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**When users decide to bypass collaborative consumption platforms:
The interplay of economic benefit, perceived risk, and perceived enjoyment**

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Abstract

Bypass, which consists of intentionally circumventing a collaborative platform in the final transaction phase, represents a threat for commission-based platforms. This paper examines collaborative consumers' motivations to bypass and proposes a conceptual model explaining bypass intention. Multigroup analysis of 549 UK respondents (310 accommodation-rental users; 239 ride-sharing users) using PLS-SEM shows that perceived enjoyment and perceived risk are strong predictors of bypass intention. Our findings also confirm the significant impact of economic benefit influencing bypass decisions, both directly and indirectly, by reducing perceived risk and increasing perceived enjoyment. This study extends the literature on collaborative consumers' bypass motivations, identifying an interplay of utilitarian motive (economic benefit), hedonic motive (perceived enjoyment), and perceived risk. It also contributes to the field of misbehaviors in hospitality and tourism, by showing empirically the link between pleasure and deviance. Finally, it helps platforms to determine the types of exchange that are more prone to bypass.

Keywords: collaborative consumption; disintermediation; economic benefit; perceived enjoyment; perceived risk; platform bypass; sharing economy

1. Introduction

By offering innovative and convenient services at attractive prices, collaborative consumption platforms are disrupting and transforming traditional service providers in well-established industries. This is particularly the case in the tourism sector with new lodging and transportation actors such as Airbnb, Uber, and BlaBlaCar (Dogru, Mody, & Suess, 2019; Gutiérrez, García-Palomares, Romanillos, & Salas-Olmedo, 2017; Perelygina, Kucukusta, & Law, 2022; So, Oh, & Min, 2018). Indeed, collaborative consumption has expanded at an exponential rate over the past decade and is predicted to continue its spectacular growth, notwithstanding the economic consequences of the COVID-19 pandemic. A recent study published by BCC Research predicts the value of the global sharing economy market will grow from US\$373.7 billion in 2019 to US\$1.5 trillion by 2024, which corresponds to an impressive annual growth rate of over 30% (McWilliams, 2020). One of the reasons behind the increase in this phenomenon is that the sharing economy has acted as a post-crisis antidote to materialism. Sharing, with its mantra that access trumps ownership, was considered as an alternative and, more importantly perhaps, a solution to overconsumption. In that context, it is not surprising that a significant amount of research has focused on the bright side of collaborative consumption, such as the role of values (Piscicelli, Cooper, & Fisher, 2015; Roos & Hahn, 2017) and trust (Ert, Fleischer, & Magen, 2016; Tussyadiah & Park, 2018; Wang, Asaad, & Filieri, 2020). However, some authors have also investigated the dark side of collaborative consumption, and several articles question this new business model and raise related concerns. For example, Sundararajan (2016) considers its undesirable consequences for the workplace and the workforce, Dogru et al. (2019) investigate Airbnb's disruptive impact on the hotel industry, and Horn and Merante (2017) examine the impact of Airbnb on affordable housing in various cities. Within this stream

of research, some articles focus more specifically on aspects related to value co-destruction (as opposed to value co-construction) and examine factors that can negatively impact consumers' continued and proper usage of these sharing platforms. This field of research investigates negative experiences (Sthapit, Björk, & Jiménez Barreto, 2021), barriers or resistance to adoption (Del Chiappa, Pung, Atzeni, & Sini, 2021; Huang, Coghlan, & Jin, 2021), discontinuance (Huang, Coghlan, & Jin, 2020), and service failure (Kim, So, & Mihalik, 2022; Mody, Lu, & Hanks, 2020).

Our study seeks to explore a potential downside of the sharing economy: instances of consumers and providers bypassing collaborative consumption platforms. Such activity occurs when, after identifying a possible exchange with a peer via an intermediation platform, participants decide not to use the platform's transaction process. Instead, they choose to finalize the exchange directly with each other and engage in bypassing tactics to skip the platform's transaction stage. As such, this bypass activity is a form of partial disintermediation. This is the case, for example, when the passenger and the driver, after an initial trip using a ride-sharing app (such as Lyft or BlaBlaCar), send each other text messages a few days later to agree directly on a new ride without using the app. Another example of platform bypass is when a traveler who has found the ideal vacation rental for their next trip starts inquiring about it via the platform (e.g., on Airbnb or HomeAway), but then tries to communicate directly with the owner to finalize the reservation and pay the host directly. As many collaborative platforms operate a commission-based model, addressing bypass is critical for alleviating a possible threat to their future growth. Beyond the financial aspect, bypass also leads to a loss of strategic data for these companies. When consumers and providers do not use the platform to finalize transactions, the company has

no information on whether the exchange took place, which participants were involved, at what price, for which asset, and on what dates.

Of relevance to this study, several papers mention the issue of users engaging in disintermediation practices and bypassing collaborative consumption platforms (Hagiu and Rothman, 2016, p. 7; Wirtz et al., 2019, p. 470). However, only a few studies examine this in detail. For example, previous research on platform bypass has identified specific situations that are more conducive to bypassing, such as recurring exchanges (Bellotti, Turner, Demkova, Ambard, & Waterman, 2017; Ladd, 2021; Zhou, Allen, Gretz, & Houston, 2022) and geographical proximity (Gu & Zhu, 2020). These studies also highlight the complex role of trust: Although the platform initially creates trust between peers, it seems that when the level of trust between peers is sufficiently high, users may decide to bypass the platform. Trying to understand why consumers and providers choose to bypass the platform is critical, hence the need for more research to fully explore the motivations explaining bypass behavior. First, saving money appears to be a spontaneous reason why people bypass platforms but there are some contradictions regarding the influence of economic motivation: Some studies find that it impacts user decisions to bypass (Bellotti et al., 2017), whereas others find it to have no influence (Wang & Heng, 2017). Second, some bypass studies consider users who bypass as opportunistic, “self-interest seeking with guile” (Williamson, 1993; p. 97), and to be merely making a trade-off between costs and benefits. Nevertheless, the literature, particularly in the marketing field, shows that consumers’ decisions are not based on rational choices alone, but can also depend on other factors such as hedonic value (Hirschman & Holbrook, 1982). Third, existing studies either investigate bypass using qualitative methods (Wang & Heng, 2017) or they consider each antecedent independently (Bellotti et al., 2017; Ladd, 2021), and we could not find a conceptual

model in the literature that captures the influence and interplay of various bypass antecedents. Lastly, existing research on value co-destruction is overwhelmingly based on empirical data from the accommodation-rental sector. However, the sharing-economy sector involves diverse types of exchange (e.g., ride-sharing, bike-sharing, secondhand clothing transactions), not just home rental, and previous sharing economy studies reveal context or industry specificities (Möhlmann, 2015).

This study aims to complement existing research by exploring participants' motives when they engage in bypassing tactics and conduct transactions outside collaborative platforms by exchanging directly with other peers (Bellotti et al., 2017; Gu & Zhu, 2020; Ladd, 2021; Maffie, 2022; Wang & Heng, 2017; Zhou, Allen, Gretz, & Houston, 2022). More specifically, our goal is to further investigate the factors related to users' bypass motivations and answer the following research questions: (1) What are the factors influencing participants' intention to bypass collaborative platforms? (2) What are the mechanisms underlying bypass motivations? To study this emerging and relatively uncharted (mis)behavior, we identify several determinants derived from previous studies on bypass. Anchoring this work within the theory of how affect and cognition interact to influence behavior (Hirschman & Holbrook, 1982; Shiv & Fedorikhin, 1999), and leveraging the concept of hedonic deviance proposed by Fullerton and Punj (1993; p. 573), we then propose a conceptual model in which economic benefit influences bypass decisions both directly and indirectly, by reducing perceived risk and increasing perceived enjoyment. To test our model, we empirically study two types of exchange: accommodation rental with users of the customer-to-customer (C2C) platform Airbnb and ride-sharing with users of the C2C platform BlaBlaCar. We use partial least squares structural equation modeling (PLS-SEM), applying multigroup analysis (MGA) on a complete set of 549 UK respondents,

composed of accommodation-rental users (N = 310) and ride-sharing users (N = 239). The results show that the indirect effect of economic benefit is a stronger predictor of bypass intention than the direct effect. Our findings also reveal two mediation effects as economic benefit indirectly influences bypass intention by reducing perceived risk and increasing perceived enjoyment. Finally, while most results are consistent across both fields of study (i.e., accommodation rental and ride-sharing), they differ in terms of the direct influence of economic benefit and the mediation effect via a reduction of perceived risk, which are only significant in the case of rental accommodation exchanges. This suggests a threshold, effective only above a certain level of financial gain.

2. Literature review

We start by examining findings on disintermediation from various streams of research. Next, after describing the sharing economy literature on value co-destruction, we focus on studies investigating bypass motivations in the specific context of collaborative exchanges. Then, as we consider bypass as a form of (soft) deviance, we look at the literature on consumer misbehaviors (e.g., digital piracy) in order to identify potential new antecedents of bypass intention.

2.1. Disintermediation

As explained by Gu and Zhu, “Intermediaries are everywhere in our economy: Brokers in the finance and insurance industries, headhunters in the labor market, distributors in retail, housing agents in real estate, and online platforms in the information technology industry, just to name a few.” (2020; p. 1). Indeed, the role of intermediaries has long been recognized in providing added value. However, intermediaries have also been perceived as causing

significantly increased overall transaction costs, which, in turn, can reduce producers' profit margins and result in higher prices for consumers (Giaglis, Klein, O'Keefe, & O'Keefe, 1999). Therefore, it is not surprising that intermediaries face disintermediation threats.

The literature provides insights into disintermediation in relation to the digital revolution, with traditional intermediaries being "driven out of the market" (Giaglis et al., 1999) by new e-commerce facilitators. According to Hagi and Rothman (2016; p. 7), "this (disintermediation) risk is greatest for marketplaces that handle high-value transactions." Through the Internet and corresponding e-commerce-related functionalities, companies can manage their suppliers and deal with their customers in completely new ways. This is transforming supply and value chain systems. Indeed, the digitalization of many business processes has contributed to a global restructuring movement of disintermediation in market organizations and structures. In that context, researchers have studied the challenges associated with the intermediary role in various contexts, including the tourism industry and two-sided markets. We now present findings from each research stream.

Some studies discuss disintermediation in the hospitality sector, where traditional intermediaries are being replaced by web-based service providers (Bailey & Bakos, 1997; Buhalis, 1998; Tse, 2003). Indeed, the tourism sector has many intermediaries such as travel agencies, reservation sites for hotels and airlines, and, more recently, collaborative platforms. When studying disintermediation, tourism academics have either investigated the professionals' and providers' perspective, or they have focused on the consumer aspect. In the first case, researchers have looked into the impact of digital technology on distribution channels, such as hotels' dependency on online intermediaries (Buhalis & Licata, 2002; Stangl, Inversini, & Schegg, 2016) and hotel-room-availability management (Ling, Dong, Guo, & Liang, 2015). In

this stream of research, disintermediation corresponds to the implementation of a new channel to sell directly to customers. In the second case, researchers have examined the impact of these new distribution channels on travelers' purchases of tourism services, for example, on their choices and preferences (Boto-García, Zapico, Escalonilla, & Pino, 2021) and on their loyalty (Llach, Marimon, del Mar Alonso-Almeida, & Bernardo, 2013). However, existing research has mainly considered business-to-consumer (B2C) contexts. Thus, there appears to be a scarcity of research on disintermediation in business-to-consumer-to-consumer (B2C2C) configurations, highlighted by the emergence of collaborative platforms such as Airbnb.

Rochet and Tirole define two-sided markets as “markets in which one or several platforms enable interactions between end users, and try to get the two (or multiple) sides *on board* by appropriately charging each side.” (2004, p.2). Describing platforms as matchmakers between two groups of users clearly positions them as intermediaries. The literature on two-sided markets has flourished over the past two decades, especially in the economic field. This stream of research investigates topics such as competition (Armstrong, 2006; Rochet & Tirole, 2003), pricing structure (Kaiser & Wright, 2006), and strategy (Eisenmann, Parker, & Van Alstyne, 2006; Rochet & Tirole, 2006). Rochet and Tirole (2004), in particular, contend that the platform fees, which may be based on a sophisticated pricing model, condition the two sides' presence on the platform, their willingness to interact, and their desire to trade through the platform. This suggests that the cost associated with each transaction may influence participants' decisions to bypass the platform's intermediation service.

Thus, these previous studies on disintermediation confirm that it is an important phenomenon that has impacted and continues to influence various sectors, including tourism. Furthermore, disintermediation represents a threat for digital platforms because of the impact it

can have on their performance and, in some instances, their viability. Gielens and Steenkamp highlight the relevance of studying digital (dis)intermediation, which they refer to as a “seismic shift” (2019, p. 380). Moreover, only a few studies investigate motivations to disintermediate, applying a cognitive and utilitarian approach based on the costs and benefits associated with disintermediation. Against the backdrop of digital transformation, it is surprising that researchers have paid relatively limited attention to the topic of disintermediation. We now discuss how the literature covers this in relation to collaborative consumption.

2.2. Co-destruction and bypass in collaborative consumption exchanges

Academics have been actively investigating collaborative consumption practices in recent years and a significant amount of that research is devoted to the bright side of those new forms of exchange, along with their economic, societal, and ecological promises (Akbar & Hoffmann, 2020; Albinsson & Yasanthi Perera, 2012; Tussyadiah & Park, 2018). In addition, several articles look at unintended, negative side effects, which some researchers refer to as the dark side (Malhotra & Van Alstyne, 2014). These papers examine either the resulting negative effects on existing traditional business models (Foramitti, Varvarousis, & Kallis, 2020; Griffiths, Perera, & Albinsson, 2019) or the consequent tensions induced within the market, such as the combination of value co-creation and value co-destruction (Buhalis, Andreu, & Gnoth, 2020; Laud et al., 2019; Sthapit, 2019). They also examine the tensions that exist in the triadic framework constituted by consumers, providers, and platforms (Benoit, Baker, Bolton, Gruber, & Kandampully, 2017). Table 1 presents a synthesis of this literature, enabling us to identify different streams of research.

1 **Table 1. Sharing economy co-destruction and discontinuance literature**

Article	Research object and research objective	Theoretical framework and methodology
Camilleri and Neuhofer (2017)	(Value co-construction and) <u>value co-destruction</u> of guest-host social practices: possible negative outcomes incongruence between actors and their practices and resources, if misused, could diminish value, whether this may occur involuntarily or intentionally Develop a theoretical framework of value co-creation and value co-destruction of guest-host social practices facilitated through Airbnb in the sharing economy.	Service-dominant (S-D) logic approach and a social practice-based lens Qualitative online content analysis to extract Airbnb data and to analyze guest reviews and host responses
Sthapit (2019)	<u>Value co-destruction</u> : a failed interaction process that has a negative outcome; it leads to a decline in well-being and manifests in frustration and negative feelings or lost resources such as money for a service provider or customer Explore the antecedents of value co-destruction in the sharing economy context (Airbnb)	<i>Grounded theory</i> 694 negative reviews of Airbnb customers (from Trustpilot) manually coded and analyzed
Sthapit and Jiménez-Barreto (2019)	<u>Value co-destruction</u> : an interaction process between service systems that results in a decline in at least one of the system's wellbeing Explore the antecedents of value co-destruction in the context of Airbnb	<i>Grounded theory</i> 21 semi-structured interviews of people who had stayed in an Airbnb accommodation during the previous 12 months
Buhalis et al. (2020)	<u>Value co-destruction</u> : socially, environmentally or economically undesirable effects produced by the adoption of sharing platforms Explore the processes of (value co-creation and) co-destruction that affect the well-being of individuals and community within the ecosystem of the accommodation sharing economy	Service theory, transformative service research Literature review (23 articles); case study (Barcelona); netnography (352 posts from 25 different Airbnb groups)

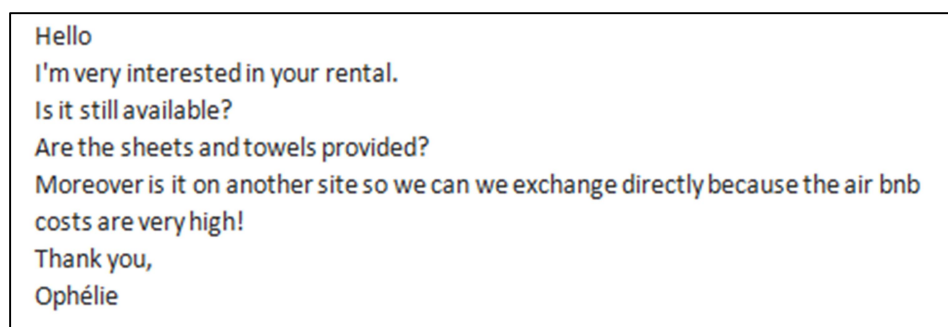
Huang et al. (2020)	<p><u>Discontinuance</u>: users' decision to reject an innovation after it has previously been used</p> <p>Investigate factors leading to consumer discontinuance in Airbnb usage</p>	<p>Innovation diffusion theory</p> <p>582 Airbnb online reviews (from Facebook and Twitter) manually coded and analyzed</p>
Lu, Cai, & King (2020)	<p><u>Service failure</u>: failure in the service delivery process (e.g., security, hygiene, and fluctuating services)</p> <p>Examine how host's interaction styles can shape consumer outcomes after experiencing service failure in home-sharing via the intervening role of trust</p>	<p>Agency theory</p> <p>Two experimental studies (N=279 and 270): 2-cell between subjects and 2×2 between-subjects with participants who purchased a room on Airbnb in the past 12 months</p>
Lu, Mody, et al. (2020)	<p><u>Service failure</u>: incident</p> <p>Examine a service presence effect and how it influences guests' behavioral responses to the platform (e.g., complaining tendency and switching intention) upon service failure</p>	<p>Social presence theory (SPT) and attribution theory</p> <p>Two studies (N=343 and 335) with a 3×2 between-subjects factorial design with) with participants who used a home-sharing platform in the past 12 months</p>
Mody et al. (2020)	<p><u>Consumer complaining and recovery effort</u>: the amount of various types of effort that the customer (not the service provider) must expend to complain about a service failure and obtain a resolution</p> <p>Examine the service recovery process in Airbnb and other home sharing platforms</p>	<p>Equity theory</p> <p>640 respondents (MTurk) who had already used home-sharing, experienced a problem and complained about it</p>
Chen and Tussyadiah (2021)	<p><u>Service failure</u>: situations where service performance falls below a customers' expectations</p> <p>Identify types of service failure in peer-to-peer accommodation and recovery strategies adopted to address them; generate knowledge on consumers' dissatisfaction towards peer-to-peer accommodation</p>	<p>Text-mining of 1,295 Airbnb reviews; critical incident technique performed on 25 in-depth interviews with Airbnb users</p>

Del Chiappa et al. (2021)	<p><u>Barriers</u> to Airbnb use</p> <p>Understand what prevents the use of peer-to-peer accommodation rentals in the tourism marketplace</p>	<p>26 semi-structured interviews with respondents who had heard about Airbnb but had not used it</p> <p>Online survey with 252 Airbnb non-users</p>
Huang et al. (2021)	<p><u>Resistance</u>: unawareness (to have no knowledge), postponement (to intend to adopt but putting off actual adoption) and rejection (to actively decide not to adopt) of Airbnb</p> <p>Investigate the role of individual characteristics in shaping Airbnb adoption and resistance</p>	<p>Innovation diffusion theory and resistance literature</p> <p>1010 Chinese consumers who have previous experience with online accommodation booking</p>
Sthapit et al. (2021)	<p><u>Negative experience</u>: negative accounts of an on-site Airbnb tourism experience (i. e. while at a destination); it does not include the pre-booking experience with the platform.</p> <p>Explore the components of a negative memorable Airbnb experience</p>	<p><i>Grounded theory</i></p> <p>Online open-ended survey questionnaire using a photo elicitation technique with 45 US and 30 UK Airbnb guests</p>
Kim et al. (2022)	<p><u>Service failure</u>: service-related complaints (they can be host-caused, guest-caused or platform-caused)</p> <p>Investigate the nuances of service failure (and service recovery) in the peer-to-peer accommodation ecosystem</p>	<p>Attribution theory</p> <p>Experiment based on an online study with 295 participants who had to imagine they had booked an apartment through a P2P platform</p>

Some articles investigate value co-destruction broadly (Buhalis et al., 2020; Camilleri & Neuhofer, 2017; Sthapit, 2019), while others focus on specific aspects, namely barriers (Del Chiappa et al., 2021), resistance (Huang et al., 2021), discontinuance (Huang et al., 2020), negative experiences (Sthapit et al., 2021), and service failure (Chen & Tussyadiah, 2021; Lu, Cai, et al., 2020). Although sharing economy activities involve various types of exchange (e.g., ride-sharing, bike-sharing, secondhand clothing transactions), existing studies on value co-destruction mainly rely on data from the home-rental sector. Moreover, these studies are based on various theoretical frameworks (e.g., attribution, equity or innovation diffusion theory) and none take a hedonic perspective.

Platform bypass (see Figure 1 for an example of a bypass request) is a form of deviant customer behavior as users intentionally disregard the platform's rules. Practitioners have discussed the issue of platform bypass in several managerial publications (Edelman & Hu, 2016; Makkonen, 2021; Moazed, 2015; Samaipata, 2016; Sarva & Wald, 2015; Zhu & Iansiti, 2019). Several academic publications also examine users bypass practices (Bellotti et al., 2017; Gu & Zhu, 2020; Ladd, 2021; Maffie, 2022; Wang & Heng, 2017; Zhou et al., 2022). Gu and Zhu (2020) suggest that the reasons for this scarcity may be related to difficulties in observing and measuring the phenomenon.

Figure 1. Example of a bypass request by a traveler inquiring about a rental



Hello
I'm very interested in your rental.
Is it still available?
Are the sheets and towels provided?
Moreover is it on another site so we can we exchange directly because the air bnb costs are very high!
Thank you,
Ophélie

Bellotti et al. (2017; p. 4,371) point out that when participants transact off-platform, this indicates that the incentives for bypassing it outweigh the incentives for remaining on it. More than simply reflecting the opportunism of a few participants, they consider bypass as an “inherent problem in the peer-to-peer economy which is not so much a user experience issue but an emergent structural problem of platforms” (2017; p. 4,371). The relative paucity of the literature on disintermediation in the specific context of collaborative consumption platforms suggests that more research is needed to assess “how much bypass activity is occurring, why, and whether it is worth preventing” (Bellotti et al., 2017; p. 4371). On the other hand, the number of managerial publications mentioning bypass confirms the importance of further investigating this specific type of disintermediation. Studying the incentives to (or not to) bypass while taking into consideration, among other aspects, the economic benefit resulting from the decision to bypass, clearly has important managerial implications. Previous research studies on the subject use different terminologies to refer to bypass, such as “disintermediation” (Gu & Zhu, 2020), “out-of-market transactions” (Bellotti et al., 2017), “pirate operation” (Maffie, 2022), and “platform exploitation” (Zhou et al., 2022). Table 2 presents the various terminologies, definitions, theoretical frameworks and methodologies from previous studies on bypass. In our research, bypass refers to a specific user behavior that consists of intentionally circumventing a collaborative platform in the final transaction phase. It is a form of partial disintermediation as users leverage some of the platform functionalities (e. g. finding supply/ demand, accessing previous ratings), while discarding other features (e. g. paying the commission). Because users take advantage of the platform, it is considered as a misbehavior.

1 **Table 2. Bypass literature: terminology, definition, theoretical framework and methodology**

Article	Research object and research objective	Theoretical framework and methodology
Bellotti et al. (2017)	<p><u>Out-of-market transactions (OOM)</u>: exploiting a peer-to-peer transaction marketplace in some way, for example by advertising or finding providers or requestors on it, then going outside the platform (perhaps using email or another communication medium) to complete current or initiate future transactions.</p> <p>Study the prevalence and possible reasons for peer-to-peer transaction marketplace users turning to out-of-market transactions</p>	<p>Social exchange theory, equity theory, reciprocity theory</p> <p>Survey with 97 US peer-to-peer users; interviews with 22 users who reported going OOM</p>
Wang and Heng (2017)	<p><u>Bypass</u>: users disintermediate the platforms to strike direct deals on their own.</p> <p>Investigate providers motivations of bypassing and behavioral strategies of overcoming trust barriers.</p>	<p>Embeddedness theory</p> <p>Interviews with 10 Airbnb hosts from China</p>
Gu and Zhu (2020)	<p><u>Disintermediation</u>: the action of the two sides circumventing an intermediary to transact directly to avoid the intermediary's fees.</p> <p>Investigate the relationship between increased trust and disintermediation</p>	<p>NA</p> <p>Randomized control trial using data from an online freelance marketplace based on 24,732 clients and 33,561 job assignments</p>
Ladd (2021)	<p><u>Platform disintermediation</u>: when buyers and sellers find each other on the platform and then bypass that very platform and its commission to complete their transaction directly, off of the platform.</p> <p>Compile and illustrate the causes of and remediations to platform disintermediation</p>	<p>Literature review</p>
Maffie (2022)	<p><u>Pirate operations</u>: 'off-app business', a subtle form of retaliation and a new type of 'exit' unlike traditional forms of 'exit'</p>	<p>Exit-voice and loyalty theory</p> <p><u>Study 1</u>:Interviews with 84 US ride-hail drivers;</p>

Zhou et al. (2022)	<p>Investigate how and why platform workers ‘quit’</p> <p><u>Platform exploitation</u>: opportunistic behavior of service agents who defect with customers off platform for future transactions</p> <p>Clarify why and when platform exploitation occurs</p>	<p><u>Study 2</u>: online questionnaire with 336 drivers</p> <p>Agency theory</p> <p><u>Study 1</u>: Interviews with 35 participants of home health-care services on a pure-labor platforms in China (15 nurses, 15 patients and 5 platform managers);</p> <p><u>Study 2</u>: analysis of 17,636 transactions among 12,523 unique patients (customers) and 2,009 nurses (agents)</p> <p>Conceptual framework based on the concept of hedonic deviance and the theory of how affect and cognition interact to influence behavior</p> <p>Survey and multigroup analysis with UK respondents, Airbnb guests (N = 310) and Blablacar passengers (N = 239)</p>
This paper	<p><u>Bypass</u>: intentionally circumventing a collaborative platform in the final transaction phase. It is a form of partial disintermediation as users leverage some of the platform functionalities (e. g. finding supply/ demand, accessing previous ratings), while discarding other features (e. g. paying the commission). Because users take advantage of the platform, bypass is considered as a misbehavior.</p>	

Bypass happens when consumers use a platform to find an interesting offer and check reviews to overcome trust barriers, but then make the payment directly to the other peer, avoiding the transaction through the platform. Bypass can also take place when exchanges are extended beyond their original term or when transactions are repeated. Wang and Heng (2017) explain that bypass practices result in a balance between sometimes using the intermediation platform, while, at other times, distancing oneself from it (especially in situations considered to be the safest), which Ladd describes as “not an all-or-nothing binary condition” (2021, p. 5). Bypass is considered as both an infringement and an empowerment with regard to platforms, Bellotti et al. (2017; p. 4,372) referring to it as an “ethical gray area”, and Zhou et al. describing customers who “knowingly break platform rules” (2022, p. 105).

We next discuss the main findings from this literature. First, when listing the causes of disintermediation, Ladd (2021) emphasizes economic incentives, especially when the commission is based on a percentage of the transaction. Similarly, Bellotti et al. (2017; p. 9) propose that economic factors drive bypass choices. However, we also found one study describing hosts who are not motivated by economic motivations (Wang & Heng, 2017). We note that these findings are mostly conceptual and qualitative in nature, and have yet to be tested and confirmed through quantitative methods. Drawing on the majority of studies suggesting that economic benefit influences bypass decisions, we posit the following hypothesis:

H1: Bypass economic benefit positively influences users' intention to bypass collaborative consumption platforms.

Second, this literature also discusses perceived risk. For example, Ladd explains that “those who are willing to take more risk use the disintermediated option, whereas those who seek

less risk use the intermediated option” (2021, p. 280) and Bellotti et al. (2017; p. 4,371) describe users who may be disincentivized to bypass due to “the risk of being banned from the all-powerful marketplace.” Moreover, the more money one makes from bypass, the less likely one is to perceive it as risky. Thus, bypass economic benefits negatively correlate to bypass perceived risk. Indeed, previous studies have demonstrated the mediating role of perceived risk (Snoj, Korda, & Mumel, 2004; Sweeney, Soutar, & Johnson, 1999). Hence, we posit the following hypotheses:

H2: Bypass economic benefit negatively influences bypass perceived risk.

H3: Bypass perceived risk negatively influences users’ intention to bypass collaborative consumption platforms.

In this research, we propose that the relationship between economic benefit and bypass intention is not only direct but may also be indirect and can be explained by perceived risk. More precisely, as economic benefit may negatively influence perceived risk (see H2), which in turn may negatively influence bypass intention (see H3), we suggest that economic benefit may influence bypass through the mediating effect of perceived risk. Previous studies have recognized that mediation occurs when the indirect effect, shaped by two consecutive relationships, is established (Pieters, 2017; Zhao, Lynch, & Chen, 2010). Hence, we propose the following hypothesis:

H4: Perceived risk mediates the relationship between economic benefit and users’ intention to bypass collaborative consumption platforms.

Existing bypass studies are based on a cost-benefit calculation and, as such, suggest that opportunistic behavior and a rational decision-making process explain bypass motivations.

However, we can also consider bypass as a form of (arguably soft) deviant behavior. For this reason, we now consider the marketing stream of literature, which is related to customer misbehavior and consumer deviance.

2.3. Consumer misbehavior literature

In a typology of different types of misintegration in the context of co-created services, Laud et al. (2019) label one of the identified classification as “deceptive integration,” defining it as a “deliberate concealment or misrepresentation of resource integration by at least one interacting actor” (p. 871) that is caused by opportunism and misbehavior. Bypass fits into this category because both users carry out the concealment at the expense of the platform. We have identified two particularly insightful findings regarding bypass in the distinct field of dysfunctional customer behavior research (Reynolds & Harris, 2009). First, Fullerton and Punj’s conceptual model characterizing consumers’ decisions to misbehave has two aspects: One related to “calculating opportunism,” involving a rational assessment of the risks and rewards of misbehaving (1993; p. 573) and the other related to “hedonic deviance” (i.e., the idea that the misbehaving consumer experiences a thrill). Second, Al-Rafee and Cronan’s (2006) study of factors influencing digital deviance shows that happiness and excitement are significant predictors. In light of these findings, while “calculating opportunism” is in line with our hypotheses H1, H2, H3, and H4, “hedonic deviance” and the results related to happiness and excitement suggest there may be another driver of bypass intention that is based on perceived enjoyment. In particular, enjoyment may stem from what Arnold and Reynolds (2003, p. 81) identify as “value shopping” when they describe consumers who “enjoyed hunting for bargains, looking for sales, and finding discounts or low prices, (...) as a challenge to be conquered or a game to be won.” Hence, we posit the following hypotheses:

H5: Bypass economic benefit positively influences bypass perceived enjoyment.

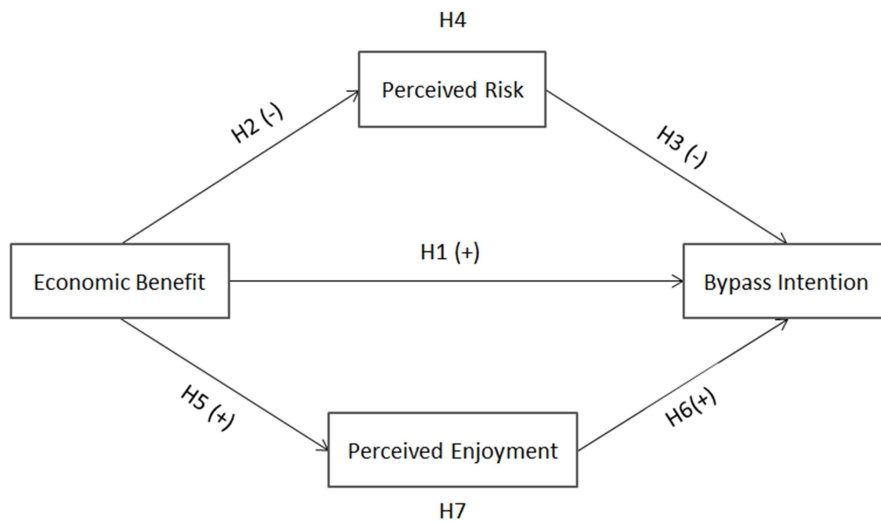
H6: Bypass perceived enjoyment positively influences users' intention to bypass the collaborative consumption platform.

We propose that the relationship between economic benefit and bypass intention is not only direct but may also be indirect and may be explained by perceived enjoyment. As economic benefit may positively influence perceived enjoyment (see H5), which, in turn, may positively influence bypass intention (see H6), we suggest that economic benefit may influence bypass through the mediating effect of perceived enjoyment. Hence, we propose the following hypothesis:

H7: Perceived enjoyment mediates the relationship between economic benefit and users' intention to bypass collaborative consumption platforms.

The corresponding conceptual model (see Figure 2) proposes a direct effect of economic benefit on bypass intention (H1) and two mediating mechanisms (H4 and H7) constituting two indirect effects: one via the reduction of perceived risk (H2 and H3) and the other through the increase of perceived enjoyment (H5 and H6).

Figure 2. Conceptual model



3. Methodology

Our research design comprises a quantitative study (N=549) to test our conceptual model. The latter is based on the responses of accommodation-rental users (N = 310) and ride-sharing users (N = 239). Moreover, we also ran a preliminary study to verify the correlation between bypass intention and actual bypass behavior. Out of 572 responses (50.7% male, $M_{age} = 38.9$ years), 67 indicated that they had previously bypassed (11.7%). We analyzed the data with SPSS Version 23 and results confirm that *bypass intention* and *bypass behavior* are strongly correlated ($p < 0.001$). Hence, we can conclude that there is no intention-behavior gap (see Table A.1.).

3.1. Online survey

According to the European Commission's 2018 study,¹ involving over 26,000 respondents, accommodation and transportation are the most used collaborative services. A recent study proposing a taxonomy of digital platforms in the travel and tourism sector lists both

¹ <https://europa.eu/eurobarometer/surveys/detail/2184>

Airbnb and BlaBlaCar as part of the sharing economy business model (Perelygina, Kucukusta, & Law, 2022; p. 6). Moreover, economic benefit is an important construct in our model that is impacting all the other constructs, with both direct and indirect effects. Ride-sharing and home-rental exchanges differ regarding the amount of the transactions, and the corresponding economic benefit issued from bypass is higher in the case of accommodation rental exchanges and lower in the case of ride-sharing exchanges. For all those reasons, we decided to test our hypotheses and empirically study both types of exchange, accommodation-rental and ride-sharing. Investigating two different service types also improves the external validity of the results.

3.2 Survey administration

We collected the data for both studies using an online survey to take advantage of the corresponding operational benefits, such as flexibility, low administration costs, control of the order and completion of answers, and ease of data entry and analysis (Evans & Mathur, 2005). In June 2020, we posted two surveys on Prolific, a web-based platform that connects researchers with diverse consumers. We paid Prolific participants an average hourly rate of £7.98. Both surveys started with a filter question asking respondents whether they had previously used Airbnb or BlaBlaCar. Those who responded positively could then start completing the corresponding full survey. We administered both questionnaires in English to UK residents, adjusting the questions to fit the specific context (i.e., accommodation rental or ride-sharing). A total of 375 respondents started the survey on Airbnb and 303 started the survey on BlaBlaCar. We eliminated incomplete responses, resulting in a sample size of $N = 317$ for the Airbnb study and $N = 260$ for the BlaBlaCar study. We then considered the split between service providers and service users. As the samples included only seven rental-accommodation owners and 21

ride-sharing drivers, we removed all service providers from the samples to focus on the well-represented service users. This produced final sample sizes of $N = 310$ for the Airbnb survey and $N = 239$ for the BlaBlaCar survey. Following the “10 times rule” that the sample size should be at least 10 times the largest number of structural paths directed to a construct (Hair, Hult, Ringle, & Sarstedt, 2016; p. 24), both samples were sufficient to test the hypotheses.

We analyzed the descriptive demographic data with SPSS Version 23 and present the characteristics of both samples (gender, age, education, and income) in Table 3. The gender ratio is slightly in favor of women (60%), as has been the case for other studies based on similar gender-imbalanced samples (Hartl et al., 2016, p. 2759; Lamberton and Rose, 2012, p. 117). Further analysis shows that there are no significant differences related to gender. Regarding the age distribution in the samples, accommodation-rental respondents are between 18 and 74, with $M_{\text{age}} = 34.6$, and ride-sharing participants are between 18 and 72, with $M_{\text{age}} = 31.3$. The sample for the accommodation-rental survey is slightly older with higher levels of education than the respondents for the ride-sharing survey, but these differences are not significant.

Table 3. Respondents' sociodemographic characteristics

Variable	Specification	Accommodation		Ride-Sharing	
		Rental (N = 310)		(N = 239)	
Gender	Male	124	40%	95	39.7%
	Female	186	60%	144	60.3%
Age	Up to 19	13	4.2%	16	6.7%
	20—24	41	13.2%	50	20.9%
	25—29	66	21.3%	61	25.5%
	30—34	65	21%	38	15.9%
	35—39	47	15.2%	25	10.5%
	40—44	17	5.5%	26	10.9%
	45 and over	61	19.7%	23	9.6%
	Education	Lower than high school degree	2	0.6%	4
High school degree or equivalent		88	28.4%	92	38.5%
Associate degree		17	5.5%	17	7.1%
Bachelor's degree		136	43.9%	88	36.8%
Master's degree		58	18.7%	35	14.6%
PhD		9	2.9%	3	1.3%
Income	Under £15,000	18	5.8%	31	13%
	£15,000 to £29,999	50	16.1%	55	23%
	£30,000 to £49,999	98	31.6%	66	27.6%
	£50,000 to £74,999	81	26.1%	50	20.9%
	£75,000 to £99,999	41	13.2%	23	9.6%
	£100,000 to £149,999	17	5.5%	13	5.4%
	Over £150,000	5	1.6%	1	0.4%

3.3 Common method variance

Common method variance (CMV) refers to covariance problems caused by the measurement method rather than the constructs under investigation (Demiray & Burnaz, 2019; Spector, Rosen, Richardson, Williams, & Johnson, 2019). Self-reporting questionnaires are susceptible to CMV, so we performed Harman's one-factor test (Fuller, Simmering, Atinc, Atinc, & Babin, 2016) to identify potential CMV problems. The results of an exploratory factor analysis with all the variables set at one unique factor show that the factor accounts for 44.9% of

the variance for the accommodation-rental study and 37.5% of the variance for the ride-sharing study. Both results are lower than the 50% threshold (Fuller et al., 2016). Moreover, the survey separated questions concerning independent variables from those about dependent variables (Akbar, Mai, & Hoffmann, 2016). We can thus conclude that there is no CMV problem in this study.

3.4 Measurements

We used reflective multi-item measurements from the literature to evaluate the model (see Table 4). We used scales that have been tested in previous studies to ensure satisfactory convergent and discriminant validity. We used a seven-point Likert scale (1 = strongly disagree, 7 = strongly agree) for response options, except for *perceived risk*, which we measured using a seven-point Likert-type scale (1 = very unlikely, 7 = very likely). We operationalized *bypass economic benefit* using a three-item measure based on scales from Bock, Zmud, Kim, and Lee (2005) and Hamari (2013). We operationalized *bypass perceived risk* in terms of a three-item scale based on Jacoby and Kaplan's (1972) scale. We measured the *perceived enjoyment* construct using Kang, Shin, and Ponto's (2020) three-item scale. Finally, we measured *bypass intention* using a modified Pavlou and Gefen (2004) scale that we adapted to the collaborative consumption context. Prior to full data collection, we ran a pilot test with seven participants, requesting feedback on the wording of the questions and the overall structure of the survey.

Table 4. Measurement items for constructs

Constructs	Items	Measurement items	References adapted from
Economic Benefit	Eco_Benef1	Bypassing could help you save money	Bock et al. (2005) and Hamari (2013)
	Eco_Benef2	Bypassing could benefit you financially	
	Eco_Benef3	Bypassing could improve your economic situation	
Perceived Risk	Risk1	There could be something wrong with the service if you bypass	Jacoby and Kaplan (1972)
	Risk2	It could be complicated to bypass	
	Risk3	On the whole, considering all sorts of factors combined, it would be risky to bypass	
Perceived Enjoyment	Enjoy1	Bypassing could be enjoyable	Kang et al. (2020)
	Enjoy2	Bypassing could be exciting	
	Enjoy3	It could be fun to bypass	
Bypass Intention	Bypass_Int1	In the future, you are likely to accept a bypass proposition	Pavlou and Gefen (2004)
	Bypass_Int2	In the future, you would not hesitate to accept a bypass proposition	
	Bypass_Int3	Next time, you would consider accepting a bypass proposition	

3.5 Discriminant and convergent validity, and reliability

We assessed discriminant validity via the Fornell–Larcker criterion (Fornell & Larcker, 1981) and the Heterotrait–Monotrait ratio of correlations (HTMT) (Henseler, Ringle, & Sarstedt, 2015). Results show that the square root of each construct’s average variance extracted (AVE) (on the diagonal) is higher than the correlation with all other constructs (see Table 5). They also show that HTMT is lower than the 0.85 threshold (see Table 6). As such, both tests indicate that

discriminant validity is confirmed. AVE values are greater than 0.5, varying between 0.638 and 0.911. Consequently, convergent validity is also confirmed.

Moreover, we estimated the measurement model for both studies to analyze the relationship between the latent variables and their respective indicators. Both composite reliability (CR) (between 0.841 and 0.969) and Cronbach's alpha (between 0.719 and 0.951) are above 0.7. As all the items have a loading greater than the 0.7 threshold (see Table 7), indicator reliability was also achieved (Kline, 2015).

Table 5. Discriminant validity (Fornell–Larcker criterion)

Data set	Construct	1	2	3	4
Complete (N = 549)	1. Bypass Intention	0.923			
	2. Economic Benefit	0.250	0.894		
	3. Perceived Enjoyment	0.482	0.274	0.951	
	4. Perceived Risk	-0.455	-0.124	-0.244	0.800
Accommodation rental (N = 310)	1. Bypass Intention	0.933			
	2. Economic Benefit	0.330	0.905		
	3. Perceived Enjoyment	0.481	0.320	0.955	
	4. Perceived Risk	-0.469	-0.221	-0.246	0.799
Ride-sharing (N = 239)	1. Bypass Intention	0.897			
	2. Economic Benefit	0.155	0.874		
	3. Perceived Enjoyment	0.414	0.241	0.939	
	4. Perceived Risk	-0.367	-0.025	-0.139	0.798

Table 6. Discriminant validity (HTMT ratio)

Data set	Construct	1	2	3	4
Complete (N = 549)	1. Bypass Intention				
	2. Economic Benefit	0.275			
	3. Perceived Enjoyment	0.515	0.299		
	4. Perceived Risk	0.546	0.151	0.277	
Accommodation rental (N = 310)	1. Bypass Intention				
	2. Economic Benefit	0.356			
	3. Perceived Enjoyment	0.510	0.343		

	4. Perceived Risk	0.561	0.270	0.287
Ride-sharing (N = 239)	1. Bypass Intention			
	2. Economic Benefit	0.170		
	3. Perceived Enjoyment	0.454	0.272	
	4. Perceived Risk	0.451	0.121	0.162

Table 7. Indicator loadings and composite reliability

Data set	Construct	Item	Loading	Cronbach's Alpha	rho_A	CR	AVE
Complete (N = 549)	Bypass Intention	Bypass_Int1	0.955	0.913	0.920	0.945	0.852
		Bypass_Int2	0.876				
		Bypass_Int3	0.936				
	Economic Benefit	Eco_Benef1	0.880	0.874	0.884	0.922	0.799
		Eco_Benef2	0.935				
		Eco_Benef3	0.865				
	Perceived Enjoyment	Enjoy1	0.931	0.947	0.948	0.966	0.904
		Enjoy2	0.961				
		Enjoy3	0.960				
	Perceived Risk	Risk1	0.862	0.723	0.755	0.842	0.640
		Risk2	0.733				
		Risk3	0.800				
Accommodation rental (N = 310)	Bypass Intention	Bypass_Int1	0.962	0.932	0.953	0.870	0.870
		Bypass_Int2	0.889				
		Bypass_Int3	0.947				
	Economic Benefit	Eco_Benef1	0.885	0.891	0.909	0.931	0.819
		Eco_Benef2	0.942				
		Eco_Benef3	0.886				
	Perceived Enjoyment	Enjoy1	0.933	0.951	0.954	0.969	0.911
		Enjoy2	0.965				
		Enjoy3	0.966				
	Perceived Risk	Risk1	0.868	0.719	0.750	0.841	0.638
		Risk2	0.748				
		Risk3	0.776				
Ride-sharing (N = 239)	Bypass Intention	Bypass_Int1	0.940	0.878	0.891	0.925	0.805
		Bypass_Int2	0.838				
		Bypass_Int3	0.911				
	Economic Benefit	Eco_Benef1	0.905	0.844	0.872	0.906	0.763
		Eco_Benef2	0.929				
		Eco_Benef3	0.780				
	Perceived	Enjoy1	0.919	0.932	0.932	0.957	0.881

Enjoyment	Enjoy2	0.951				
	Enjoy3	0.946				
Perceived	Risk1	0.840	0.719	0.744	0.839	0.636
Risk	Risk2	0.734				
	Risk3	0.815				

4. Results

We decided to test the hypotheses through the variance-based PLS-SEM technique, using SmartPLS 3.3.5 software. We made this decision for four main reasons. First, PLS-SEM is applied in exploratory rather than confirmatory studies. Both the research context (collaborative consumption) and research concept (platform bypass) in our study are exploratory in nature and in the early stages of scholarly investigation (Hair et al., 2016; p. 15). Indeed, two of the most-cited quantitative research studies on collaborative consumption use PLS-SEM: Hamari et al. (2016) and Möhlmann (2015). Second, the PLS-SEM technique is useful when estimating relatively complex models, as is the case in our study, which has two mediation effects (Hair, Risher, Sarstedt, & Ringle, 2019). Third, PLS-SEM is well suited to management-focused research investigating causal predictive explanations (Cepeda Carrión, Henseler, Ringle, & Roldán, 2016). A major objective of our study is to identify bypass motivations. Finally, as none of the existing studies on bypass have used PLS-SEM, it complements the existing research.

4.1. Model fit

For the goodness-of-fit measure of the PLS-SEM analyses, we used the standardized root mean square residual (SRMR) results. These results (see Table 8) show that the SRMR value for the complete dataset is 0.059, the value for the accommodation-rental dataset is also 0.059, and the value for the ride-sharing dataset is 0.070. This indicates that all datasets satisfy the PLS-

SEM goodness-of-fit requirements, which correspond to an SRMR value of under 0.08 (Henseler & Sarstedt, 2013).

Table 8. Model fit using SRMR

Dataset	SRMR
Complete	0.059
Accommodation rental	0.059
Ride-sharing	0.070

4.2. Measurement invariance

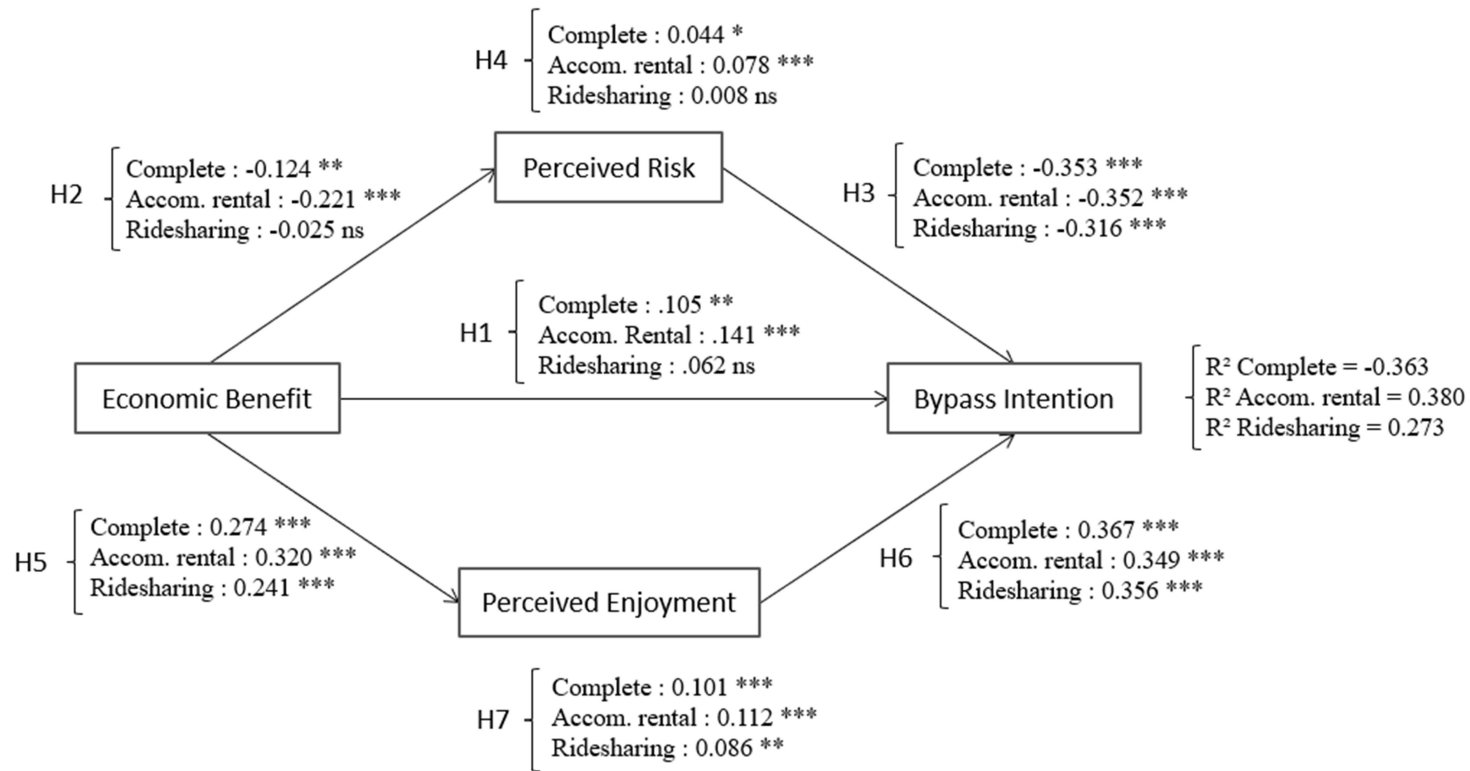
We assessed measurement invariance using Henseler et al.'s (2016; p. 412) measurement invariance in composite models (MICOM) procedure, which consists of three consecutive steps to verify: (1) configural invariance, (2) compositional invariance, and (3) equality of composite mean values and variances. As we employed the same indicators with the same coding and settings across both groups (accommodation-rental and ride-sharing users), we conclude that configural (or partial) invariance is achieved. We then used the partial least square multigroup analysis (PLS-MGA) technique to calculate the MICOM (2) results, which show that compositional invariance is also achieved (see Appendix, Table A.2). Based on the MICOM (3) results, the composite mean values are unequal across the groups, thus indicating that we can assume only partial measurement invariance (see Appendix, Table A.3). However, drawing on Steenkamp and Baumgartner (1998) and similar to other research studies (Ting, Fam, Jun Hwa, Richard, & Xing, 2019), we could use a more flexible criterion and accept that there is partial invariance.

4.3. Structural model

We tested H1 to H7 using 5,000 bootstrap resamples. We present the corresponding results in Table 9 and Figure 3. First, results show that, overall, economic benefit has a positive and significant effect on bypass intention ($\beta = .105$; $p < .01$; $t = 2.911$). This is the case for the accommodation-rental sample ($\beta = .141$; $p < .01$; $t = 3.172$). However, and contrary to our predictions, it is not the case for the ride-sharing sample ($\beta = .062$; $p > .05$; $t = .893$). Therefore, results only partially support H1. Results also show that overall economic benefit is negatively correlated with perceived risk ($\beta = -0.124$, $p < .01$; $t = 2.637$). In other words, users who perceive an economic benefit from bypass are less likely to perceive risk associated with bypass. Again, this is the case for the accommodation-rental sample ($\beta = -0.221$; $p < .001$; $t = 4.721$) but not for the ride-sharing sample ($\beta = -.0025$; $p > .05$; $t = .261$). Hence, results partially support H2. Then, we find that perceived risk has a negative and significant effect on bypass intention overall ($\beta = -0.353$; $p < .001$; $t = 8.530$), as well as for each individual sample: accommodation-rental users ($\beta = -0.352$, $p < .001$; $t = 6.960$) and ride-sharing users ($\beta = -0.316$; $p < .001$; $t = 4.410$). These results fully support H3. The mediation test shows that economic benefit has a positive indirect effect on bypass intention, with perceived risk as the mediator. This is the case for the overall sample ($\beta = .044$; $p < .05$; $t = 2.548$) and for the accommodation-rental sample ($\beta = .078$, $p < .001$; $t = 3.631$), but not for the ride-sharing sample ($\beta = .008$; $p > .05$; $t = .256$). Therefore, results only partially confirm H4.

Second, based on the results, economic benefit is positively related to perceived enjoyment. This is the case across the overall sample ($\beta = .274$; $p < .001$; $t = 6.119$) as well as for each individual sample: accommodation-rental users ($\beta = .320$; $p < .001$; $t = 5.790$) and ride-sharing users ($\beta = .241$, $p < .001$; $t = 3.864$).

Figure 3. Assessment of structural model (N_{Accom. Rental}=310, N_{Ride-Sharing}=239)²



² *significant at the 0.05 level, ** significant at the 0.01 level, *** significant at the 0.001 level, ns not significant

Table 9. Assessment of structural model using bootstrapping and blindfolding procedures

Data Set	Hypothesis and Relationship		Std Beta	t- Statistics	Decision	f²	R² / Q²
Complete (N = 549)	H1	Economic Benefit → Bypass Intention	0.105	2.911**	Supported	0.016	.363/.305
	H2	Economic Benefit → Perceived Risk	-0.124	2.637**	Supported	0.016	
	H3	Perceived Risk → Bypass Intention	-0.353	8.530***	Supported	0.186	
	H4	Economic Benefit → Perceived Risk → Bypass Intention	0.044	2.548*	Supported		
	H5	Economic Benefit → Perceived Enjoyment	0.274	6.119***	Supported	0.081	
	H6	Perceived Enjoyment → Bypass Intention	0.367	9.506***	Supported	0.183	
	H7	Economic Benefit → Perceived Enjoyment → Bypass Intention	0.101	5.000***	Supported		
Accom- modation rental (N = 310)	H1	Economic Benefit → Bypass Intention	0.141	3.172**	Supported	0.028	.380/.323
	H2	Economic Benefit → Perceived Risk	-0.221	4.721***	Supported	0.051	
	H3	Perceived Risk → Bypass Intention	-0.352	6.960***	Supported	0.183	
	H4	Economic Benefit → Perceived Risk → Bypass Intention	0.078	3.631***	Supported		
	H5	Economic Benefit → Perceived Enjoyment	0.320	5.790***	Supported	0.114	
	H6	Perceived Enjoyment → Bypass Intention	0.349	7.108***	Supported	0.170	
	H7	Economic Benefit → Perceived Enjoyment → Bypass Intention	0.112	4.342***	Supported		
Ride- sharing (N = 239)	H1	Economic Benefit → Bypass Intention	0.062	0.893 ns	Not supported	0.005	.273/.212
	H2	Economic Benefit → Perceived Risk	-0.025	0.261 ns	Not supported	0.001	
	H3	Perceived Risk → Bypass Intention	-0.316	4.410***	Supported	0.135	
	H4	Economic Benefit → Perceived Risk → Bypass Intention	0.008	0.256 ns	Not supported		
	H5	Economic Benefit → Perceived Enjoyment	0.241	3.864***	Supported	0.061	
	H6	Perceived Enjoyment → Bypass Intention	0.356	5.382***	Supported	0.161	
	H7	Economic Benefit → Perceived Enjoyment → Bypass Intention	0.086	3.017**	Supported		

*significant at the 0.05 level, ** significant at the 0.01 level, *** significant at the 0.001 level, ns not significant

This fully supports H5. We also find that perceived enjoyment has a positive and significant impact on bypass intention across the entire sample ($\beta = .367$; $p < .001$; $t = 9.506$) as well as for each individual sample: accommodation rental ($\beta = .349$, $p < .001$; $t = 7.108$) and ride-sharing ($\beta = .356$, $p < .001$; $t = 5.382$). This fully supports H6. Finally the results of the mediation test show that perceived enjoyment is a significant mediator, corresponding to a positive indirect effect of economic benefit on bypass intention via increased perceived enjoyment. This result is supported for the overall sample ($\beta = .101$; $p < .001$; $t = 5.00$), for the accommodation-rental sample ($\beta = .112$; $p < .001$; $t = 4.342$) and for the ride-sharing sample ($\beta = .086$; $p > .01$; $t = 3.017$). Therefore, results fully support H7. Finally, we find that control variables (age, gender, and education level) have no significant effect.

Third, notwithstanding significant relationships, effect sizes (f^2) also provide interesting and valuable information. For further analysis, we considered the size of the effect with f^2 using the following guidelines: Values of 0.02, 0.15, and 0.35 represent small, medium, and large effects (Cohen, 1988), respectively. In our case, based on the findings we can conclude that perceived risk (complete: $f^2 = .186$; accommodation rental: $f^2 = .183$; ride-sharing: $f^2 = .135$) and perceived enjoyment (complete: $f^2 = .183$; accommodation rental: $f^2 = .170$; ride-sharing: $f^2 = .161$) are the two main predictors of bypass intention. The predictive relevance Q^2 of the path model is also exhibited. We checked it using the blindfolding procedure with the criteria that values of greater than 0 indicate acceptable predictive quality. Finally, results show a value of $R^2 = 0.363$ for the complete dataset, $R^2 = 0.380$ for accommodation-rental users, and $R^2 = 0.273$ for ride-sharing users. This means that our model accounts for 36.3% of the variance of bypass intention overall, 38% of the variance of bypass intention for accommodation-rental users, and 27.3% of the variance of bypass intention for ride-sharing users. These values are higher than

Falk and Miller's (1992) recommended threshold of 0.10, thus indicating that the model has satisfactory predictive value and is capable of explaining the bypass intention endogenous variable.

Fourth, we examined the total effects (both indirect and direct) of the independent constructs (i.e., perceived risk, perceived enjoyment, and economic benefit) on the dependent construct (i.e., intention to bypass) as this provides practitioners with actionable results regarding cause and effect relationships (see Table 10). While both perceived risk and perceived enjoyment are strong predictors of bypass intention, influencing it negatively and positively, respectively, economic benefit influences bypass intention, both directly and indirectly.

Table 10. Direct, indirect, and total effects on intention to bypass

Dataset	Construct	Direct	Indirect	Total	t-Statistic
Complete (N = 549)	Perceived Risk	-0.353			8.790***
	Perceived Enjoyment	0.367			9.535***
	Economic Benefit	0.105	0.144	0.250	5.743***
Accommodation rental (N = 310)	Perceived Risk	-0.352			6.779***
	Perceived Enjoyment	0.349			7.069***
	Economic Benefit	0.141	0.190	0.330	6.770***
Ride-sharing (N = 239)	Perceived Risk	-0.316			4.405***
	Perceived Enjoyment	0.356			5.372***
	Economic Benefit	0.062	0.093	0.155	2.207*

* Significant at the 0.05 level, *** significant at the 0.001 level

More specifically, the total effect of economic benefit on bypass intention is significant across all datasets (i.e., complete, accommodation-rental users, and ride-sharing users). The effect is higher in the case of accommodation-rental exchanges (.330) than ride-sharing ones (.155). Finally, for all three datasets, the indirect effect of economic benefit is higher than the direct effect

(complete: $\beta = .144$ versus $\beta = .105$; accommodation rental: $\beta = .190$ versus $\beta = .141$; ride-sharing: $\beta = .094$ versus $\beta = .062$).

To conclude, our findings suggest that bypass intention increases when perceived risk decreases, and that participants who consider bypassing to be enjoyable and exciting are more likely to bypass. Moreover, economic benefit influences bypass intention both directly and indirectly. These direct and indirect effects combine and the total effect of economic benefit on bypass intention is significant across all datasets (complete: $\beta = .250$; $t = 5.743$; accommodation rental: $\beta = .330$; $t = 6.770$; ride-sharing: $\beta = .155$; $t = 2.207$). Lastly, while there is support for the majority of our hypotheses across both datasets, the relationships between economic benefit and perceived risk, on the one hand, and between economic benefit and bypass intention, on the other hand, are significant in the case of accommodation rental but not significant for ride-sharing. This suggests a moderating effect of the type of peer-to-peer service for H1, H2, and H4.

5. General discussion

This study explores bypass by developing and empirically testing a model that includes various motivations explaining bypass intention. Results show that the interplay of utilitarian (i.e., economic benefit and perceived risk) and hedonic (i.e., perceived enjoyment) factors motivates users. These findings contribute to the theoretical and practical understanding of the bypass phenomenon.

5.1. Contributions to the literature

This research contributes to existing knowledge on collaborative consumption as, while most tourism studies investigate factors related to user participation and booking intention (Ert et al., 2016; So et al., 2018; Tussyadiah & Park, 2018), repurchase or switching intention (Liang,

Choi, & Joppe, 2018), and satisfaction and/or loyalty (Lee & Kim, 2018; Möhlmann, 2015), our study focuses on a previously under-investigated endogenous variable (i.e., bypass intention). In particular, it expands current understanding of bypass motivations and their underlying mechanisms. Investigating two different service types also improves the robustness of the results. Our research contributes to the literature in three main ways.

First, this study helps to resolve some contradictions in the literature regarding the impact of economic benefit on bypass intention. Indeed, previous studies are either based on qualitative findings (Wang & Heng, 2017) or on analyses of data from respondents using a variety of peer-to-peer platforms. Hence, they do not distinguish between different types of exchange such as accommodation rental, running errands, and time banking (Bellotti et al., 2017; p. 4374). Our proposed model enables a more detailed understanding of bypass mechanisms. Results not only confirm the total positive effect of economic benefit on bypass intention but also show that it is a dual effect: both direct and indirect. Indeed, economic benefit has a direct impact on bypass intention (H1) and an indirect impact through two different mediations: the reduction of perceived risk (H4) and the increase of perceived enjoyment (H7). Moreover, we reveal differences between accommodation-rental and ride-sharing users. In particular, economic benefit has a direct impact on bypass intention, but only for accommodation-rental users. It is not significant for ridesharing users. One possible explanation for this difference is the monetary threshold effect, which is similar to the moderating effect of the economic incentive that other studies (Ma, Gu, Hampson, & Wang, 2020; Mejia & Parker, 2021) have identified, above which the mechanisms related to perceived economic benefit become significant.

Second, leveraging the literature on consumers' misbehaviors, and findings related to "hedonic deviance" (Fullerton & Punj, 1993), we introduce a construct not considered by

previous studies on bypass (Bellotti et al., 2017): perceived enjoyment. Empirical results show that the impact of this construct on bypass intention is highly significant and positive for both accommodation-rental and ride-sharing users. This confirms the defining role of perceived enjoyment in users' bypass intention and demonstrates the importance of considering hedonic value when studying bypass in the context of collaborative exchanges. Indeed, following Hirschman and Holbrook's (1982) seminal contribution on the experiential dimension and enjoyable aspects of consumption, a number of studies have adopted the hedonic-consumption value framework (Alba & Williams, 2013; Arnold & Reynolds, 2003). This is particularly the case for research with a strong focus on experiences, for example, in the tourism sector. However, in terms of the literature on the sharing economy and collaborative consumption, only a few studies consider a hedonic perspective (Lee & Kim, 2018). Similarly, only a handful of studies on consumers' misbehaviors and deviant behaviors consider the concept of "hedonic deviance" (Al-Rafee & Cronan, 2006). Moreover, despite deviant tourist behavior being an important issue in tourism, academic research on this phenomenon remains limited (Li & Chen, 2017). As "new forms of hospitality, reflected in the sharing economy, give rise to new forms of deviance" (Lugosi, 2019; p. 93), this study contributes to the literature on consumers' digital misbehaviors in the field of tourism and hospitality by studying users' motivations to engage in bypass, a new form of deviant behavior. By including and measuring the enjoyment consumers derive from bypassing in our model, we empirically confirm the link between pleasure and deviance. As such, this study illustrates the strong and positive influence of perceived enjoyment on users' (mis)behaviors in a collaborative context and calls for research regarding the role of perceived enjoyment in both streams of literature (i.e., collaborative consumption and consumers misbehaviors).

Third, previous studies on disintermediation focus on a cost-benefit calculation and are based on a cognitive and utilitarian approach. While existing research on bypass proposes a socioeconomic approach, our results show that a behavioral and psychological perspective is also helpful for explaining these deviant behaviors. Indeed, our model offers a holistic approach that includes both utilitarian and hedonic motivations. Interestingly, while previous research on e-commerce purchase intention (Chiu, Wang, Fang, & Huang, 2014) and shopping motivation (To, Liao, & Lin, 2007) has shown that utilitarian motivation is the strongest predictor, in our case both hedonic value and utilitarian motivation appear to be strong predictors of bypass deviant behaviors. Moreover, our results show that the proposed factors do not influence bypass intention independently but, rather, there is an interplay between utilitarian and hedonic motivations as economic benefit (a utilitarian motivation) influences perceived enjoyment (a hedonic motivation), which, in turn, influences bypass intention. As such, this study contributes to the research stream that considers both hedonic and cognitive routes holistically rather than independently (Peluso, Pino, & Mileti, 2022; Shiv & Fedorikhin, 1999).

To conclude, this research contributes to the growing literature on digital platforms and, more specifically, to aspects related to disintermediation (Gielens & Steenkamp, 2019) and new digital deviant behaviors (Lugosi, 2019). Research on these topics is likely to generate more interest in the near future and to become more important, thus reflecting the increased digitalization of consumer behaviors, especially in a pandemic context such as COVID-19. These behaviors are likely to strongly affect tourism activities and, as such, there is a need to consider how to avoid and/or adapt to them.

5.2. Practical implications

Our research sheds light on the role of perceived risk in bypass decisions. Higher levels of perceived risk lead to lower levels of intention to bypass. This finding may help platforms to identify types of exchange that are more prone to bypass than others (i.e., less risky situations), such as exchanges between peers who are close from a geographical or social (e.g., sharing the same profession) standpoint. Another less risky situation is the case of repeat transactions between the same participants. Hence, platforms' efforts to mitigate bypass should focus specifically on these exchanges. Moreover, perceived risks represent a great opportunity for companies to deliver real and differentiated added value to their customers. They have two main options for achieving this: (1) increasing travelers' fears by emphasizing the possible risks in their communications or (2) offering reassuring solutions for their customers who transact and finalize their bookings through the platform. The latter option includes, for example, insurance protection for both the payment and the service experience, facilitating smooth communications between providers and users during (or when preparing for) the service experience, special deals with partnership programs, and providing an emergency phone number. Platforms could also consider updating their reservation processes for repeat transactions between the same user and provider, as such transactions present clear cases of lower perceived risk. If our proposition that economic benefit becomes influential only above a certain financial threshold is correct, platforms could lower their fees for repeat transactions to below that threshold. Our results regarding the role of hedonic value via perceived enjoyment support a call for a renewed user experience, especially for the final step in the process: the transactional and booking phase. In this regard, digital and IT literature has studied enjoyment, playfulness, and gamification, and may provide some solutions involving, for example, the use of badges to reward users (Hamari,

2013; p. 236). In order to be successful/maximize their profits, platforms also need to do everything they can to make the customer's bypass journey as long, complex, and unpleasant as possible. The effort of directly contacting a peer when bypassing needs to outweigh the enjoyment perceived from bypassing.

6. Conclusion: limitations and future research avenues

This study has several limitations, which lead us to suggest avenues for future research. First, as the majority of the data we collected on the Prolific platform came from users, as opposed to providers, our results reflect bypass mechanisms on the user side. However, for bypass to occur, either the user or the provider need to propose bypassing, and the other peer needs to accept it. A complementary study could focus on providers to assess whether their motivations and disincentives are similar or different. Second, we surveyed only English-speaking UK residents. Although some exchanges, such as ride-sharing, are likely to happen on a local scale, other types of exchange, such as accommodation rental, can happen on an international or a global scale. As previous results suggest that geographic proximity can increase bypass, further research could consider both the social and geographical dimensions, for example, by applying construal level theory (Trope & Liberman, 2010) with spatial and social distance factors. Moreover, previous studies have shown that individualism vs. collectivism can impact the adoption of collaborative consumption (Mai, Ketron, & Yang, 2020). In particular, individualistic consumers rely less on interpersonal interaction, while consumers in collectivistic cultures tend to place greater emphasis on the group's well-being than on their own. Thus, as we can consider bypass as a specific form of interpersonal interaction, it would be interesting to investigate cultural perspectives of the bypass phenomenon in order to understand how factors related to individualism vs. collectivism influence users' bypass decisions. Third, we measured

perceived risk in the model using a unidimensional scale. However, the risk literature shows that there are different types of risk such as time risk, physical risk, and financial risk (Jacoby & Kaplan, 1972; Yi, Yuan, & Yoo, 2020). It would be useful to employ a multidimensional scale to investigate how these various dimensions influence bypass intentions. Fourth, a follow-up study could use qualitative insights in order to better understand the origins and dimensions of perceived enjoyment. Finally, if there is a threshold below which economic motivation does not influence bypass intention, it would be interesting to identify it and study its stability across individuals and usage situations.

Previous studies have highlighted the paradoxical nature of the sharing economy, for example, when it combines a social dimension with a commercial aspect (Eckhardt et al., 2019). We may consider the results presented in this paper as yet another illustration of the sharing economy's paradoxes: Individuals who decide to move away from direct traditional market solutions, choosing instead to go through third-party intermediation platforms to exchange with peers, end up bypassing these platforms to engage in direct transactions with these peers. In such instances, users are partially disintermediating the new intermediary. Finally, we do not yet know whether this bypass behavior is the tip of the iceberg, predating a more global and generalized movement of digital transgressions. Indeed, traditional booking sites such as Booking.com or Hotels.com can also suffer from bypass when travelers searching for a room on these online booking platforms then contact the hotel directly in order to make their reservation. Nevertheless, existing platforms should remain vigilant. In a context of fast-paced innovation (Aldebert, Dang, & Longhi, 2011), new technologies (e.g., blockchain), and fierce competition from new start-up companies, the avoidance behaviors we identify in this study could have a significant impact on the future of collaborative consumption.

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