (Cocola-Gant & Gago, 2019; Yi et al., 2020; So et al., 2018). Cocola-Gant and Gago (2019) add that Airbnb provides an avenue for service providers to sell to their client's tenants for free at a point.

In addition, another benefit of Airbnb according to Kaplan and Nadler (2015) is that it enables guests to explore neighborhoods and spend their lives as local residents in communities that do not cater to tourists. Airbnb does this by connecting guests to local residents. However, this is losing its touch because of the host's financial motives over the social aspect (Nieuwland & Van Melik, 2018).

Thirdly, in the hospitality management field, one of the benefits of Airbnb is that it has played a role in hotel pricing in tourist cities (Guttentag, 2019; Zervas et al., 2017). Zervas et al. (2017) in a study in the United States of America (USA), Austin to be precisely found out that Airbnb listings in Austin indirectly affected the operations of hotels by causing these hotel companies to reduce their prices.

Furthermore, another importance of Airbnb is its pricing (Adamiak, 2019; Guttentag, 2015; Guttentag, 2019). Based on the pricing strategies of Airbnb, benefits budget-conscious travelers who travel for leisure (Guttentag, 2015). In a study by Gibbs, Guttentag, Gretzel, Morton, and Goodwill (2018), they used a hedonic pricing model in an attempt to understand Airbnb prices. The low pricing compared to hotels and other hospitality models was attributed to physical characteristics, location, and host characteristics (Gibbs et al, 2018, Guttentag, 2017). This was also confirmed in another study by Tong and Gunter (2020).

In addition, another importance of Airbnb is that its flexible room supply creates new opportunities for destinations (Li & Srinivasan, 2019; Yang & Mao, 2019; Guttentag, 2015). Airbnb allows users to book an entire house, a full room, or a shared room (Tihamiyu & Hussin, 2019). Guttentag (2015) highlights that Airbnb due to its flexible rooms play a major role in destinations with a short tourism season by complementing the demand for hotel facilities. However, Gunter and Onder (2018) indicate that since Airbnb hosts can accommodate more than two guests at a time, they should equip and offer more rooms to visitors.

2.9 Challenges of Airbnb

One of the leading challenges faced by different countries is regulatory challenges (Ferreri & Sanyal, 2018; Von Briel & Dolnicar, 2020; Kaplan & Nadler, 2015). That is, how you determine businesses under Airbnb and how to regulate them. According to Kaplan and Nadler (2015),

there was a notion that Airbnb's operation was evading existing systems of regulations. However, Von Briel and Dolnicar (2020) highlighted that before the introduction of Airbnb, cities like Tokyo, London, and San Francisco among others had already existing regulations for short-term accommodation. Airbnb has included in their terms and conditions regarding how hosts are to abide by all regulations in their respective countries, the problem is being able to identify Airbnb businesses and regulating them (Kaplan & Nadler, 2015). In South Africa, Mara (2020) calls for immediate regulation of Airbnb to ensure existing hotel industries are not threatened.

Another issue relating to Airbnb is taxation (Kaplan & Nadler, 2015; Christensen, 2020; Guttentag, 2015; Chen, Cheng, Edwards, & Xu, 2020). According to Christensen (2020), initially, Airbnb was seen as controversial with regard to the payment of taxes. This was because the company avoided indicating individual earnings to tax authorities. For example, in Australia, the tax office relies on Airbnb hosts to declare their earnings in their tax returns (Chen et al., 2020). However, since the company (Airbnb) does not report individual earnings to the tax authorities, hosts only report their earnings without providing all the necessary details (Christensen, 2020). This however differs depending on the country. In East Africa, Mugabi (2020) indicates that revenue authorities are losing out on domestic revenue collection based on the operation of Airbnb.

Furthermore, other challenges faced by users of Airbnb include, bad customer service, web functionality, and issues relating to the collection of personal details (Phua, 2019). Aside from these challenges, trust was identified by Phua (2019) as an issue faced by some users of Airbnb. Trust has been a concern for digital platforms in the sharing economy (Hawlicsek, Teubner, & Weinhardt, 2016; Mittendorf, 2017; Akhmedova, Vila-Brunet, & Mas-Machuca, 2021) and

Airbnb is no exception (Ert, Fleischer, & Magen, 2016). Ert, Fleischer, and Magen (2016) indicate that users of Airbnb trust the hosts based on the photos uploaded to the platform and this, however, has been deceptive in certain situations. In addition, issues have been raised concerning racism, age, and gender bias regarding the use of Airbnb (Benner, 2016).

Table 2.1 Related Studies, Research Gaps, and Directions for future research

Literature	Theory	Focus	Method	Gap
Nawi, Hashim, Shahril, and Hamid (2019)	Conceptual model	The paper examines the literature on the roles of the physical environment towards Airbnb's Behavioural intention	Qualitative	The need for studies that examines these factors in other contexts.
Adamiak (2019)		The paper examines the size, structure, distribution, dynamics, and use of Airbnb accommodation is offered in 167 countries.	Quantitative	The need for studies that focus on smaller towns and resorts as a case.
Murage, Mutisya and Muthengi (2020)	Michael Porter's five forces framework	This study aimed to assess the extent of Airbnb's influence as a competitive force for budget hotels in Nairobi by identifying the customer choice factors of accommodation.	Quantitative	The need for studies that examine the efficacy of data mining from P2P platforms and information ownership,

Barron, Kung and Proserpio (2020)		The study examines the impact of home sharing on residential house prices and rents.	Quantitative	The need for studies that seek to understand the full impact of Airbnb on the housing market.
Sanchez and Correia (2017)		The study uses Goal - Question - Metric methodology to verify that the rise of Internet, searches has an impact on the collaborative economy (Airbnb).	Quantitative	The need for future studies that extend the scope and reach of the study to other countries aside from Spain, Portugal, and the USA.
Satama (2014)	Conceptual Model	The examines factors that influence consumer adoption of AirBnB and the relative importance of the different Factors.	Quantitative	The need for studies that examine how well intention leads to actual use in a different context.
Tamilmani, Rana, Nunkoo, Raghavan, and Dwivedi (2020)	UTAUT2 Model	The aim of this study is to understand Indian consumers' intention to use the Airbnb platform	Quantitative	Future research should measure consumer intention as well as the actual use of the platform.
Yi, Yuan, and Yoo (2020)	An extended model of goal-directed Behaviour	The study investigates how risks affect the development and diffusion of the sharing economy, especially in Airbnb	Quantitative	The need for studies that use a larger sample size including other countries for the purpose of generalisation of findings.

So, Oh, and Min (2018)	Theory of Planned Behaviour	The study investigates a comprehensive set of motivations and constraints of Airbnb consumers.	Mixed-Method	Future research should address how direct experience affects the roles of motivations and constraints in forming purchase intention.
Huang, Coghlan, and Jin (2021)	Innovation Diffusion Theory and Resistance Literature.	This study examines the role of individual characteristics in shaping Airbnb adoption and resistance among Chinese consumers.	Quantitative	Future research should apply a more systematic approach to gain a comprehensive understanding of Airbnb.
Chua, Chiu, and Bool (2019)		The study aims at determining the perceived behaviour of those individuals opting to engage in Airbnb.	Qualitative	The need for further studies in other contexts aside from the Philippines, Singapore, and South Korea.
Nathan, Victor, Tan, and Fekete-Farkas (2020)	UTAUT 2 Model	The study investigates the factors that predict tourists' behavioural intention to use Airbnb the app when they travel to the historical city of Malacca in Malaysia.	Qualitative	The need for further studies that consider the cultural background of users in an attempt to better understand their travel motivation.
Wang and Jeong (2018)	Technology Acceptance Model and Innovation Diffusion Theory.	The study examines Airbnb customers' psychological Behaviour toward the entire Airbnb experience.	Quantitative	The need for further studies that use other sampling techniques aside from convenience sampling techniques and larger sample sizes to generalise the findings.

Blal, Singal, and Templin (2018)		The paper examines the substitution and complementary effects of Airbnb supply on hotel sales performance patterns in San Francisco is the birthplace of Airbnb.	Quantitative	
Horn and Mirante (2017)		The study examines whether the increasing presence of Airbnb raises asking rents and whether the change in rents may be driven by a decline in the supply of housing offered for rent	Quantitative	The need for further theoretical and empirical analysis of the social welfare implications of home-sharing.
Mhlanga (2019)		The paper aims to empirically assess the impacts of Airbnb on hotel performances in South Africa	Quantitative	The need for studies that examine the true impact of peer-to-peer accommodation rental services on overall tourism demand
Guttentag (2019)		The paper reviews the extant literature on Airbnb to assess the research progress that has been accomplished to date	Quantitative	The need for qualitative research that could offer rich insights into the many questions surrounding Airbnb.

Oskam and Boswijk (2016)		The study examines the nature of Airbnb, its potential further development in the next five years and the impact the developments will have on tourism, hotels and on city destinations.	Quantitative	
Mara (2020)		The paper analyses the opportunities and challenges offered by the sharing economy in South Africa.	Qualitative	Need for studies that examine the impact of shared accommodation or rideshare on the South African hotel industry or metered taxi sector.
Visser, Erasmus, and Miller (2019)		The paper investigates the recent proliferation of Airbnb's accommodations in Cape Town is South Africa's premier international tourist destination.	Mixed-Method	The need for studies that delve deeper into the activities and spending behaviour of Airbnb guests
Leiva, Mayo-Munoz, and Hoz-Correa (2018)	Technology Acceptance Model and Theory of Reasoned Action.	The purpose of this paper is to analyse the factors that affect consumer adoption of new ways of sharing accommodation services	Quantitative	The need for future studies that include other cultural dimensions such as Individualism/Collectivism or long-term orientation as moderating variables in the process of adopting home sharing.

Factors that influence user behaviour in the adoption of Airbnb have been given a lot of attention by researchers as indicated in table 2.1 (Nawi, Hashim, Shahril, & Hamid, 2019; Satama, 2014; Tamilmani, Rana, Nunkoo, Raghavan, & Dwivedi, 2020; Huang, Coghlan, & Jin, 2021; Chua, Chiu, & Bool, 2019). For example, Nawi et al. (2019) in a study “Airbnb physical environment attributes and customer behavioural intention” identified a positive relationship between layout, decoration, and ambiance with customers' behavioural intention to adopt Airbnb. In another study, Huang, Coghlan, and Jin (2021) investigated the role of individual characteristics in adopting and resistance to adopting Airbnb in China. The finding highlighted experience through the use of social media, individual traits, travel experience, and demographics can predict users' adoption or resistance. In a similar, Nathan et al. (2020) also conducted a study that investigated factors that predict tourists' intention to use Airbnb in Malaysia. However, their findings also indicated price value and social influence have a positive influence on tourists' behavioural intention to use Airbnb. These studies indicate the number of factors that influence users' intention to use Airbnb. However, none of these studies took into consideration the role of culture in the adoption of Airbnb (Leiva, Mayo-Munoz, & Hoz- Correa, 2018).

In addition, the theoretical and conceptual approaches to the factors that influence the adoption of Airbnb in the literature indicate that only some theories dominate the research (So, Oh, & Min, 2018; Wang & Jeong, 2018; Nathan et al., 2020; Victor, et al., 2020; Tamilmani, Rana, Nunkoo, Raghavan, & Dwivedi, 2020; Leiva, Mayo-Munoz, & Hoz- Correa, 2018). Although these studies examine the factors from another dimension, there is a need for a theory that studies these factors taking into consideration the role of culture as a moderator to these factors. For instance, Nathan et al. (2020) conducted a study about "Tourists' use of Airbnb app for visiting a historical city". The study applied the Extended Unified Theory of Acceptance and Use of

Technology (UTAUT2) model. In a similar study, Tamilmani, Rana, Nunkoo, Raghavan, and Dwivedi (2020) applied the same model in a study that investigated Indian consumers' intention to use the Airbnb platform. However, these studies did not consider the role of culture in their theoretical framework. Nevertheless, Nathan et al. (2020) call for further studies that consider the cultural background of users in an attempt to better understand their travel motivation.

Moreover, based on the literature, there was a gap in the number of studies conducted in developing countries (Chua, Chiu, & Bool, 2019; Yi, Yuan, & Yoo, 2020; Sanchez & Correia, 2017; Nawi, Hashim, Shahril, & Hamid, 2019). There have been some studies in Africa (Mhlanga, 2019; Mugabi, 2020, Haripershad & Johnston, 2017) however, there have been limited in the Ghanaian context. Therefore, there is a need for a study that explores the nature of the Airbnb business in Ghana and the factors that lead to its adoption.

2.10 Culture and Technology Adoption

Culture undoubtedly plays a role in technology adoption (Lee, Trimi, & Kim, 2013; Syed & Malik, 2014; Ejiaku, 2014; Steers, Meyer, Sanchez-Runde, 2008; Zakaria, Affendi, & Zakaria, 2010). Paying less attention to cultural differences when adopting technology can be problematic (Ejiaku, 2014). Culture highlights what important procedures, rules, rituals, and norms are within our society and strengthens our values and beliefs, (Huang, Teo, Sanchez-Prieto, Garcia-Penalvo, & Olmos-Miguelanez, 2019; Liu, Volcic, & Gallois, 2014), and affects our patterns of Behaviour and thinking (Hofstede, 2001).

Hofstede's (1984) cultural dimensions are the dominantly used factors in studies that seek to unearth the role of culture in technology adoption (Williams, Rana, & Dwivedi, 2019). Geert Hofstede, in a study conducted in the 1960s and 1970s, established a cultural model. The model has four (4) dimensions of national culture. These include Power Distance (PD), Uncertainty

Avoidance (UAI), Masculinity versus Femininity, and Individual versus Collectivism. The dimension was further increased to include Long-Term versus Short-Term Orientation by Hofstede (2003).

Lee, Trimi, and Kim (2013) conducted a study on the role of cultural dimensions on mobile adoption patterns. They identified that people in individualistic cultures tend to seek information for themselves from direct sources compared to people in collectivist cultures, who rather rely on others who have already adopted the innovation. In another study conducted by Shed and Malik (2014) in the United States of America (USA) and Pakistan regarding the adoption of internet banking, they also found that cultures with low uncertainty avoidance tend to adopt new technology more even when there is no infrastructure support.

Furthermore, in the field of hospitality management Sun, Lee, Law & Zhong (2020) have studied the impact of cultural values on the acceptance and adoption of hotel technologies by employees. This is one of the few studies that examined the impact of individual-level cultural values on technology adoption. The findings suggest that managers must consider the role of cultural values when adopting technologies in their operations.

2.11 Chapter Summary

The overall aim of this chapter was to dig deeper and offer more knowledge of the sharing economy and Airbnb. The chapter first presents an overview of the sharing economy, its scope, business models, digital platforms, and drivers of the sharing economy. Furthermore, an elaborative review of the literature concerning Airbnb, its benefits, and challenges was done in order to gain more knowledge about the phenomenon.

CHAPTER THREE

RESEARCH FRAMEWORK

3.1 Chapter Overview

The prior chapter reviewed some concepts in the literature in order to understand and gain more knowledge about the sharing economy and Airbnb. This chapter, therefore, examines the research framework of the study that helps meet the objectives of the study.

The theoretical framework for this study was the “Unified Theory of Acceptance and Use of Technology” (UTAUT). This is guided by a conceptual model, which includes constructs from the UTAUT model and Hofstede’s cultural dimensions. Therefore, this chapter discusses the constructs of the UTAUT model and Hofstede’s cultural dimensions. The chapter concludes with a summary of this chapter.

3.2 Theoretical Framework

For this study, the Unified Theory of Acceptance and Use of Technology (UTAUT) model by Venkatesh et al. (2003) and the cultural dimensions by Hofstede (1984) were adapted. The UTAUT model is one of the commonly employed study frameworks for evaluating technology acceptance in order to explain users' intentions to use an information system and their subsequent behaviour (Chang, 2012). Hofstede (1984) cultural dimensions have notably been used in studies that seek to examine the role of culture in technology adoption (Beugelsdijk & Welzel, 2018)

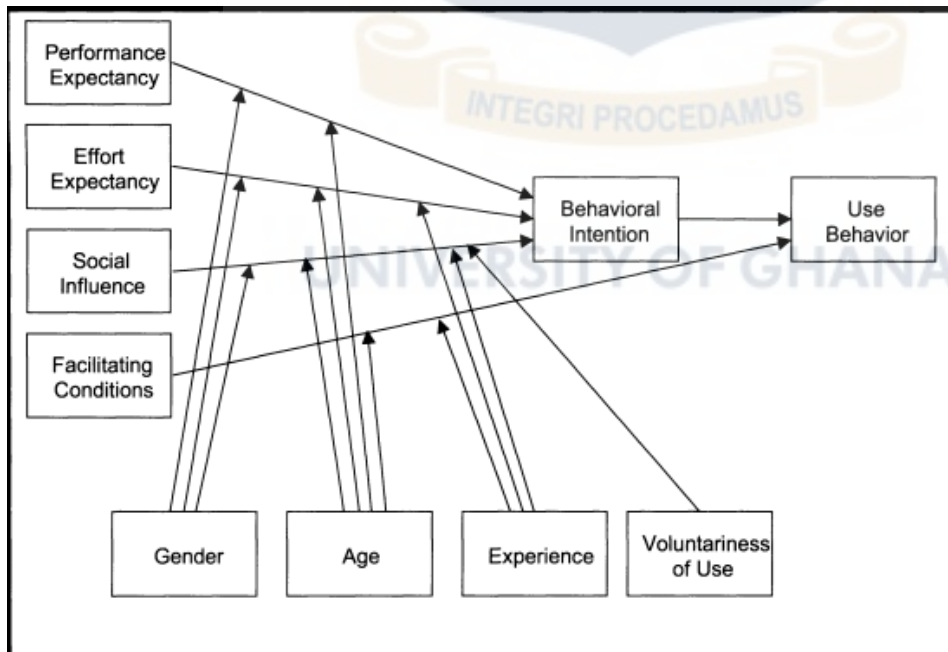
3.2.1 Overview of the Unified Theory of Acceptance and Use of Technology (UTAUT) Model

Venkatesh, Morris, Davis, and Davis (2003) developed the Unified Theory of Acceptance and Use Of Technology (UTAUT) model. This model was developed based on the review of eight

(8) models including, the Theory of Planned Behaviour (TPB), the Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM), the Innovation Diffusion Theory (IDT), the Motivational model, a model that combines the theory of planned behaviour and technology acceptance model, Social Cognitive Theory (SCT), and the Model of PC Utilisation (MPCU (Venkatesh et al., 2003). In an organisational setting, the model was developed to predict the user's intention to adopt technology (Chang, 2012). The theory has been applied in several studies to examine users' intentions to use technology.

Venkatesh et al. (2003) identified four (4) constructs that play a key role in determining usage behaviour and intention to use technology. The constructs are social influence, effort expectancy, facilitating conditions, and performance expectancy. Aside from the 4 key constructs, other key moderators can also affect user behaviour and intention. They include age, experience, gender, and voluntariness.

Figure 3.1: Unified Theory of Acceptance and Use of Technology (UTAUT) Model



Source: Venkatesh et al. (2003)

3.2.2 Unified Theory of Acceptance and Use of Technology (UTAUT) Constructs

The 4 key constructs (performance expectancy, effort expectancy, social influence, and facilitating conditions) proposed by Venkatesh et al. (2012) will be explained briefly below

3.2.2.1 Performance Expectancy

This refers to the extent to which users believe they can perform their functions well when using a particular system (Venkatesh et al., 2003). Performance expectancy is predicted to be more directly related to the intention to use technology (Chang, 2012; Venkatesh et al., 2003). Davis, Bagozzi, and Warshaw (1992) likened performance expectancy to extrinsic motivation and usefulness.

3.2.2.2 Effort Expectancy

This also refers to the level of difficulty associated with using a particular technology. According to Venkatesh et al. (2003), it is the extent to which users can easily use a particular system. Thus, the easier it takes to use a particular system, the more likely a lot of users will adopt the system. Effort expectancy takes its root in perceived ease of use from Davis, Bagozzi, & Warshaw's (1989) TAM model.

3.2.2.3 Social Influence

Social Influence refers to the extent to which users believe they should use a system because other people of influence are using the system (Venkatesh et al. 2003). According to a study by Yu (2012), social influence was the key factor that affects users' intention to use mobile banking. Social influence can be classified as peer influence (Nathan et al., 2020).

3.2.2.4 Facilitating Conditions

Facilitating conditions refer to the extent to which users believe in order to support the use of the system; there is a technical and organisational infrastructure to assist (Venkatesh et al., 2003; Chang, 2012). It refers to the technical and organisational infrastructure that is available to users to support technology usage (Nathan et al., 2020).

3.2.2.5 Behavioural Intention

According to Venkatesh et al. (2003), the extent to which users will engage in the activity in issue or not constitutes behavioural intention, one of the dependent variables in the model. This is relatively subjective to the user (Penu, 2018).

3.2.3 Hofstede (1984) Cultural Dimensions

Hofstede's (1984) cultural dimensions are the dominantly used factors in studies that seek to unearth the role of culture in technology adoption (Williams, Rana, & Dwivedi, 2019). Geert Hofstede, in studies conducted in the 1960s and 1970s, established a cultural model. The model has four (4) dimensions of national culture. These include Power Distance (PD), Uncertainty Avoidance (UAI), Masculinity versus Femininity, and Individual versus Collectivism. These dimensions were further increased to include Long-Term versus Short-Term Orientation by Hofstede (2003).

3.2.3.1 Uncertainty Avoidance (UV)

Uncertainty avoidance refers to the degree to which people within a particular society feel threatened as a result of how uncertain or ambiguous a situation is, and they try not to experience those situations (Hofstede, 1991). It refers to how people confront future events, which are unknown (Khan et al., 2022). According to Hofstede (2011), in uncertain avoiding cultures, people try to reduce the chances of unstructured situations (surprising situations) by obeying

laws and rules, putting on strict behavioural codes, believing in absolute truth, and disapproval of deviant opinions. Risk or ambiguity-averse societies have high uncertainty avoidance, whereas risk-taking societies have low uncertainty avoidance.

3.2.3.2 Power Distance (PDI)

This is referred to as the degree to which people who are less powerful in society or in an organisation or institution receive and anticipate that power is dispensed unequally (Hofstede, 2011). Power distance assumes that people are not on the same level thereby, it measures people's attitudes toward these inequalities (Khan et al., 2022). The hierarchical nature of organisations and institutions presents these inequalities between employers and employees, leaders and followers in societies (Khan et al., 2022).

3.2.3.3 Individualism vs. Collectivism

This dimension looks at collectivism and individualism. That is, the dimension examines the extent to which a society is independent in terms of collective thinking and individuality (Khan et al., 2022). According to Hofstede (1980), individuals in collectivist cultures are usually group-oriented than self-oriented. Collectivist culture, therefore, is a culture in which members care for each other and rely on each other in order to use a product (Hofstede 1980). However, an individualist culture is a culture in which the members are rapacious, care only about their individual selves, and fight for individual rewards (Hofstede, 1980; Lee Erdogan, & Hong, 2021).

3.2.3.4 Masculinity vs. Feminisms

According to Hofstede (1980), Masculinism refers to the degree to which members of society have control, and are performance-oriented, ambitious, and assertive. However, members of a feminine society are caring, they value nurturing and their quality of life (Gupta et al., 2019).

Minkov and Hofstede (2011) indicated that the difference between these elements in this dimension is the extent to which members of a society are motivated by concrete pragmatic economic motivation.

3.3 Some Use of The Unified Theory of Acceptance and Use of Technology Model in Existing Literature

In general, the UTAUT model has been used in a number of studies to examine the acceptance and use of technology. Some of the areas of study include mobile banking (Oliviera, Faria, Thomas, & Popovic, 2014; Bhatiasevi, 2016), mobile payment adoption (Al-Saedi, Al-Emran, Ramayan, & Abusham, 2020), mobile health adoption (Hoque & Sorwar, 2017), social media adoption (Mandal, 2012), and others.

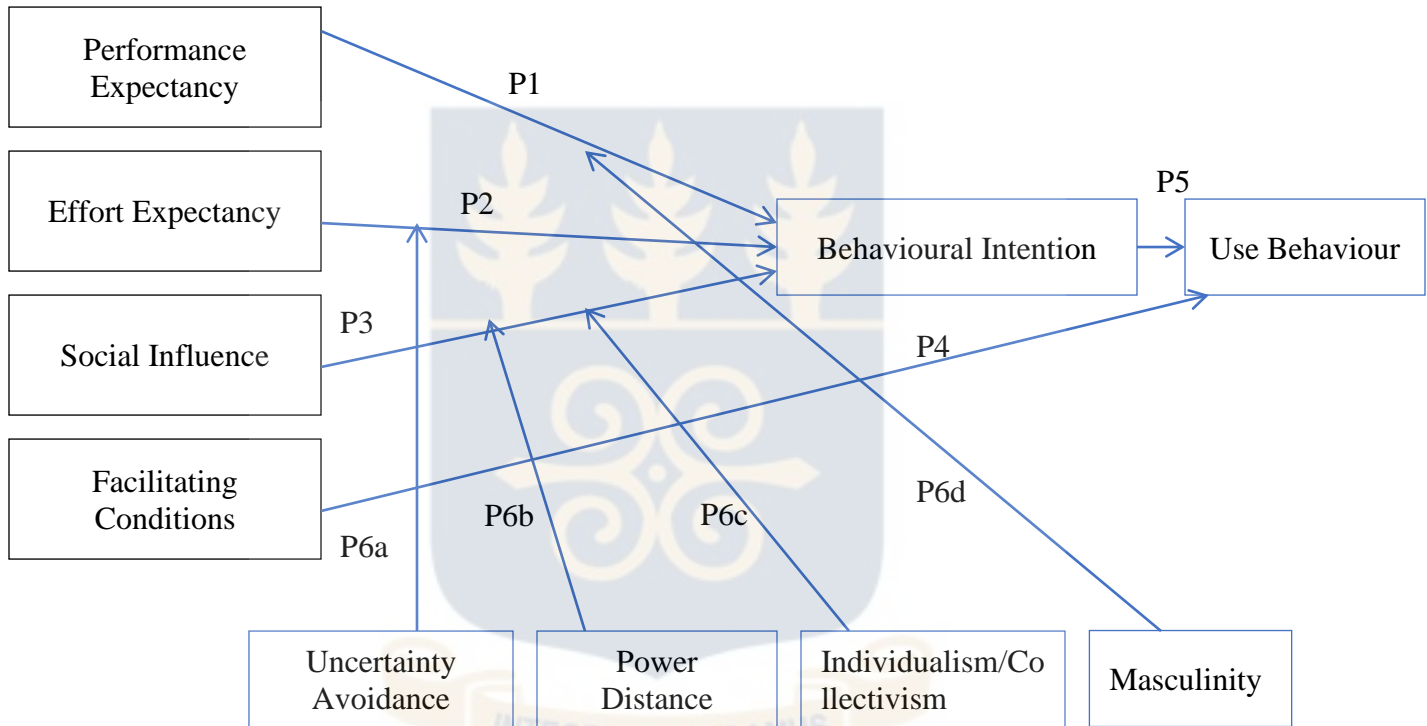
In addition, while some of these studies adopt and use the constructs from this model, others extend the model to include other variables to fit the context of the study (Mandal & Sorwar, 2017; Slade, Dwivedi, Piercy, & Williams, 2015; Gupta et al., 2019; Sun, Dedahanov, Shin, & Kim, 2019). Furthermore, in the hospitality space, Nathan et al. (2020) adopted the model to examine tourists' use of Airbnb in Malacca. Additionally, Tamilmani et al (2020) also adopted the model to explore Indian travelers' adoption of Airbnb.

3.4 Conceptual Framework

The conceptual framework of the study comprises the four (4) independent constructs of the Unified Theory of Acceptance and Use of Technology (UTAUT) model and Hofstede's (2003) cultural dimensions as the moderating variables. Based on the purpose of the study, Hofstede's (1984) cultural dimensions were used as cultural moderators for this study. This is due to the fact

that other studies, for example, Tamilmani et al. (2020) have explored the effect of the original moderators on the individual constructs from the UTAUT model.

Figure 3.2: Conceptual Framework based on the Unified Theory of Acceptance and Use of Technology (UTAUT) model and Hofstede’s Cultural Dimensions



Source: Author’s own constructs

3.4.1 Constructs Used in the Conceptual Framework

The independent constructs from the UTAUT model are predicted to influence the adoption and use of Airbnb. Hofstede’s cultural dimensions are also predicted to moderate the effect of the four (4) factors. They are however explained below.

3.4.1.1 Performance Expectancy

This is the extent to which users believe a system can help them perform their functions effectively and efficiently (Venkatesh et al., 2003; Nathan et al., 2020). In this study,

performance expectancy will be explored by looking at how users can function effectively and efficiently when they adopt the platform. Extant studies have found a significant relationship between performance expectancy and intention to use technology (Wang & Jeong, 2018; Tamilmani et al., 2020; Rana & Dwivedi, 2015). No matter the price involved in using a particular technology, users of the technology or system are likely to use it if it allows them to accomplish their tasks effectively and efficiently (Nathan et al., 2020). According to Tamilmani et al (2020), there is a significant relationship between performance expectancy and users' intention to use technology. Wang and Jeong (2018) also identified perceived usefulness as a factor that influences users' attitudes to use Airbnb. Other studies have also identified performance expectancy as a significant factor that influences users' intention to use technology (Carvajal-Trujillo & Escobar-Rodriguez, 2014; Rana & Dwivedi, 2015; Patil, Tamilmani, Rana, & Raghavan, 2020). Based on this, the study posits

Proposition 1: Performance expectancy will influence users' intention to use Airbnb.

3.4.1.2 Effort Expectancy

This refers to the extent to which users perceive the system to be easy to use (Venkatesh et., 2003). In this study, the construct will be explored by examining the perception of how easy it is to use the platform. Extant studies have also found a significant relationship between effort expectancy and intention to use technology (Rahi et al., 2018; Wang & Jeong, 2018). The results from similar studies indicate mixed findings concerning effort expectancy and intention to use online hospitality management systems (Casalo, Flavan, & Guinaliu, 2010; Wang & Jeong, 2018; Chang & Caneday, 2011). According to Chaw and Tang (2019), when a system is easy to use and can be used effortlessly, users are likely to adopt it. In a study by Rahi, Ghani, Alnaser, &

Ngah (2018) about Internet banking adoption, effort expectancy was identified as a significant predictor of users' intention to adopt Internet banking. Therefore, the study posits.

Proposition 2: Effort expectancy will influence users' intention to use Airbnb.

3.4.1.3 Social Influence

This refers to the extent to which users believe they should use a system because other people of influence have used it or are using the system (Venkatesh et al., 2003). In this study, social influence will be explored by examining how peers influence others to use Airbnb. Extant literature found a significant correlation between social influence and intention to adopt technology (Gupta et al., 2019; Wei et al., 2021; Nathan et al., 2020). Gupta, Manrai, and Goel (2019) identified social influence as a factor that determines users' intention to adopt payment bank services in India. Similarly, Wei, Luh, Huang, and Chang (2021) also identified social influence as a positive predictor of the young generations' intention to adopt mobile payment. Nevertheless, Tamilmani et al (2020) identified social influence as one of the factors that indirectly affects users' intention to adopt Airbnb. Nathan et al. (2020) on the other hand, found social influence to be a factor that influences tourists to adopt Airbnb. Thus, the study posits

Proposition 3: Social influence will affect users' use of Airbnb.

3.4.1.4 Facilitating Conditions

This refers to the extent to which users believe they should adopt a system because the system provides the technical and organisational infrastructure to assist and support its use (Venkatesh et al., 2003; Chang, 2012). In this study, facilitating conditions will be examined by investigating the perception of users concerning whether they have the resources they need in order to use the platform, and whether they receive support or help regarding the use of the platform. Facilitating conditions take root in perceived behavioural control (Ajzen, 1985). So, Oh, and Min (2018)

identified perceived behavioural control (facilitating conditions) as a factor that significantly affects users' intention to adopt Airbnb in the United States of Africa (USA). However, Mao and Lyu (2017) found an indirect relationship between facilitating conditions and travelers' repurchase intention in the US. Therefore, the study posits

Proposition 4: Facilitating conditions will affect users' intention to use Airbnb.

3.4.1.5 Behavioural Intention

According to Venkatesh et al. (2003), the extent to which users will engage in the activity in issue or not constitutes behavioural intention, one of the dependent variables in the model. This is relatively subjective to the user (Penu, 2018). Behavioural intention is also described as the extent to which users feel motivated to adopt a particular technology (Christino et al., 2019). In this study, the behavioural intention will be examined by analysing users' intention to use the Airbnb application. Therefore, the study posits

Proposition 5: Behavioural Intention will affect users' use behaviour of Airbnb

3.4.2 Culture as a Moderating Variable

Extant literature has examined several forms of moderators in studies about the acceptance and use of some technologies. These moderators include age, gender, and experience (Venkatesh et al., 2003), participant type, self-efficacy, anxiety, and attitude (Kohnke, Cole, & Bash, 2014), sample size, and culture (Jadil, Rana, & Dwivedi, 2021), and many more. This study, however, adopts Hofstede's cultural dimensions as moderators that obstruct the independent variables in the conceptual framework. Past studies have examined the role of culture in the adoption of technology (Khan, Hameed, Khan, Khan, & Khan, 2022; Huang, Choi, & Chengalur-Smith, 2010; Giri, Wanda, & Irawan, 2019). Culture is defined as "the mind's collective programming

that distinguishes the category of people or members of a group from another” (Hofstede, 1984,p.21).

Hofstede (2003) identified five cultural dimensions that spell out the cultural differences among societies and countries. The dimensions include Power Distance (PDI), Uncertainty Avoidance (UV), Individualism, Masculinity, and Long-term orientation. These dimensions are however explained in Table 3.1 below;

Table 3.1: Hofstede’s Cultural Dimensions

Hofstede’s Cultural Dimension	Definition
Power Distance	Refers to “the extent to which the less powerful members of organisations and institutions (like the family) accept and expect that power is distributed unequally”.
Uncertainty Avoidance	Refers to how societies tolerate uncertainty and ambiguity
Individualism	“Focuses on the degree to which society reinforces individual or collective achievement and interpersonal relationships”
Masculinity	Refers to the “ideas of how a country looks at the values of success, achievement, caring for fellow beings, and quality of human life”
Long Term Orientation	Refers to “the degree to which society attaches importance to the future perspective or short-term view”

Source: Khan et al. (2022) and Al-Gahtani, Hubona, and Wang (2007)

In this study, however, uncertainty avoidance, power distance, individualism, and masculinity will be paid attention to. These dimensions are explained below

3.4.2.1 Uncertainty Avoidance (UAI)

Several studies in IS have studied the role of uncertainty avoidance in technology adoption (Khan et al., 2022; Al-Gahtani, Hubona, & Wang, 2007; Giri, Wanda, & Irawan, 2018).

Uncertainty avoidance refers to the degree to which people within a particular society feel threatened as a result of how uncertain or ambiguous a situation is and they try not to experience those situations (Hofstede, 1991). It refers to how people confront future events, which are unknown (Khan et al., 2022). According to Hofstede (2011), in uncertain avoiding cultures, people try to reduce the chances of unstructured situations (surprising situations) by obeying laws and rules, putting on strict behavioural codes, believing in absolute truth, and disapproval of deviant opinions. Risk or ambiguity-averse societies have high uncertainty avoidance, whereas risk-taking societies have low uncertainty avoidance.

Al-Kailani and Kumar (2011) found out that in cultures that have high uncertainty avoidance and perceived risk is also high, Internet buying is negatively affected. Also, in a study conducted in Mozambique by Baptista and Oliviera (2015), uncertainty avoidance was identified to have had a significant moderating effect on users' usage behaviour concerning mobile banking. Therefore, the study posits that

Proposition 6a: The factor (effort expectancy) on the adoption and use of Airbnb can be moderated by uncertainty avoidance.

3.4.2.2 Power Distance (PDI)

This is referred to as the degree to which people who are less powerful in society or in an organisation or institution receive and anticipate that power is dispensed unequally (Hofstede, 2011). Power distance assumes that people are not on the same level thereby, it measures people's attitudes toward these inequalities (Khan et al., 2022). The hierarchical nature of organisations and institutions presents these inequalities between employers and employees, leaders and followers in societies (Khan et al., 2022). Therefore, the followers or employees need to accept and follow the directives from their leaders. In a study by Gupta, Esmeilzadeh, and

Tennant (2019), power distance was identified to have had no influence on users' intention to rent products online. Wallace (2020) also stipulates that users of Airbnb who belong to the upper class are less likely to book a room with middle-class hosts. Therefore, the study posits that

Proposition 6b: The factor (social influence) on the adoption and use of Airbnb can be moderated by power distance.

3.4.2.3 Individualism vs. Collectivism

This dimension looks at collectivism and individualism. That is, the dimension examines the extent to which a society is independent in terms of collective thinking and individuality (Khan et al., 2022). According to Hofstede (1980), individuals in collectivist cultures are usually group-oriented than self-oriented. Collectivist culture, therefore, is a culture in which members care for each other and rely on each other in order to use a product (Hofstede 1980). However, an individualist culture is a culture in which the members are rapacious, care only about their individual selves, and fight for individual rewards (Hofstede, 1980; Lee Erdogan, & Hong, 2021). Gupta, Esmailzadeh, and Tennant (2019) likened this dimension to Belk's dimension of sharing. Belk (2010) identified some dimensions of sharing, Independent ("I") versus Interdependence ("We"). According to Gupta et al (2019), collectivism can be related to interdependence, whereas individualism can be related to the independence dimension Belk (2010).

Sharing economy thrives in a collectivist culture because the members are willing to share their products. Gupta et al (2019) identified collectivism in a study to be positively associated with service providers' intention to share in the sharing economy and users' intention to rent or rent out their products. Therefore, the study posits that

Proposition 6c: The factor (social influence) on the adoption and use of Airbnb can be moderated by Individualism/Collectivism.

3.4.2.4 Masculinity vs. Feminism

According to Hofstede (1980), Masculinism refers to the degree to which members of society have control, and are performance-oriented, ambitious, and assertive. However, members of a feminine society are caring, they value nurturing and their quality of life (Gupta et al., 2019). Minkov and Hofstede (2011) indicated that the difference between these elements in this dimension is the extent to which members of a society are motivated by concrete pragmatic economic motivation. That is, in a masculine society, members ideally are more motivated about increasing their earnings while those in a feminine society are motivated based on their emotions (Hofstede, 1980).

In a study by Pefili, Parente, Grimaldi, and Morales-Alonso (2019), Italians were found to have had a negative attitude towards the sharing economy compared to Spanish who had a positive attitude toward the sharing economy. The study, therefore, posits that

Proposition 6d: The factor (Performance expectancy) on the adoption and use of Airbnb can be moderated by masculinity/femininity.

3.5 Justification for the Research Framework

The advent of new technologies prompts the need to examine the factors that influence users' intention to adopt them (Yu, 2012). In order to examine the nature of Airbnb in Ghana and the factors that influence users' intention to adopt it, the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh et al. (2003) and Hofstede (1984) cultural dimensions were deemed best fit as a conceptual model for this study. The UTAUT model will help outline the factors and possibilities associated with the prediction of technology adoption and use by users.

The UTAUT model presents a more comprehensive approach in studies concerning technology adoption (Williams, Rana, & Dwivedi, 2015). This is because; it brings together pertinent constructs from the popular technology acceptance models/theories. The theory also provides a higher explanatory power in explaining other theories or models (Chen, Gan, Fu, & Yuan, 2020; McGrath, Waehama, Korthaus & Fong, 2014).

More so, the UTAUT model has been applied in different countries. For example, in the USA (Bozan, Parker & Darvey, 2016), China (Li, He, Song, Yang & Zhou, 2018), South Africa (Liebenberg, Benade & Ellis, 2018), Italy (Alkhasawneh & Alanazy, 2015), among others. The model has also been adopted in studies such as mobile banking (Oliveira et al., 2014), mobile payments (Al-Saedi et al., 2020), sharing economy (Liang, Jin & Jiang, 2018), ICT adoption (Attuquayefio & Addo, 2014), mobile learning (Chao, 2019), among others. This implies that the model can be applied in different contexts and in a variety of studies.

In addition, the research model also includes Hofstede's (1984) cultural dimensions, which are serving as moderators to the independent constructs from the UTAUT model. Hofstede's (1984) cultural model was adopted for this framework because it is the dominantly used dimension in studies that seek to examine the role of culture in technology adoption (Lee, Trimi & Kim, 2013; Leidner & Kayworth, 2006; Ejiaku, 2014). For instance, Leidner and Kayworth (2006) reported that a higher percentage of research in IS/IT has adopted these dimensions

3.6 Chapter Summary

The chapter comprised the integration of constructs from the UTAUT model and Hofstede's cultural dimensions. The four main constructs from the UTAUT model, Performance expectancy, Social Influence, Effort expectancy, and Facilitating conditions) towards the adoption of Airbnb were explained.

The chapter in addition explained Hofstede's cultural dimensions (Individualism, Uncertainty avoidance, Power distance, and Masculinity) that were considered moderators on the independent constructs.



UNIVERSITY OF GHANA

CHAPTER FOUR

RESEARCH METHODOLOGY

4.1 Chapter Overview

The prior chapter focused on theories applied to the study. Through the models, a conceptual framework was developed for this research. This section examines the methodology of research adopted for this research. In addition, the research paradigm, design and method, data collection method, population, sampling, sampling technique, and how data will be analysed are all discussed in this chapter. The chapter concludes with the chapter summary.

4.2 Research Paradigm

Research paradigms are set of ideas that guide behaviour and, more specifically, represent the point of view of the researcher in the context of research (Denzin & Lincoln, 2005; Mertens, 2010). Ontology, axiology, epistemology, and methodology make up the four groups of philosophical viewpoints, according to Mertens (2010). Additionally, Guba and Lincoln (1994) establish a paradigm using three (3) of these philosophical principles ontological, epistemological, and methodological. Studies on morality and the development of ethics are the main subjects of the axiological point of view according to Killam (2013). Ontology, on the other hand, refers to the researcher's views on the fundamental nature of reality (Killam, 2013; Mertens, 2010). Epistemology is concerned with the nature of knowledge and the interaction between participants and the researcher (Al-Saadi, 2014). The methodological perspective refers to choosing the best procedures for conducting systematic investigations (Mertens, 2010).

Using Chua's (1986) research as a foundation, Orlikowski and Baroudi (1991) developed and categorised 3 research paradigms in the field of information systems: Critical realism (critical studies), Interpretive, and Positivist.

4.2.1 The Positivist Paradigm

The Positivist paradigm asserts that actual events or instances can be viewed empirically and rationally explained (Kaboub, 2008). Orlikowski and Baroudi (1991) claim that the positivist paradigm aims to test ideas in order to improve comprehension of reality in a predictive way. They share a belief that reality exists and can be measured, understood, and identified in terms of the ontological perspective outlined by the positivist paradigm (Orlikowski & Baroudi, 1991). The positivist holds that objective knowledge develops independently of the involvement of participants or the researcher from an epistemological point of view (Park, Konge, and Artino, 2020). The positivist paradigm, according to Weber (2004), solely uses surveys, laboratory experiments, and field experiments as research methods.

4.2.2 The Interpretive Paradigm

Contrarily, the Interpretive paradigm makes the assumption that people cannot be distinguished from a physical phenomenon since they add additional meaning to it (Alharahsheh & Pius, 2020). Orlikowski and Baroudi (1991) state that one of the main goals of the interpretive paradigm is to understand how members of a social group act out their realities and give them significance through their participation in social processes, and to show how these meanings, beliefs, and intents help shape social action. According to the paradigm's ontological perspective, reality and people are inseparable. The epistemological argument, on the other hand, contends that in order to recognize social reality, one must comprehend how language and unspoken rules that humans share in order to achieve a common goal influence and inform actions and meaning

(Orlikowski & Baroudi, 1991). According to Weber (2004), the interpretative paradigm typically employs case studies, ethnographic studies, ethnomethodological studies, and phenomenographic investigations as its technique.

4.2.3 Critical Realist Paradigm

According to Wynn and William (2012), the critical realism paradigm takes into account individuals' subjective perceptions of a situation as well as the existence of autonomous mechanisms that either prevent or permit these people from acting in a certain way in that scenario. Retrodution is the critical realist's fundamental method of reasoning according to McEvoy and Richards (2006). Wynn and Williams (2012) describe retrodution as identifying the structures that explain the presence of a certain phenomenon rather than relying on experience and observation. Because everything in history is constructed, according to the critical realists ontologically, people, societies, and institutions are not confined to existing in a certain condition (Orlikowski and Baroudi, 1991). From an epistemological perspective, the critical realist contends that knowledge is frequently contingent, historical, and cultural (Mingers, 2003). Methodologically, critical realists carry out research like historical and ethnographic research (Orlikowski & Baroudi,1991).

4.3 Critical Realist as a Research Paradigm for this study

This research adopted the critical realist paradigm. This is because the paradigm will help achieve the purpose of examining the nature of Airbnb in Ghana and determining the factors that influence its adoption. This is because the critical realist assumes that an entity can exist without our knowledge of it (Fleetwood, 2005). The paradigm will also help gain more understanding of the phenomenon.

4.4 Research Design and Method

Research design is the way through which data are acquired and processed to give more weight to the study's purpose with efficiency and economy through the establishment of circumstances (Jahoda, Deutch, & Cook, 1951; Akhtar, 2016). Quantitative and qualitative research methodologies are the two main research methods (Sileyew, 2019). However, a different kind of research methodology is also recognized as the mixed approach, which integrates quantitative and qualitative data.

4.4.1 Quantitative Method

Quantitative methods reflect the manipulation of data from observations, including numerical models, to characterize and explain a phenomenon (Sukamolson, 2007). It intends to determine the degree of a problem or situation or use the variables' values to quantify the relationship between a phenomenon's components (Boateng, 2020). Two examples of quantitative studies carried out by academics, according to Queiros, Faria, and Almeida (2017), are survey and correlation studies. Simulation and experimental research are two further examples of quantitative studies.

4.4.2 Qualitative Method

According to Boateng (2020), a qualitative research method aims to investigate people's perspectives, interpretations, attitudes, and values in relation to a certain issue. When developing propositions, conceptual frameworks, or hypotheses, qualitative methodologies are crucial (Sofaer, 1999). In quantitative studies, the researcher tries to figure out what a phenomenon means from the perspective of participants (Cresswell, 2014). One benefit of the qualitative methodology is that, as opposed to researching the phenomenon in an abstract way, it enables the

researcher to delve deeper into the intricacy of the phenomenon (Seaman, 2008). In qualitative research, the main subjects are people, places, and things that happen (Gerring, 2017).

The study adopted the qualitative approach which is in line with the critical realist paradigm and also because it helped gain more understanding of Airbnb operations in Ghana.

4.5 Case Study as a Research Design

A case study is a study that descriptively analyses a bounded system intensively (Boateng, 2020).

A bounded system could be a person, group, activity, or process. According to Yin (2003), case study research is effective in dealing with research questions such as “why” and “how”. Case studies often utilise a combination of quantitative and qualitative data collection techniques (Yin, 2003). It could be a single-case or multiple-case. While single-case studies are atypical cases (Mariano, 1995), multiple-case studies examine more bounded systems and can help in establishing theoretical frameworks (Boateng, 2020). Case studies however are usually supported by a framework that helps in examining a complex phenomenon (Yin, 2003; Jacelon & O’Dell, 2005).

In this study, only a single case was conducted. The single case however helped answer all the necessary questions posed in the research questions by individuals involved in the phenomenon (Jacelon & O’Dell, 2005).

4.5.1 Population for the Study

The subjects the researcher is interested in examining are referred to as the population of the study (Singh & Masuku, 2014). Additionally, it is the gathering of all people who meet the criteria for inclusion in the study since they have certain qualities in common with the research topic (Creswell, 2014). Currently, in Ghana, Airbnb is operational in 6 regions (Ashanti region,

Western region, Central region, Eastern region, Volta region, and Greater Accra region). The study targeted Airbnb users within Ghana.

4.5.2 Sample Size

A sample is the fraction of a population that is chosen for a study. A sample, in the words of Blaikie (2018), is the selection of components from a population that can be used to inform decisions involving the entire population. The sample size is similarly described by Creswell and Creswell (2017) as a segment of a study-able population that is chosen. In all, the researcher was able to interview 17 respondents in Ghana.

4.5.3 Sampling Method

Sampling is choosing a subset of a population to research in order to forecast the total population (Thompson, 2012). Sampling techniques can be categorised under probability or non-probability sampling (Acharya, Prakash, Saxena, & Nigram, 2013; Etikan & Bala, 2017). Probability sampling techniques afford every object a chance of being part of the study and allow findings to be generalised to the entire population (Acharya et al., 2017). Non-probability sampling techniques do not give an object in the population an equal chance of being part of the study (Etikan & Bala, 2017). For this study, a convenience sampling technique and a judgmental sampling technique were adopted. Convenience sampling is a sampling technique where the researcher selects respondents based on convenience (Etikan & Bala, 2017). Convenience sampling is also known as accidental sampling (Etikan, Musa, & Alkassim, 2016) because objects in the population can be selected because they happen to be around when the researcher was collecting data. Purposive sampling on the other hand is a sampling technique that is based on the judgment of the researcher (Etikan & Bala, 2017). It is also known as judgmental

sampling. Both techniques including snowball sampling were used to sample 17 Airbnb users in Ghana.

4.6 Data Collection Method

Data collection refers to the procedures through which a researcher acquires relevant information concerning the major propositions or hypothesis of the study in order to confirm or disapprove of the hypothesis or proposition (Denscombe, 1989; Seale & Alreck, 1985). Examples of data collection instruments include questionnaires, interviews, observation, and document analysis. This study, however, adopted interviews as a method for collecting data. An interview is a structured interaction between a researcher and the research participants with the goal of obtaining information (Carter & Henderson, 2005). The interview is one of the powerful and common ways of gaining knowledge and understanding humans (Fontana & Frey, 2000). Interviews can be structured, semi-structured, or unstructured. This study adopted a semi-structured interview. A semi-structured interview comprises a specific set of questions and allows participants to express themselves in their own words (Carter & Henderson, 2005). The questions in the interview guide were adapted from Penu (2018), Mensah-Ankrah (2019), Yemofio (2021), Zhang, Weng, and Zhu (2018), Wallace (2020), and Nathan et al. (2020). The interview guide can be found in appendix B. Table 4.1 summarises the constructs used and the source of adaptation.

Table 4.1: Constructs Used, Definitions, and the Source of Adaption

Constructs	Definition	Number of Questions	Reference/ Source of Adaptation

Performance Expectancy	This refers to the extent to which users believe they can perform their functions well when using a particular system.	2	Venkatesh et al. (2003), Mensah-Ankrah (2019), Nathan et al. (2020), Tamilmani et al. (2020)
Effort Expectancy	This also refers to the level of difficulty associated with using a particular technology	3	Venkatesh et al. (2003), Mensah-Ankrah (2019), Nathan et al. (2020), Penu (2018), Tamilmani et al. (2020)
Social Influence:	Social Influence refers to the extent to which users believe they should use a system because other people of influence are using the system	1	Venkatesh et al. (2003), Mensah-Ankrah (2019), Nathan et al. (2020), Tamilmani et al. (2020) Penu (2018),
Facilitating Conditions	Facilitating conditions refer to the extent to which users believe in order to support the use of the system, there is a	3	Venkatesh et al. (2003), Mensah-Ankrah (2019), Nathan et al. (2020), Tamilmani et al. (2020) Penu (2018)

	technical and organisational infrastructure to assist		
Behavioural Intention	This refers to the extent to which an individual intends to use a system.	2	Penu (2018), Mensah-Ankrah (2019), Venkatesh et al. (2003), Nathan et al. (2020).
Use Behaviour	This is referred to as the actual use of the system	1	Venkatesh et al. (2003), Nathan et al. (2020), Penu (2018).
Culture (Uncertainty Avoidance, Power Distance, Individualism vs Collectivism, Masculinity)	Culture highlights what important procedures, rules, rituals, and norms are within our society strengthens our values and beliefs, and affect our patterns of behaviour and thinking		(Hofstede, 2001).
Uncertainty Avoidance	Uncertainty avoidance refers to the degree to which people within a particular society feel threatened as a result of	1	Yemofio (2021) Zhu, Weng, and Zhang (2018) Wallace (2020) (Hofstede, 2001).

	how uncertain or ambiguous a situation is, and they try not to experience those situations.		
Power Distance	It is the degree to which people who are less powerful in society or in an organisation or institution receive and anticipate that power is dispensed unequally	1	Yemofio (2021) Zhang, Weng, and Zhu (2018) Wallace (2020) (Hofstede, 2001).
Individualism vs Collectivism	The extent to which a society is independent in terms of collective thinking and individuality	1	Yemofio (2021) Zhang, Weng, and Zhu (2018) Wallace (2020) (Hofstede, 2001).
Masculinity	It refers to the degree to which members of society have control,	1	Wallace (2020) (Hofstede, 2001).

	and are performance-oriented, ambitious, and assertive		
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4.7 Data Analysis and Interpretation

Data analysis involves applying logical techniques or applying statistics systematically in order to illustrate, describe or evaluate data (Shamoo & Resnik, 2003). According to Cresswell (1994), the researcher must be open-minded and must consider perspectives that may be opposite or contrary to their finding. Data analysis also involves developing categories and making contrasts and comparisons.

4.7.1 Thematic Analysis

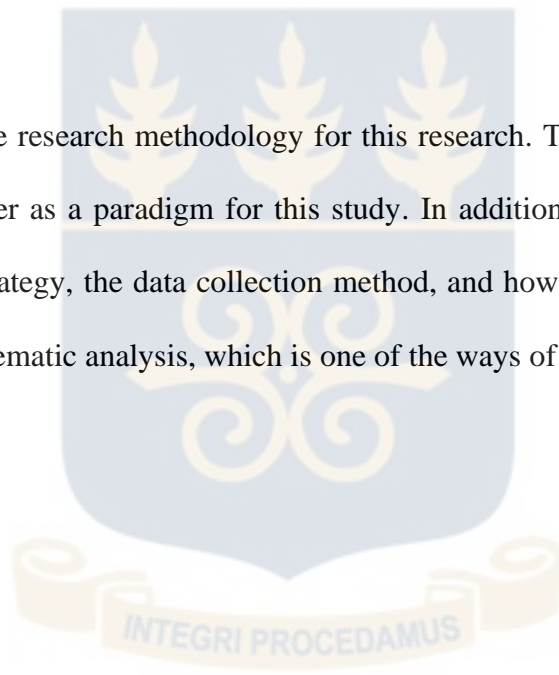
The data collected were analysed using thematic analysis. Thematic analysis is a method of analysing qualitative data by identifying patterns and analysing the data in order to make meaning from it (Braun & Clarke, 2006). Establishing themes and spotting trends through thematic analysis was comprehensively used to analyse the data. Data gathered from respondents through interviews were transcribed, translated, and meticulously read. Patterns were further developed from the data according to the research questions of the study. This made it possible to identify problems, similarities, and disparities in the responses.

4.8 Ethical Issues and Consideration

The study took into consideration some ethical issues. This study was carried out with the help of a letter of approval from the Department of Operations and Management Information Studies (OMIS). The letter can be found in Appendix A. Also, the researcher sought the consent of all participants for the study. To prevent plagiarism, all documents (academic books, articles, journals) that were reviewed are duly referenced.

4.9 Chapter Summary

This chapter discussed the research methodology for this research. The critical realist paradigm was covered in the chapter as a paradigm for this study. In addition, the chapter discussed the research approach and strategy, the data collection method, and how data will be analysed. The chapter concludes with thematic analysis, which is one of the ways of analysing qualitative data.



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CHAPTER FIVE

FINDINGS OF THE STUDY

5.1 Chapter Overview

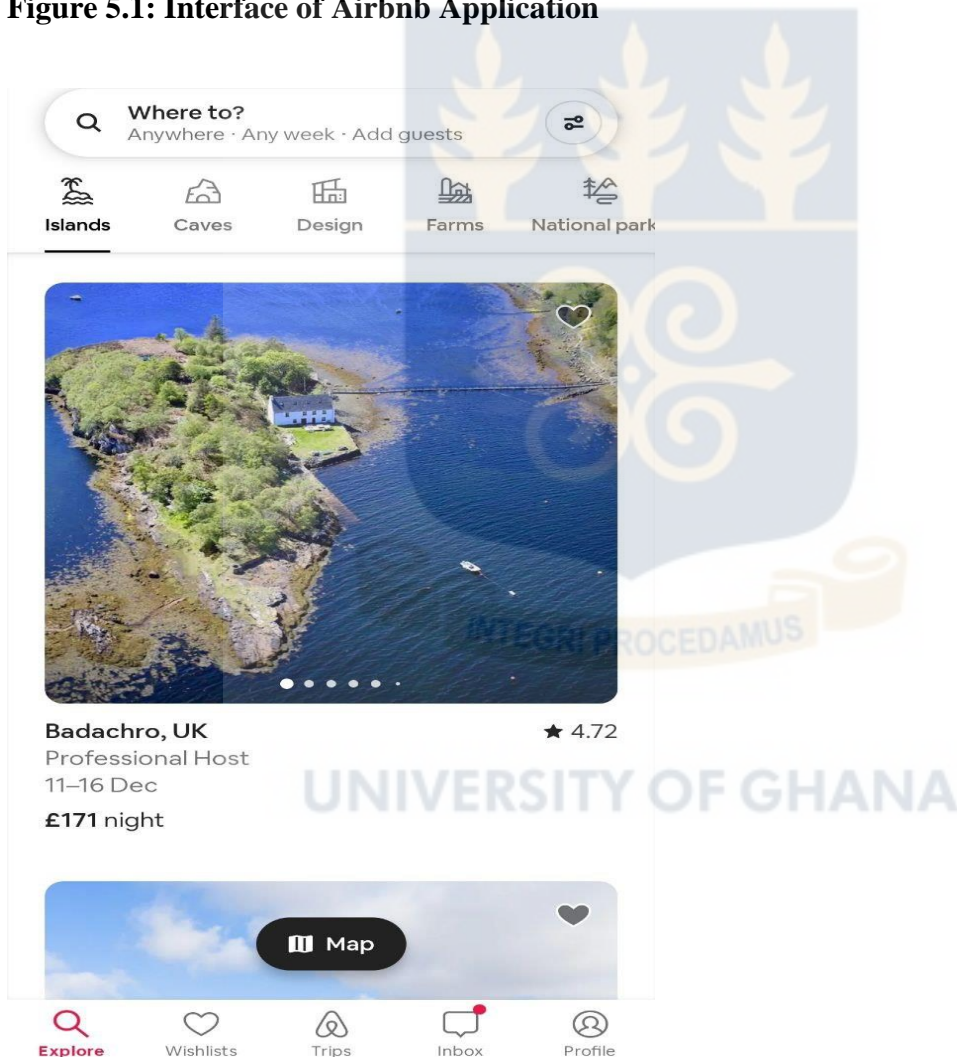
The methodology for the study was discussed in the previous chapter. This chapter discusses the findings and analysis of this study. The initial part of this chapter discusses the overview of Airbnb. In addition, this chapter also provides the findings of the study from the users' perspective. This chapter ends with a summary of the findings.

5.2 Brief Profile of Airbnb

Airbnb is a digital platform in the sharing economy powered by the Internet, and it allows underutilised assets in the form of houses to be leased out to visitors for a fee (Blal, Singal, & Timplin, 2018). It was launched in 2007 by Brian Chesky, Nathan Blecharczyk, and Joe Gebbia in San Francisco, USA (Airbnb, 2022). The platform presents an avenue for ordinary people to rent out their homes as accommodation for tourists (Mhlanga, 2019). The space rented out to tourists could be an entire house, a full room, or a shared room (Tiamiyu & Hussin, 2019). In order to use the services of Airbnb, one needs to have an Airbnb account by signing up, payment are also made using the platform (Mhlanga, 2019). The Airbnb site (www.airbnb.com) is simple to use: a potential guest searches by destination, travel dates, and party size; the website then returns a list of possible rooms that can be narrowed down by price, area, and facilities; and finally, independent listings could be picked for more information, that also includes an overview, photos, and comments from past customers (Guttentag & Smith, 2017). Over time, Airbnb has improved its security by ensuring guests link their profiles with their Facebook or LinkedIn accounts (Guttentag, 2017).

Airbnb is very predominant in South Africa based on studies conducted (Visser, Erasmus, & Miller, 2017; Henama, 2018; Hofacker & Gebauer, 2021; Haripershad & Johnston, 2017). In Ghana for example, although it has been operational for some time, there has been little research in that area (Issaka, Bansah, & Kuuder, 2022). Figure 5.1 depicts a simple interface of the Airbnb application, which is subject to change whenever you open the application. Figure 5.1 beneath is the search engine which indicates some categorization to aid user's in their search.

Figure 5.1: Interface of Airbnb Application



Source: Airbnb Application on Researcher's phone

Airbnb is increasingly expanding in Africa (Airbnb, 2022), however, the exact date on which Airbnb started in Ghana is unknown.

5.3 Data Presentations

Data was gathered from participants through the help of an interview guide. The researcher interviewed the participants. Thematic analysis was employed as an analytical tool to analyse data gathered from this study. The methodology for classifying qualitative data mirrors the characteristics of thematic analysis. According to Braun and Clark (2012), through thematic analysis, the researcher takes notes and categorises significant responses and data into themes. Data from the interview was then transcribed, translated, and analysed. This section will discuss the data that was gathered from participants and examined, focusing on the key issues raised by their responses to the research framework.

5.3.1 Demographic Representation of Respondents

As a result of the essentially endless population, Etikan, Musa, and Alkassim (2016) argue that when conducting research, it is impossible to include every subject. Table 5.1 presents the overview of participants who took part in the study and their characteristics. From the table, 9 males and 8 females were interviewed. Also, the devices mostly used by users to access Airbnb were mobile phones, which constituted 64.7%. The users of Airbnb from the data mostly had a middle social status and did not use the application often. Also, it is apparent that most users are in the infancy stage of using Airbnb. That is, 58% of users interviewed have only used the platform for 2 years, and 17.6% of users have also used Airbnb for 3-4 years and 4-5 years. 5.9% of users have used Airbnb over the past 7 years.

Table 5.1: Demographic Representation of Participants used in the Study

Demographics		Number	Percentage
Gender	Male	9	52.9%
	Female	8	47.1%
Social Status	Middle	14	82.4%
	Upper	3	17.6%
Years of Usage	0-2 years	10	58.8%
	3-4 years	3	17.6%
	4-5 years	3	17.6%
	6-7 years	1	5.9%
Frequency of Use	Often	4	17.6%
	Not often	13	82.4%
Technologies Used	Mobile Phones	11	64.7%
	Laptops	4	23.5%
	Tablets/Ipads	2	11.8%

Source: Author's Field data

Table 2.2: Profile of Respondents

Name	Gender	Qualification	Position
Respondent A	Male	Degree	Student
Respondent B	Female	Degree	Student
Respondent C	Female	Degree	Student
Respondent D	Female	Degree	Student
Respondent E	Male	Degree	Student
Respondent F	Female	Postgraduate	Business Administrator
Respondent G	Male	Postgraduate	Sales Officer
Respondent H	Female	Degree	Student
Respondent I	Male	Degree	Student
Respondent J	Female	Degree	Student
Respondent K	Female	Degree	Student
Respondent L	Male	Degree	Student
Respondent M	Male	Degree	Student
Respondent N	Female	Degree	Student
Respondent O	Male	Degree	Student
Respondent P	Male	Degree	Student
Respondent Q	Male	Postgraduate	Photographer

Source: Author's field data

Table 5.2 depicts the profile of the users interviewed. Pseudonyms were used to represent their names. Their gender, as well as their degree and position, were also highlighted. Below are some of the responses from the respondents:

Respondent B:

“I am a student at the University of Ghana, and I'm currently studying Information Studies and Psychology”.

Respondent F also indicated:

“I have an MBA in accounting. Currently, I work as a business administrator for a transportation company”.

Lastly, Respondent Q indicated:

“I'm a photographer, a lifestyle photographer. I travel sometimes from one place to another to get nice pictures. That's all I do”.

Therefore, concerning the profile of Airbnb users, it was evident that males were more than females. Also, users had a higher level of education, with most of them either pursuing their degrees or holders of master's degrees.

5.3.2 Special Features Provided by Airbnb

Airbnb is an interactive platform that ensures that users find it very easy to navigate and also to book their accommodation (Airbnb, 2018). Based on this, the study resolved to find out whether, in the midst of competition in the accommodation sector, Airbnb provided some special features to their users to ensure the continued use of their service. Respondents pointed out some special features they think Airbnb provides that ensure the patronage of their service. The following are some of the responses from the respondents:

Respondent C indicated that:

“Yes, I think Airbnb provides you with a feature that allows you to communicate with a host. Since the app helps you to view the pictures of the apartment and everything inside, it allows you to chat with the host or message the host to find out whether all these facilities are available before you book the apartment”.

Respondent E also said:

“Yes, they provide special features. They take pictures of the available spaces. Then it also gives you a perfect description of where you are going to stay. That is if it's a private room, a shared apartment, or a service apartment or anything, which is very good because in other places you are not given that privilege. So Airbnb basically describes the available spaces to customers and that's good”.

Respondent F also indicated:

“Yes, actually they collect your personal data, so before you can even book, they're going to ask for a copy of your ID and which they run through to make sure it's valid and if you are of age, to actually book a place for yourself. And also each home comes with its own roof equations. Some homes allow you to throw parties and some don't. Some would actually climb up after you and others wouldn't. So, it ranges”.

Respondent A also said:

“I think it allows you get to into contact with the host of the apartment in order to make inquiries or ask pertinent questions”.

Therefore, regarding special features, the findings indicate that users uniquely enjoy some special features provided by Airbnb.

5.3.3 Values Obtained by Airbnb Users

In terms of value, the study explores the importance or benefit of Airbnb to its users. Value plays a significant role in technology adoption (Toufaily, Zalan & Dhaou, 2021). Users of Airbnb believe that Airbnb prices are relatively cheaper than other accommodation services. They also believe Airbnb provides more comfort compared to other accommodation services. These (price and comfortability) are of value to them. The following are some of the responses from the participants:

Respondent F indicated:

“It boils down to my comfortability. I really like to be comfortable. And I assume probably when I'm staying for more than a month or so, I'm able to save enough money. I'm able to because the place I book usually comes with either a full house or a house with a kitchen, which then allows me to do my cooking. That way it's much cheaper on my end. And it's actually very comfortable renting using Airbnb rather than being in a hotel where 24/7 you have someone checking up”.

Respondent M also said:

“Yes, I get a lot of value from Airbnb because it's very cheap. The price is very less compared to some star hotels or some big hotels in the country; Airbnb services are very cheap and affordable depending on your budget”.

Respondent Q also said:

“Value? They provide the best services; the rooms and all are very good because being there feels different to a hotel. When you are there, you are just comfortable”.

Respondent B also said:

“I get a lot of value from it because Airbnb rates are very cheap. Because it is very cheap, I get a lot of value from it”.

Hence, the statements above indicate that users get some value from using Airbnb.

5.3.4 Factors that Influence Users’ Adoption of Airbnb

The sections below discuss the influence of performance expectancy, effort expectancy, social influence, facilitating conditions, behavioural intention, and use behaviour on users’ adoption of Airbnb. Each factor will be examined under a subsection. These themes are based on the constructs from the UTAUT model.

5.3.4.1 Influence of Performance Expectancy on Airbnb Adoption

It is evident that users of Airbnb identified Airbnb as one of the factors that enables them to perform some tasks successfully. Whiles some users are able to achieve some targets they have set for themselves using Airbnb; others are able to perform their tasks efficiently when they adopt Airbnb. This was derived based on the responses from the respondents.

The following are some of the responses to questions about performance expectancy:

Respondent Q indicated:

“Yes, it's very useful. Just like I told you what I do, right (Photographer). When I happen to travel outside our craft, for example, I use Airbnb rather than booking a hotel or a guesthouse. Also, I enjoy the serenity and the security they provide”.

Respondent F also indicated:

“It is very useful for carrying out my task. Like I said, very often I go to meetings a lot either in Kumasi or within Accra. So when I'm booking Airbnb, I make sure that the site or the host, or the apartment is closer to wherever the meeting is going to be held. So

based on that, it's very useful in carrying out my task, because it makes my movements very easy and economical”.

Respondent B indicated:

“Oh yes, it's very useful in general. So the first time I used it, my friend booked it for me to have a little more like a hangout with my friends. So I went out with my friends and had a girl's hangout in there. So it was very useful in carrying out my task”.

Respondent G also indicated:

“I am able to conduct my task efficiently because whenever I use Airbnb, I'm able to get this serene atmosphere whereby I'm able to prepare adequately for my meetings. So, I'm able to perform my tasks efficiently”.

Therefore, these statements indicate that users are able to perform certain tasks of theirs when they use Airbnb. Also, it helps others to function efficiently in terms of economic terms when they adopt Airbnb. Thus, business-wise users are able to perform their tasks effectively and efficiently. Also, users who use Airbnb for fun or leisure are able to enjoy their stay.

To conclude, the findings reveal that users of Airbnb are able to perform their tasks effectively and efficiently since they adopted Airbnb.

5.3.4.2 Influence of Effort Expectancy on Airbnb Adoption

It is evident that most users of Airbnb found it easy to use the application or website because they understood how it works. In addition, most of them indicated that learning to use Airbnb was very easy and they did not need any complex knowledge in order to operate the Airbnb application/website.

Responding to the question regarding effort expectancy, Respondent C said:

“My understanding is that it's not difficult to use the app. I think it's easy to use. Imagine you want to book accommodation on this day, there's a calendar provided for you to use Airbnb to request the service. There's no stress”.

Respondent F also said:

“I think when you search for something; the app returns the data very quickly other than other websites that take a while. I think requesting data from the Airbnb website is very convenient. So I think that is what I understand from the services. I think it's very easy, to be honest about how they've done the layout and there is even a help button there if you need any help. I think it's very easy to use Airbnb”.

Respondent D also said:

“Oh, it's very easy, if you are actually good at reading or understanding English it is easy”.

Respondent M said:

“Learning to use Airbnb is not difficult. I find it very easy. You can be able to use the app for the first time”.

Respondent D also said:

“Using the software is very easy. It's easy to navigate around the app. It's easy to know. Whenever you send them an email, a message, or whatever, they respond back to you quickly and it's efficient, even though sometimes they have their own downsides and all that but I find it's easy to learn”.

Therefore, the statements above indicate that users of Airbnb find it easier to use the application/website as a result of their understanding of it and the ease with which they learn to use it.

In sum, the finding shows that Airbnb users' effort expectancy was a result of the ease of learning to use Airbnb and their understanding of Airbnb.

5.3.4.3 Influence of Social Influence on the Airbnb Adoption

With respect to social influence, although the majority of Airbnb users believe that their desire to use the Airbnb platform was one way or the other influenced by their organisations or people they associate with, few believed they were not influenced at all. For most users, people they associate with influence their decision to use Airbnb due to the positive encounter they had. Some were also influenced by the organisation they work in. For example, respondent Q said:

“When I was offering my service, right? The company where I did my service, used to do these exchange programs. So you go to a different region and then someone comes in. When you are sent to a different region, they book Airbnb first”.

Respondent F also said:

“Yeah, sometimes I'm influenced by people to do this. When people go out of town and go to different places and I see their apartments and houses that they go to or rent using Airbnb, it gingers me to do the same”.

Respondent C also indicated:

“Someone recommended it to me, I had never heard of it”

Respondent G also said:

“My friend suggested it to me, he suggested that I should use it because he believed on his first time it was very okay for him, so he suggested that I should also use it”.

Therefore, the statements above indicate that users of Airbnb are mostly influenced by people, and sometimes the organisation they work with.

In sum, Airbnb users were socially influenced by the people they engage with. Also, by organizations, they work with.

5.3.4.4 Influence of Facilitating Conditions on Airbnb Adoption

Providing technical support, tools, and resources to aid users in their use of a system is essential for the successful adoption by users. Lack of these technical resources and the needed support in times of difficulty will lead to a lack of satisfaction and frustration in using the system (Venkatesh et al., 2003). Regarding Airbnb, users indicated that they had the resources to access the platform and also received the necessary support from Airbnb. Users also indicated that Airbnb has a support system that is in-built, and it allows users to send their complaints and difficulties for them to be addressed.

In addition, users also indicated that the knowledge needed to use Airbnb was something they had and as a result made it possible for them to use the platform. According to respondent K:

“You need a phone and an active Internet, I think. Yes, that is the basic resources”.

Respondent E also said:

“You need a mobile device and the Internet. That's pretty much it. Yeah, that's it”.

Respondent A said:

“You need fast Internet. Yes. You also need a mobile device or a laptop to understand what you are reading”.

With respect to the knowledge needed to use Airbnb and support regarding the provision of technical assistance when there is a challenge, respondent C indicated that:

“Yes, they have a help center. When you go to the website, they have a place called help center. You can just text them. I think a member or a person or somebody working there will help assist you”.

Respondent B also indicated:

“Oh yes, I think Airbnb provides you with some online assistance if you are stucked somewhere, or if you need some clarifications”.

Respondent L also said:

“Yes, it's (knowledge) just basic. You need to know how to read and of course, how to access a mobile phone. When you're using a laptop, you need to know how to visit the website. Once you are there, you just follow the instructions over there. Then it's okay”.

Respondent K said:

“A new person can use Airbnb very easily because the instructions and everything are easy to understand. You don't need any prior knowledge”.

Therefore, based on the answers provided above, it is clear that having the necessary tools and resources, such as a smartphone to install Airbnb, along with an Internet connection and platform knowledge, greatly facilitates its adoption. Another reason why users have adopted Airbnb is a result of the provision of support features to help with their challenges.

In summary, the provision of support features by Airbnb, availability of resources such as mobile phones, laptops, and an active Internet as well as the knowledge to use the platform are some facilitating conditions for users.

5.3.4.5 Influence of Behavioural Intention on Airbnb adoption

The behaviour of Airbnb users regarding their intention to use the platform was found to be associated with how useful Airbnb was to them. Most users did not have a definite time to which they would stop using the platform. However, they fancy themselves using the application for as long as it remains useful to them. For example, one respondent (B) indicated:

“I will use Airbnb for the foreseeable future because I really love their service”.

Another respondent (H) also indicated:

“I will use it for some time. I don’t know when but I will continue using their service”.

Another respondent (D) also indicated:

“I will continue using Airbnb till they run out of business”.

Also regarding behavioural intention, most users seem to have started using the platform in the last five years. For example, one respondent (Q) indicated that:

“How long? I have used it for four to five years now”.

Another respondent (B) also said:

“It’s been I think two years since I started using it”.

Therefore, Airbnb users’ behavioural intention to use Airbnb is quite dependent on how useful the platform is to them.

In summary, Airbnb users’ behavioural intention to use Airbnb was found to be a result of the continuing usefulness of Airbnb.

5.3.4.6 Users of Airbnb Use Behaviour

It is apparent that due to the usefulness of Airbnb, the ease of use, the resources available, and the influence of people/ organisations, users have the intention to use Airbnb for the long term and can also request services easily. The following are some of the responses from users as to how they use the platform to request a service:

Respondent (F):

“First of all, what you do is you should have your dates done and the location in which you want your accommodation and again, the duration of time you’re going to be there for and the kind of amenities you need. So, for instance, if you’re going out to meet friends and you’ll be throwing out a party, you’re supposed to find accommodations that

allow you to have parties technically. And also, if there are some specific amenities you need, probably a full house that comes with Wi-Fi and is fully furnished”.

Another respondent (I) also said:

“I click on the app. Then I sign in. There are categories. You select your country, and then the area where you are, where you want to go, and actually where you want to book it. So, if it's Accra, you make the location Accra. And then you just select the kind of apartment that you want to suit you. Then there's a call number to call the host. And then you just discuss with whoever the owner of the place is, and then you pay. And then that's it”.

Another respondent (O) also said:

“I just access the app on my phone. Then I check available spaces, once I click on it and I like the available space, I book it. Usually, because I have been using the app for some time, I've been able to create contact with some of the facility officers already. So sometimes I even call to ask whether the place is available. Then I go on to book. Everything is very easy”.

Therefore, users of Airbnb are able to use the platform to request services as a result of the nature of the platform. That is its usefulness, ease of use, facilities available, and recommendation from friends or organisations.

In summary, users of Airbnb find it easy to request services on Airbnb.

5.3.5 Cultural Influence Towards Airbnb Adoption

This section discusses the moderating effect of Hofstede's (1984) cultural dimensions (specifically Power Distance, Uncertainty Avoidance, Individualism/ Collectivism, and Masculinism) on the factors that influence users' adoption of Airbnb.

The moderating effect of power distance according to this study is considered whether people of high authority influence users' adoption of Airbnb. One respondent (G) said:

“I think people in the higher position sometimes frequently ask the opinions of those in lower positions”.

Another respondent (I) also said:

“Yes, sometimes people in higher positions ask the opinion of those in lower positions”.

This, therefore, indicates that some people in authority influence some users of Airbnb although their opinions are sought.

In addition, the moderating effect of uncertainty avoidance can be viewed from the degree to which people within a particular society feel threatened as a result of how uncertain or ambiguous a situation is, and they try not to experience those situations (Hofstede, 1991).

Responding to a question regarding uncertainty avoidance, one respondent (A) said:

“I think it's (Instructions and procedures) important because you cannot just stand up or start from step one and then just jump to step ten. You need to follow procedures to get to your destination rightfully. So I think it's important even on the Airbnb app”.

Another respondent (M) also said:

“It's very important to follow instructions and procedures even on the Airbnb app. It's very important to follow the instructions and procedures because some of the instructions procedures are systematic and if you don't follow them you wouldn't be able to get the kind of services that you want”.

Therefore, based on the responses above, it is apparent that users have high uncertainty avoidance. This, therefore, has an influence on effort expectancy because it makes using the platform very easy.

Regarding individualist/collectivist culture, Baptista and Oliviera (2015) indicated that people tend to adopt and use technology based on the influence of relatives, friends, or people with experience in using the technology. The following are some of the responses from the users:

Respondent (B):

“I think group welfare, no matter what the situation. It's an additional help. So I think I like group welfare compared to individual goals”.

Another respondent (G) also said:

“I consider my, family, my friends, and myself no matter the situation. That's why I opted for a group hangout when I used Airbnb”.

Another respondent (N) also said:

“I pursue individual goals to group welfare”.

Therefore considering the dimension of individualism/collectivism, there was a mixed reaction as to whether they are from an individualist culture or a collectivist culture.

Lastly, the dimension of Masculinism is viewed as the degree to which members of society have control, and are performance-oriented, ambitious, and assertive (Hofstede, 1980). For this study Masculinism was considered as to whether users were from a masculine culture or a feminine culture. The following are some of the responses from the users:

Respondent (D):

“I don't think this forcible approach is only typical of men. I think women also have this kind of characteristics”.

Another respondent (J) also said:

“No, not really women are making changes in the world. So, I will say women also have those traits”.

Therefore, from the responses, users indicated signs of a feminist culture, which is characterised by people who are caring, and value nurturing and their quality of life (Gupta et al., 2019).

5.4 Chapter Summary

This chapter presented the findings of the study. The section treated issues such as the demographic and characteristics of the respondents. The chapter also detailed the findings based on the factors that influence the adoption of Airbnb using the UTAUT model. Finally, discussed in this chapter was the moderating effect of culture on the factors that influence users' adoption of Airbnb using Hofstede's cultural dimension. Table 5.3 below summarizes the lessons drawn from the findings.

Table 5.3: Summary of Lessons drawn from Users' Findings

Construct from Framework	Factors	Lessons
Performance Expectancy	Effectiveness in the Performance of job.	Users of Airbnb are able to use the platform to perform their jobs effectively and efficiently.
	Ease of Use	Users of Airbnb generally found the platform very easy to use. This is because they understood how it works.
Effort Expectancy	Ease of Learning	Users of Airbnb found the platform very easy to use and

		easy to learn and adapt to.
	Understanding of Airbnb	Users of Airbnb generally understood how the platform works because they knew its functions and features.
Social Influence	Association with other Individuals or organisations	Users of Airbnb were generally influenced by people to adopt the application.
	Availability of required resources	Smartphones, laptops, and tablets backed by the internet were the needed resources required to use the Airbnb platform. Users had these resources.
Facilitating Conditions	Knowledge of using Airbnb.	Users of Airbnb had adequate knowledge to operate the application, and this facilitated their use of it.
	Availability of support and help systems.	Airbnb provides support features on the platform, and this facilitates its adoption.

Behavioural Intention	Longevity of use.	Airbnb users have no intention to stop using the platform in the foreseeable future based on how useful it is to them.
Use Behaviour	Use of a platform to request a service.	Based on available resources and knowledge, Airbnb users have a fair idea of how to request a service on the platform.
Cultural Dimensions	Power Distance	Users of Airbnb are sometimes influenced by higher positions although their opinions are sought.
Cultural Dimensions	Uncertainty Avoidance	Generally, users of Airbnb have high uncertainty avoidance.
Cultural Dimensions	Individualism/Collectivism	There was a mixed reaction among Airbnb users as to whether they are in an individualist culture or a collectivist.

Masculinism

Users of Airbnb indicated signs of the feminist culture, which is characterised by people who are caring, and value nurturing and their quality of life.



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CHAPTER SIX

DISCUSSION OF FINDINGS

6.1 Chapter Overview

This chapter provides an analysis of the findings discussed in the previous chapter in relation to the objectives of the study. The chapter seeks to provide answers to the research questions stated in the first chapter of the study and to present relevant evidence and exposition for the research propositions. The structure of this section will be based on the three (3) research questions.

6.2 Answering the Research Questions

To achieve the objectives of the study, the study had some number of questions. In the subsections below, these questions will be examined and addressed together with the study's findings:

6.2.1 What is the Nature of the Airbnb Industry in Ghana?

The researcher's goal in this subsection is to address the first question raised in section 1.5:

- a. What types of technologies do users of Airbnb in Ghana use?
- b. What are the characteristics of users of Airbnb in Ghana?

Table 6.1: Nature of Airbnb in Ghana

Nature	Users	
Technologies used	Smartphone and Internet access	Nathan et al. (2020), Yang and Ahn (2016)
Characteristics of users	Are mostly comprised of people in the middle class	Tamilmani et al. (2020), Garg (2020)

	(students and some workers)	
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Source: Based on findings from research

Table 6.1 provides a brief description of the nature of Airbnb in Ghana based on the findings. The nature of Airbnb describes the technologies and characteristics of users of Airbnb. Based on the findings, it is apparent that most users use their mobile phones to access Airbnb. Therefore, Airbnb can be considered a mobile-based platform. Users mostly download the application from the app store. In addition to mobile devices, they have an Internet connection, which enhances the process of accessing the app and booking accommodation. These findings are consistent and complement that of Nathan et al. (2020) and Yang and Ahn (2016). For instance, Nathan et al. (2020) highlight that the mobile-based nature of Airbnb has made the booking of accommodations more accessible to tourists.

With reference to the characteristics of users of Airbnb, the findings indicated that most users were from the middle class in society. Most users were students in the tertiary, and few were workers. This, therefore, has a toll on their use of the application because their level of understanding is a bit high. This complements the view of Garg (2020) who indicates that since the users of Airbnb are young, it could determine the future of Airbnb.

6.2.2 Factors that Influence Users' Adoption of Airbnb

This subsection seeks to answer the following question.

- a. What are the factors that influence users' intention to use Airbnb in Ghana?

6.2.2.1 Influence of Performance Expectancy on Adoption of Airbnb

Table 6.2: Influence of Performance Expectancy on the Adoption of Airbnb

Factors	Users	Supporting Reference
Achievement in the performance of job	Performance expectancy	Tamilmani et al. (2020); Liang, Jin and Jiang (2018); Satama (2014); Christino, Silva, Cardozo and Lopez (2019)

Source: Based on findings from research

Performance expectancy represents the extent to which users believe they can function effectively and efficiently when they adopt Airbnb. Sometimes no matter the price involved in using a particular technology, users of the technology or system are likely to use it if it allows them to accomplish their tasks effectively and efficiently (Liu & Yang, 2018). The findings indicate that users are able to perform their jobs effectively and efficiently when they use Airbnb. Hence in this study, performance expectancy helped provide a justification for the variation in behavioral intention. Therefore, this implies that users who have high-performance expectancy are more likely to have the intention to use Airbnb. These findings are in support of works done by Venkatesh et al. (2003), Tamilmani et al. (2020); Liang, Jin, and Jiang (2018); Satama (2014); Christino, Silva, Cardozo, and Lopez (2019). However, the findings were contrary to that of Lin, Wang, and Wu (2017) who found no significant relationship between performance expectancy and behavioural intention to use Airbnb.

Therefore, the effectiveness and efficiency with which users were able to accomplish their tasks was a deciding element in their adoption of Airbnb. Based on the discussion above, there is evidence to support the first proposition:

P1: Performance expectancy will influence users' intention to use Airbnb

6.2.2.2 Influence of Effort Expectancy on the adoption of Airbnb

Table 6.3 Influence of Effort Expectancy on the adoption of Airbnb.

Factors	Users	Supporting Reference
Understanding of Airbnb	Effort expectancy	Garg (2020); Nathan et al. (2020)
Ease of Use		Tamilmani et al. (2020); Liang, et al. (2018); Wang and Jeong (2018).
Ease of Learning		Christino, et al. (2019); Satama (2014)

Source: Based on findings from research

This factor (Effort expectancy) refers to the extent to which users perceive the system to be easy to use (Venkatesh et., 2003). In this study, the construct was explored by examining the idea of how simple it is to use Airbnb, the process of learning, and understanding. The findings from this study indicate that Airbnb users have knowledge of Airbnb, which makes it easier for them to use the platform. This however confirms the findings of Bui, Pham, and Luu (2019) in their study on the impact of new technology on the acceptance of customers in sharing economy. They found out that users have an understanding when using Mapping and Geo-Location Functionality (MGF). Pandita, Koul, and Mishra (2021) also found similar findings that effort expectancy positively influenced users use of ride-sharing services in India.

In addition, the learning process to use Airbnb is apparently based on the knowledge and how easy it is to use the platform, even as a first-timer. This complements the findings of Satama (2014) that users find it easy to learn and use Airbnb and that makes the platform very easy to

use. The findings regarding effort expectancy are also consistent with these studies: Christino et al. (2019), and Nathan et al. (2020).

Therefore, users' use of the Airbnb platform to book accommodation was influenced by how simple they considered the use of Airbnb to be. Hence based on the discussions above, there is evidence to support the second proposition:

P2: Effort expectancy will influence users' intention to use Airbnb.

6.2.2.3 Influence of Social Influence on the adoption of Airbnb

Table 6.4: Influence of Social Influence on the adoption of Airbnb

Factors	Users	Supporting Reference
Association with other people	Social influence	Venkatesh et al. (2003); Pandita, Koul and Mishra (2021); Nathan et al. (2020)
Organisational influence		Liang, Jin and Jiang (2018); Penu (2018); Mensah-Ankrah (2019).

Source: Based on findings from research

This factor (Social influence) refers to the degree to which users believe they should use a system because other people of influence have used it or are using the system (Venkatesh et al., 2003). In this study, social influence was explored by examining how peers or organisations influence others to use Airbnb.

From the findings of the study, it is evident that social influence can be divided into two categories.: influence by individuals and organisational influence. Some users indicated that

based on their line of work, they are influenced by their organisation to use Airbnb. And the other users mostly indicated that friends, social media, and relatives they engage with influenced their intention to use Airbnb.

These findings complement the findings of Venkatesh et al. (2003) on user acceptance of information technology, Penu (2018) on rider's and driver's use of Uber in Ghana, and Mensah-Ankrah (2019) on professional football coaches' adoption of a sports analytics application.

Additionally, the findings are also coherent with other studies on Airbnb (Nathan et al., 2020; Liang et al., 2018; Satama, 2014). For instance, Nathan et al. (2020) in a study about tourists' use of the Airbnb app for visiting the historical city Malacca found social influence to be a major factor in users' intention to use Airbnb. The findings however were contrary to the findings of Lin, Wang, and Wu (2017); Lee, Erdogan, and Hong (2021), and Tamilmani et al. (2020) on users' intention to use Airbnb.

Therefore, the extent to which users were influenced by people or organisations had a major effect on their use of Airbnb. Hence based on the discussion above, there is evidence to support the third proposition:

P3: Social influence will influence users' intention to use Airbnb.

6.2.2.4 Influence of Facilitating Conditions on the Adoption of Airbnb

Table 6.5: Influence of Facilitating Conditions on the Adoption of Airbnb

Factors	Users	Supporting Reference
Availability of required resources	Facilitating conditions	Venkatesh et al. (2003); Liang, Jin, and Jiang (2018); Lin, Wang, and Wu (2017); Satama (2014)

Knowledge of using Airbnb	Venkatesh et al. (2003); Liang, Jin, and Jiang (2018); Lin, Wang, and Wu (2017); Satama (2014)
Availability of support systems	Venkatesh et al. (2003); Liang, Jin, and Jiang (2018); Lin, Wang, and Wu (2017); Satama (2014)

Source: Based on findings from research

Facilitating condition refers to the degree to which users believe they should adopt a system because the system provides the technical and organisational infrastructure to assist and support its use (Venkatesh et al., 2003). In this study, facilitating conditions were examined by investigating the perception of users concerning whether they have the resources they need in order to use Airbnb, whether they receive support or help regarding the use of the Airbnb platform, and if they have the knowledge to use the Airbnb platform. When there are no available resources or support/help in difficult situations for users, they are likely to get dissatisfied with using the system (Venkatesh et al., 2003).

The findings from this study indicate that users had the resources needed to access Airbnb. In addition, users had the knowledge required to use the platform (Airbnb) by indicating that one only needs knowledge of how to operate a smartphone and laptop. Regarding the support systems, users indicated that there is a support system provided by Airbnb in order to assist users in times of difficulty. These findings are consistent with the findings of Liang, Jin, and Jiang (2018); Lin, Wang, and Wu (2017); Satama (2014) regarding users' use of Airbnb. However, the findings are contrary to other findings from Christino et al. (2019), Nathan et al. (2020), and Tamilmani et al. (2020). For instance, Nathan et al. (2020) explained this negative influence to

be a result of users, who are mostly young and technology inclined and thereby rely less on the application to provide assistance.

Therefore, the provision of technical and organisational infrastructure, support, and the knowledge to use Airbnb had an influencing effect on users' adoption of Airbnb. Hence based on the discussion above, there is evidence to support the fourth proposition:

P4: Facilitating conditions will affect users' intention to use Airbnb.

6.2.2.5 Influence of Behavioural Intention on the Use Behaviour of Airbnb

Table 6.6: Influence of Behavioural Intention on Use Behaviour of Airbnb

Factors	Users	Supporting Reference
Continual use of Airbnb	Behavioural intention	Venkatesh et al. (2003); Christino et al. (2019); Rahi and Ghani (2019)

Source: Based on findings from research

Behavioural intention refers to the extent to which users will execute the desired behavior or not (Venkatesh et al., 2003). This is relatively subjective to the user (Penu, 2018). Behavioural intention is also described as the extent to which users feel motivated to adopt a particular technology (Christino et al., 2019). In this study, the behavioural intention was examined by analysing users' intention to use the Airbnb application and their continual use of Airbnb.

The findings from the study indicate users had no intention of stopping the use of Airbnb. Rather their continual use of Airbnb was associated with how useful Airbnb was to them. For as long as they continue to find it useful, most people envision themselves using the application. This finding is consistent with the findings of Rahi and Ghani (2019). Hence based on the discussion above, there is evidence to support the fifth proposition:

P5: Behavioural Intention will affect users' use behaviour of Airbnb

6.2.2.6 Users of Airbnb Use Behaviour

The dependent variable use behaviour was examined by analysing how users use Airbnb to request a service (Venkatesh et al., 2003). From the findings of the study, it was evident that due to the usefulness of Airbnb, the ease of use, the resources available, and the influence of people/ organisations, users have the intention to use Airbnb for the long term and can also request services easily. This, therefore, had an influence on how they request services on the Airbnb application.

6.2.3 Cultural Influence Towards Airbnb Adoption

This section discusses the moderating effect of Hofstede's (1984) cultural dimensions (specifically Power Distance, Uncertainty Avoidance, Individualism/ Collectivism, and Masculinism/Feminism) on the factors that influence users' adoption of Airbnb.

The moderating effect of power distance for instance, according to this study is considered whether people of high authority influence users' adoption of Airbnb. The findings of the study indicated that some people of higher authority influence users of Airbnb's intention to use the platform.

On the other hand, the moderating effect of uncertainty avoidance can also be viewed from the degree to which people within a particular society feel threatened as a result of how uncertain or ambiguous a situation is and they try not to experience those situations (Hofstede, 1991). The findings of the study, therefore, indicated that users had higher uncertainty avoidance. This however influences the factor (effort expectancy) on intention to use Airbnb.

Also, regarding individualist/collectivist culture, Baptista and Oliviera (2015) indicated that people tend to adopt and use technology based on the influence of relatives, friends, or people

with experience in using the technology. Based on the findings from the study, it was evident that users whether in an Individualist culture or Collectivist culture were influenced with regard to their intention to use Airbnb.

Lastly, the dimension of Masculinism is viewed as the extent to which members of society have control, and are performance-oriented, ambitious, and assertive (Hofstede, 1980). Feminism is a culture characterised by people who are caring, and value nurturing and their quality of life (Gupta et al., 2019). The findings of the study, it was indicative that users were from a feminist culture and this influenced their performance expectancy.

In sum, culture undoubtedly plays a role in technology adoption (Lee, Trimi, & Kim, 2013; Syed & Malik, 2014; Ejiaku, 2014; Steers, Meyer, & Sanchez-Runde, 2008; Zakaria, Affendi, & Zakaria, 2010). The findings of this study were consistent with that of Wallace (2020) on the cultural influences on sharing economy services (Airbnb). For instance regarding uncertainty avoidance, Wallace (2020) found high uncertainty avoidance positively associated with participation in sharing economy services. Lastly, collectivism/individualism had a moderating effect on users' intention to use Airbnb, which is contrary to the findings of Wallace (2020) as well as Masculinism/feminism.

6.3 Chapter Summary

The findings of the study in chapter 5 were analysed with regard to the research questions. Themes were identified based on the factors and cultural moderators from the UTAUT model and Hofstede's cultural dimensions respectively. The research questions were discussed in relation to the literature reviewed in chapter 2 and the research framework in chapter 3.

CHAPTER SEVEN

SUMMARY, CONCLUSION, AND RECOMMENDATION

7.1 Chapter Overview

Discussion and analysis of the study's findings were the main goals of the previous chapter. This chapter focused on providing a summary of the study, a discussion of the major implications of the study, and the implication for future research as well as the limitations of the study. The chapter concludes with an overall conclusion.

7.2 Summary

The main purpose of the study was to explore the nature of Airbnb services in a developing economy and examine the moderating effect of culture on factors that influence the behavioural intentions of Airbnb users in Ghana. In **chapter one**, the study provided an introduction to the sharing economy and Airbnb and the problem statement. Based on the purpose of the study, research objectives were set, which were followed with research questions in order to meet the objectives. The research questions for the study included;

1. What is the nature of the Airbnb industry in Ghana?
2. What are the factors that influence users' intention to use Airbnb in Ghana?
3. How does culture moderate the factors that influence users' participation in the Airbnb industry?

The researcher then conducted interviews with Airbnb users in order to understand the factors that influence their adoption of Airbnb and whether these factors are moderated by culture.

In chapter 2, the overview of the sharing economy, its definitions, scope, and digital platforms were discussed. Also, an overview of Airbnb was provided, including its benefits and challenges. The chapter in addition provided a review of the literature on the sharing economy and Airbnb by looking into the present gaps in the field. The chapter concluded with the role of culture in technology adoption.

In chapter 3, the research framework examined to be appropriate was considered to assist in achieving the study's objectives. Literature was reviewed in relation to the selected research framework. The Unified Theory of Acceptance and Use of Technology (UTAUT) model and Hofstede's cultural dimensions were considered fit to meet the objectives of the study. A conceptual framework was developed from these two models.

The research methodology for the study was discussed in **chapter 4**. The research design and method, research paradigm, data collection instrument, and how data will be analysed were discussed.

In chapter 5, the findings of the study were presented. The findings were presented based on research questions, which are aided by the conceptual framework of the study.

In chapter 6, the findings of the study presented in chapter 5 were analysed in relation to the extant literature. The analysis was done taking into consideration the research questions. The chapter provided answers to the research questions based on the findings and related them to extant studies discussed in chapter two.

Table 7.1: Mapping Research Objectives to Findings and Contributions (Matrix)

Research Objectives	Findings	Extant Literature	Contribution, Implication, and Recommendation
<p>1. To explore the nature of the Airbnb industry in Ghana.</p>	<p>1. The study found that users mostly use their mobile phones with active Internet to access Airbnb.</p> <p>2. The study also found that users of Airbnb are mostly from the middle-class in society.</p>	<p>These findings are consistent and complement that of Nathan et al. (2020) and Ahn (2016). Nathan et al (2020) highlight that the mobile-based nature of Airbnb has made the booking of accommodations more accessible to tourists. Garg (2020) also found out that the users of Airbnb are young and stipulated that it could determine the future of Airbnb.</p>	<p>The study contributes to the limited studies on Airbnb in Ghana. The study, therefore, provides an insight of the Airbnb industry in Ghana.</p> <p>Unlike the other sharing economy platforms, it was a bit difficult to get participants. More users could have shared more on the nature of Airbnb in Ghana.</p> <p>The study can inform policymakers about the nature of Airbnb in order to enforce the regulations on short stay accommodations.</p>

<p>2. What are the factors that influence users' intention to use Airbnb in Ghana?</p>	<p>(Performance Expectancy). The study's findings indicated that users are able to perform their jobs effectively and efficiently when they use Airbnb</p>	<p>These findings are in support of works done by Tamilmani et al. (2020); Liang, Jin, and Jiang (2018); Satama (2014); Christino et al. (2019) who found performance expectancy to have a positive relationship with behavioural intention. The findings, however, were contrary to that of Lin, Wang, and Wu (2017) who found no significant relationship between performance expectancy and behavioural</p>	<p>The findings provide more information, especially to potential users as to why they should adopt Airbnb. Further studies can examine users' actual use of Airbnb in terms of how they experience the service. The findings in terms of the policy can also inform policymakers (hosts) to maintain and improve upon their services.</p>

	<p>(Effort Expectancy)</p> <p>1. The findings of this study indicate that users have an understanding of Airbnb, which makes it easier to use the Airbnb platform</p> <p>2. Based on the findings, it was also revealed that the learning process to use Airbnb is apparently based on the knowledge and how easy it is to use the platform, even as a first-timer.</p>	<p>intention to use Airbnb.</p> <p>This finding of the study confirms the findings of Bui, Pham, and Luu (2019) in their study on the impact of new technology on the acceptance of customers in sharing economy. They found out that users have an understanding when using Mapping and Geo-Location Functionality (MGF). Pandita, Koul, and Mishra (2021) also found similar findings that effort expectancy positively influenced users use of ride-sharing services in</p>	<p>The findings of the study will advocate for more potential users to adopt the system since it is very easy to use.</p> <p>To practice (service providers) the findings will add up to the extant literature on how easy it is to use Airbnb. This will, however, help them in their maintenance routine to make the platform easier to use.</p>
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	<p>(Social Influence)</p> <p>Based on the findings of the study, it is evident that social influence can be categorised into two: influence by individuals and organisational influence. Some users indicated that based on their line of work, they are influenced by their organisation to use Airbnb. And the other users mostly indicated that friends, social</p>	<p>India.</p> <p>The findings complement the findings of Venkatesh et al. (2003) on user acceptance of information technology, Penu (2018) on rider's and driver's use of Uber in Ghana, and Mensah-Ankrah (2019) on professional football coaches' adoption of a sports analytics application.</p> <p>The findings are also coherent with other studies on Airbnb (Nathan et al., 2020; Liang, Jin, and Jiang, 2018; Satama, 2014) Nathan et al. (2020) in a study</p>	<p>The study contributes to the limited studies on Airbnb in Ghana. The study, therefore, provides an insight of the Airbnb business in Ghana.</p> <p>To policymakers (host), based on the findings, they can advertise their listings through the application to organisations whose employees do a lot of traveling within Ghana. Organisations will get value for money as well as more revenue for hosts.</p>
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	<p>media, and relatives they engage with influenced their intention to use Airbnb</p> <p>(Facilitating Condition)</p> <p>The findings from this study indicate that users had the resources needed to access Airbnb. In addition, users had the knowledge required to use the platform (Airbnb) by indicating that one only needs</p>	<p>about tourists' use of the Airbnb app for visiting the historical city Malacca found social influence to be a major factor in users' intention to use Airbnb</p> <p>The findings complement the findings of Liang, Jin, and Jiang (2018); Lin, Wang, and Wu (2017); Satama (2014) regarding users' use of Airbnb. However, the findings are contrary to other findings from Christino et al. (2019), Nathan et al. (2020), and Tamilmani et al. (2020). Nathan et al. (2020)</p>	<p>The study contributes to the limited studies on Airbnb in Ghana. The study, therefore, provides an insight about the nature of Airbnb in Ghana.</p> <p>Unlike the other sharing economy platforms, it was a bit difficult to get participants. More users could have shared more on the nature of Airbnb in Ghana.</p> <p>The study can inform policymakers about the nature of Airbnb in order to enforce the</p>
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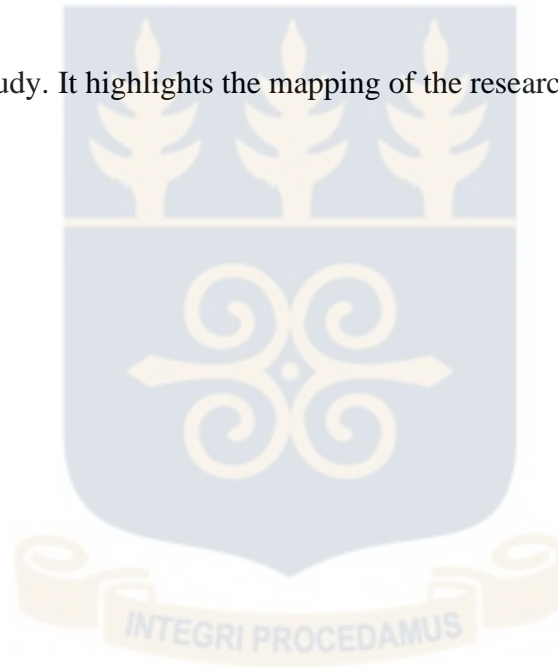
	<p>knowledge of how to operate a smartphone and laptop. Users also indicated that there is a support system provided by Airbnb in order to assist users in times of difficulties</p>	<p>explained this negative influence to be a result of users; who are mostly young and technology inclined and thereby rely less on the application to provide assistance.</p>	<p>regulation of Airbnb in Ghana.</p>
<p>3. How does culture moderate the factors that influence users' participation in the Airbnb industry? (Power distance, uncertainty avoidance, individualism/collectivism,</p>	<p>Among the four dimensions examined, the findings indicated that some people of higher authority influence users' intention to use Airbnb. Also, the findings</p>	<p>The findings of this study were consistent with that of Wallace (2020) on the cultural influences on sharing economy services (Airbnb). For instance regarding uncertainty avoidance, Wallace (2020) found high uncertainty</p>	<p>The study contributes to the limited studies on Airbnb in Ghana. The study, therefore, provides an insight about the nature of the Airbnb business in Ghana.</p> <p>The findings also add up to existing studies on how culture influences the adoption of Airbnb.</p> <p>To policymakers (host), based on the</p>

<p>and Masculinism/feminism)</p>	<p>indicate that users have high uncertainty avoidance and that influences the factor (effort expectancy) on intention to use Airbnb. It was also evident that users whether from individualist/collectivist cultures were influenced to use Airbnb. Lastly, users were from a feminist culture, and this influenced their performance</p>	<p>avoidance positively associated with participation in sharing economy services. Lastly, collectivism/individualism had a moderating effect on users' intention to use Airbnb, which is contrary to the findings of Wallace (2020) as well as Masculinism/feminism</p>	<p>findings, they can advertise their listings through the application to organisations whose employees do a lot of traveling within Ghana. Organisations will get value for money as well as more revenue for hosts.</p>
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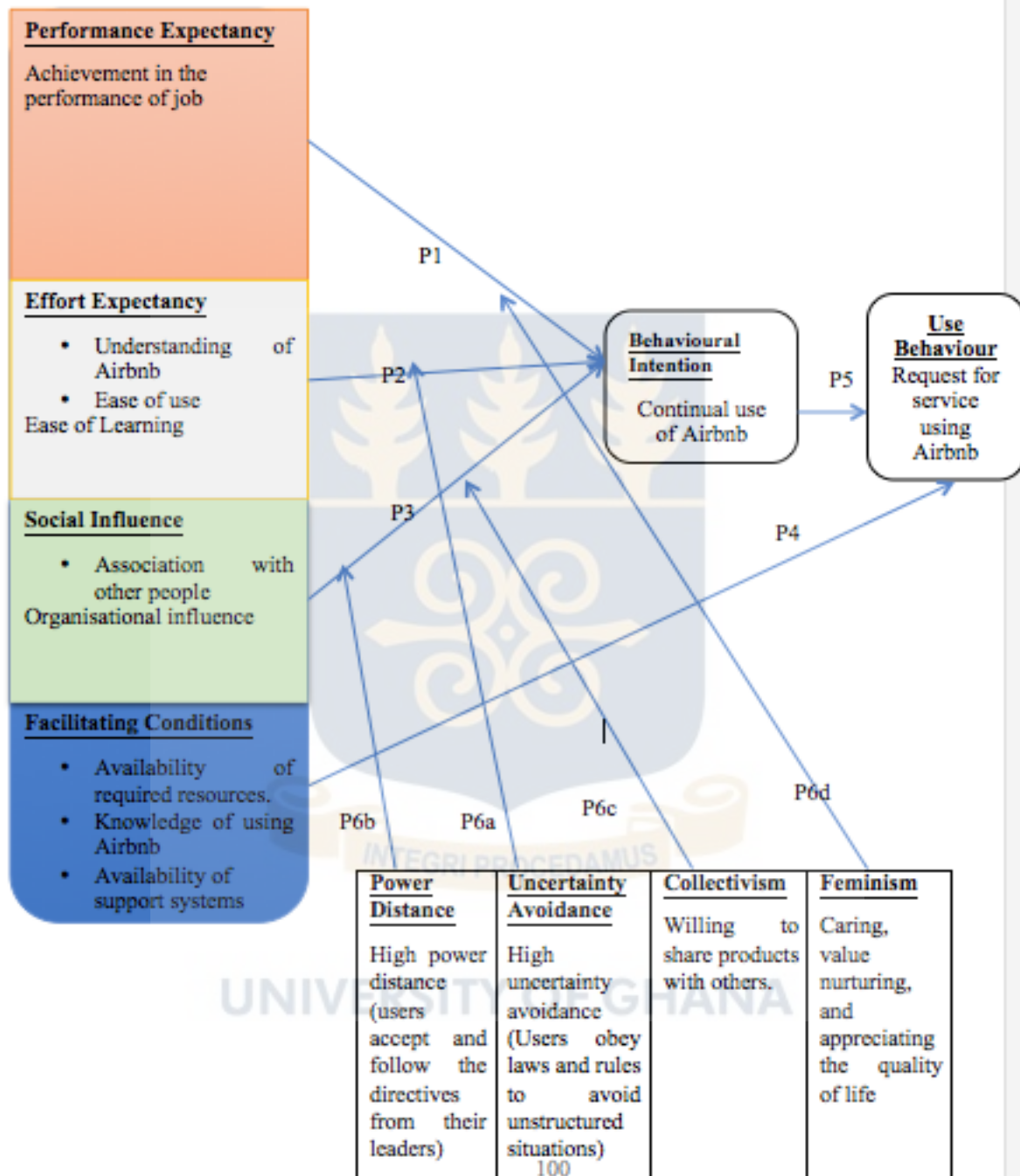
Source: Field data

Table 7.1 above presents the matrix of the study. It highlights the mapping of the research objectives to the findings and contributions.



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Figure 7.1: Factors That Influence User’s Adoption of Airbnb in Ghana



Source: Author’s research model after the study

Figure 7.1 depicts a model of the current findings of the study regarding the factors that influence users’ adoption of Airbnb in Ghana.

7.3 Implication to Research, Practice, and Policy

The study is significant in three ways; implication to policy, research and practice.

7.3.1 Implication of Research

The study adds to the limited studies on Airbnb in Ghana. The study also contributes to the literature concerning the gap in developing countries, especially in West Africa. The study adds to the increasing number of studies on Airbnb, it contributes to the literature gap on the role of culture in Airbnb adoption.

In terms of contribution to knowledge, the study adopted Venkatesh et al. (2003) UTAUT model, which has mostly been applied in quantitative studies including studies on Airbnb. The model was however used qualitatively to answer questions in this study. The study indicates the importance of the UTAUT model in the adoption of Airbnb. The theory helped to explain the factors that influence users' adoption of Airbnb in Ghana. Furthermore, Hofstede's (1984) cultural dimensions used as a moderating variable also helped to explain the role of culture in the adoption of Airbnb in Ghana.

7.3.2 Implication to Practice

Regarding the implication to practice, the findings of the study indicate the major factors and moderators of Airbnb adoption by users in Ghana. The study's findings provide insight into the nature of Airbnb to users, potential users, hosts, and managers of other hospitality management and regulatory agencies.

In addition, the findings might inform the Airbnb service providers to maintain how easy the platform is to use and make it easier to access Airbnb without affecting its operation. Also, since a lot of people did not know the existence of Airbnb in Ghana, the findings would inform

managers or owners of Airbnb to increase their effort to make Airbnb more recognised in Ghana. For potential users, it will inform them about another accommodation service in Ghana and it will also inform them about how easy it takes to book accommodation for short stays compared to other platforms.

Furthermore, the findings of the study will inform Airbnb hosts about the nature of Airbnb users in Ghana. Therefore, if they have any advertising program they can easily target these users.

7.3.3 Implication to Policy

The findings of the study will inform policymakers (Regulatory Agencies) to update their regulations, and the strict enforcement of these regulations since Airbnb is increasingly expanding in Ghana. The findings will also inform the service providers to improve their services.

Additionally, the findings of the study will inform Airbnb operators to come up with some policy guidelines concerning stakeholders' engagements on the app. The policy will provide vivid details of the roles and responsibilities of all stakeholders. This includes their rights and limitations. Also, the findings will help Airbnb hosts to come up with their own policies concerning the use of their facilities.

7.4 Research Limitations and Suggestions for Future Studies

There were some limitations identified during this study. Firstly, the study only focused on users of Airbnb and not the host. The host could have added more information as to the nature of Airbnb in Ghana. In addition, the study adopted a qualitative methodology to examine the moderating role of culture in the adoption of Airbnb in Ghana. In terms of the number of users used in the study, this might limit the generalization of the findings. Also, most users interviewed

have only used Airbnb in Accra. This, therefore, limits the holistic view of Airbnb operations in Ghana.

The findings of the study had some significant importance to a number of areas of study. The following areas have been considered significant avenues for future research.

Firstly, the study was conducted using a qualitative approach to explore the nature of Airbnb and the factors and cultural moderators that influence users' adoption of Airbnb. However, conducting this study qualitatively and quantitatively (mixed method) could lead to different results, if the study includes both users and hosts. The researcher, therefore, suggests a mixed-method approach for any future studies to provide concrete evidence in this area.

Secondly, the study was explored only focusing on Airbnb users without considering the providers of the accommodation (host). This, however, limits the reach of the thesis. Hence, it will be essential to conduct a study that only focuses on Airbnb hosts.

Finally, further studies can examine the role of socio-demographic considerations on the factors that influence users' adoption of Airbnb in Ghana.

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APPENDIX A



UNIVERSITY OF GHANA
BUSINESS SCHOOL
DEPARTMENT OF OPERATIONS AND
MANAGEMENT INFORMATION SYSTEMS

UG BS
University of Ghana Business School

Ref. No.:.....INTRO/OMIS/0922/008.....

27th September, 2022

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

LETTER OF INTRODUCTION – PAUL ASANTE - 10558310

I write to kindly introduce to you the above-named second year MBA Management Information Systems student from the Operations and Management Information Systems department, University of Ghana Business School.

Paul is working on a dissertation titled ‘**Digital Platforms in the Sharing Economy; A case of Airbnb within an Emerging Economy**’.

The thesis is being supervised by Dr. Owusu Acheampong, a Lecturer in the department.

Paul intends to use your organization to enable him gather data.

I would be very grateful if you could provide the necessary information and assistance for the successful completion of this thesis.

Thank you for your anticipated co-operation.

Yours faithfully,

Prof. Anthony Afful-Dadzie
Head of Department

COLLEGE OF HUMANITIES

APPENDIX B



DEPARTMENT OF MANAGEMENT INFORMATION SYSTEMS

DIGITAL PLATFORMS IN THE SHARING ECONOMY: A CASE OF AIRBNB WITHIN AN EMERGING ECONOMY

INTERVIEW GUIDE

Introduction

My name is Paul Asante. I am an M.Phil. student at the University of Ghana Business School pursuing Management Information Systems. I am conducting a study on “Digital Platforms In The Sharing Economy: A Case Of Airbnb Within An Emerging Economy”.

Overview of Research

The growth of the Internet has given rise to a lot of new technologies. Among these new technologies and inventions is the sharing economy. The sharing economy is very popular now in developing and developed countries. Airbnb is a digital platform in the sharing economy powered by the Internet, and it allows underutilised assets in the form of houses to be leased out to visitors for a fee. The purpose of this research is to explore the nature of Airbnb services in a developing economy (Ghana) and examine the moderating effect of culture on factors that influence users’ intentions to use Airbnb in Ghana. The following are the objectives of this study

1. To explore the nature of the Airbnb industry in Ghana.
2. To identify the factors that influence users’ intention to use Airbnb in Ghana.

3. To investigate how culture moderates the factors that influence users' participation in the Airbnb industry.

You are, however, not under any obligation to answer the questions with which you feel uncomfortable. Thank you in advance for your invaluable contribution. Your participation is vital to the success of this research. Be rest assured that the information you will provide is intended solely for academic purposes.

For further information, you can send me an email at Pasante015@st.ug.edu.gh or call me at 0242444521. You can also contact my supervisor, Dr. Acheampong Owusu, at aowusu@ug.edu.gh.

**SECTION A: NATURE OF AIRBNB IN GHANA
(FOR USERS ONLY)**

Background of Respondent:

1. Please tell me about yourself and what you do.

Technology/Platform-Related Questions:

2. What technologies or devices do you use in accessing Airbnb?
3. How long have you been using Airbnb?
4. How often do you use Airbnb?
5. How easy do you find using Airbnb?
6. Are there any special features provided by Airbnb to ensure you use the service well?
7. What value do you get from using Airbnb?

SECTION B: FACTORS THAT INFLUENCE INTENTION TO USE AIRBNB

Performance Expectancy (This refers to the extent to which users believe they can perform their functions well when using a particular system):

8. Do you think Airbnb is useful for carrying out your tasks?
9. Do you think adopting Airbnb enables you to conduct tasks more efficiently?

Effort Expectancy (This refers to the level of difficulty associated with using a particular technology):

10. How do you find your understanding of using Airbnb to request services?
11. How easy is it for you to use Airbnb to request a service?
12. How do you find learning to use Airbnb?

Social Influence (This refers to the extent to which users believe they should use a system because other people of influence are using the system):

13. In what way do other people/ organisations of influence or importance think you should use Airbnb?

Facilitating Conditions (This refers to the extent to which users believe in order to support the use of the system, there is a technical and organisational infrastructure to assist):

14. Please tell me about the resources needed to use Airbnb.
15. Please tell me about the knowledge needed to use Airbnb.
16. Is there a specific person (or a group) available to provide assistance with Airbnb in times of difficulty?

Behavioural Intention (This refers to a user's subjective likelihood that he or she will engage in the desired Behaviour):

17. How long have you been using Airbnb?

18. How long do you predict you will use Airbnb?

Use Behaviour (This refers to the actual use of the system):

19. How do you use the platform to request a service?

SECTION C: CULTURAL MODERATORS AND AIRBNB ADOPTION

Culture is defined as “the mind’s collective programming that distinguishes the category of people or members of a group from another”

20. Does culture influence your use of Airbnb?

Power Distance (This refers to the extent to which the less powerful members of organisations and institutions (like the family) accept and expect that power is distributed unequally):

21. Do people in higher positions ask the opinion of those in lower positions when making decisions?

Uncertainty Avoidance (This refers to how societies tolerate uncertainty and ambiguity):

22. How important is it to follow instructions and procedures?

Individualism/Collectivism (this focuses on the degree to which society reinforces individual or collective achievement and interpersonal relationships):

23. Do you pursue individual goals over group welfare?

Masculinity (This refers to the degree to which members of society have control, and are performance-oriented, ambitious, and assertive):

24. Do you believe solving difficult problems usually requires an active, forcible approach, which is typical of men?

CLOSURE

25. I am done with my questions; do you have any questions to ask me/ Is there anything you might have wanted to say that I did not ask?

26. Can you please lead me to another informant if there is any that you know of who can provide me with further/ other view information?

27. Are there any available documents (manuals, brochures, flyers) that can provide me with further information?

Thank you for your time.



UNIVERSITY OF GHANA