

Change in Digital Business: Online Platforms and Their Next Evolution

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ABSTRACT

The world of business is always evolving, and the current tendency is to do business online. Companies will need to use online platforms in order to further expand their online businesses. Because these online platforms have become such an important part of our culture, firms must create the next step in order to stay competitive. This level of online service platforms is a platform that provides all services rather than just a specialization. However, it remains unexplored how this new online environment is accepted by users. Previous Experience, Perceived Innovativeness, and Intention to Recommend were all used in conjunction with the Technology Acceptance Model. Age and gender were employed as moderators, but no impact was detected. Perceived Innovativeness was shown to be non-significant, while positive causal connections with Previous Experience, Intention to Recommend, and the Technology Acceptance Model were discovered. This indicates that the public accepts the next stage of online platform growth.

Graduation Committee members: Dr. C. Herrando & Dr. E. Constantinides

Keywords

Online Platforms, Technology Acceptance Model, Customer Perception, Previous Experience, Intention to Recommend, Online Business, Future Business

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1. INTRODUCTION

This study builds upon the Technology Acceptance Model (TAM) (Davis, 1989; Davis & Venkatesh, 1996; Hubert et al., 2017). This research implements and ties variables to a context that has not yet been fully researched in prior studies. Previous research have added to the TAM in multiple ways over the years. This was realized by adding new variables to the model, combining the model with other known models and providing relevant insights to different fields of study (Heijden, 2004; Wu et al., 2005; Liu et al., 2010; Hubert et al., 2017; Hamid et al., 2020). The literature has not been expanded yet towards the context of online platforms, in particular online service platforms pertaining to a wide variety of services. This research fills the gap in this context as no prior research has been done in the context. The research will add new variables to the TAM while performing an analysis of the intention to use of an online platform focussed on services. The research question can be used as an indicator of achieving the research objective, whenever a sufficient answer to the research question is created, the objective is achieved. For this study, the research question is: *“Will consumers accept an online intermediary B2C-service platform that changes the landscape of the current market?”*

The academic relevance this research brings is the addition of the variables “Perceived Innovativeness”, “Previous Experience” and “Intention to Recommend” in the Technology Acceptance Model. Prior research towards perceived innovativeness and previous experience in the TAM, which is considerably recent, has not been performed before in the context of this research, the same applies to intention to recommend. Thus this research builds and supports these variables. These variables included in the TAM will analyse the acceptance of the new technology of a platform offering all services. The platform referred to is an online location where service related businesses can offer their services which will be linked to their own digital presence on the platform. The component that differs this platform from others

known in the market is that this platform will not be limited to a single culture or a few cultures of business categories, instead, this platform will provide a space for any service category. Thus offering one platform that becomes the home front for any search with regards to services. Prior research to such a platform has not been performed before and thus will open a new research subject to build upon. Furthermore, knowing whether or not humans prefer a more convenient digital platform than what the level already is at, in this case, offering all services on one platform instead of a niche market per platform, will lead to the better understanding of people's needs and the intention to use an all-encompassing platform. Knowing these can provide the necessary information for start-ups to create such an all-encompassing platform and can lead to the disruption of the current platform system known in the market. Conducting this research will help understand consumer future needs in platform development.

The reason behind the selection of this research's context can be taken from the situation and complication. According to literature, for further development of online business, companies will have to implement online platforms (Parker et al., 2016; Sandberg et al., 2020). Online platforms use technology exclusive to the online setting to build multi-sided platforms which create value by setting up connections across multiple sides, think of suppliers and customers (Gawer, 2020). With the online revolution of business and the rise of intermediary platforms, think of Uber, Airbnb and Amazon (Busch et al., 2016). But also, in the Netherlands, think of Marktplaats, Thuisbezorgd, Werkspot, etc., there are many online possibilities to find and compare the services you need. However, this direction is most often focused on only an individual service or one category or branch of services. There are none to a few platforms which actually try to provide a platform that intermediates for many kinds of services. There is little research done in this context before, thus there is little understanding regarding the perceptions and intentions of potential users in such a context.

2. LITERATURE REVIEW & THEORETICAL FRAMEWORK

The Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) (Davis, 1989) is a model that analyses the intention to use of a technology. From the later updated version of the technology acceptance model (Davis, 1996), it is taken that the usage of a technology is directly influenced by the intention to use, which in turn is influenced by the perceived usefulness and perceived ease of use. Perceived ease of use also has an effect on the perceived usefulness. These are all variables to measure technology usage. The proposed model by Davis and Venkatesh (1996) can be seen in figure 1. This model is widely used for the analysis of new technology acceptance and there have been many literature over the years which add to the model through the addition of different variables (Heijden, 2004; Wu et al., 2005; Liu et al., 2010; Hubert et al., 2017; Hamid et al., 2020). Some additions to the TAM can be seen in table 1.

Table 1. Examples of additions to the TAM

Heijden (2004)	added the variable “perceived enjoyment” to the TAM with a positive relationship on intention to use with perceived ease of use also having a positive relationship on perceived enjoyment.
Wu et al. (2005)	combined the Innovation Diffusion Theory (IDT) with the TAM thus adding the variables “perceived risk”, “cost” and “compatibility” to the TAM. Finding that compatibility has the strongest correlation with the behavioural intention to use.
Liu et al. (2010)	performed the basic form of the TAM using external factors, however they found that one of those external factors also has a considerable positive relationship with the intention to use, this was context related with the variables “Previous Online Learning Experience” having a positive effect on “Intention to Use an Online Learning Community”. These variables however can be narrowed down to indicate a positive relationship between previous experience and the intention to use a technology. Thus there could be an addition of the “Previous Experience” variable to the TAM.
Hubert et al. (2017)	considered an interesting deviation from the TAM as most prior research investigated the addition of variables that influence behavioural intention, in this research apart from adding external factors also two other variables were added that are positively influenced by behavioural intention. These variables are “Experience Response” and “Cross-category usage” these variables reside next to the “Usage behaviour” variable.
Hamid et al. (2020)	Added the variable “Perceived Innovativeness” to the TAM. This variable measures the innovativeness of the applicants. With innovativeness

	meaning the desire of applicants of using new and unique products.
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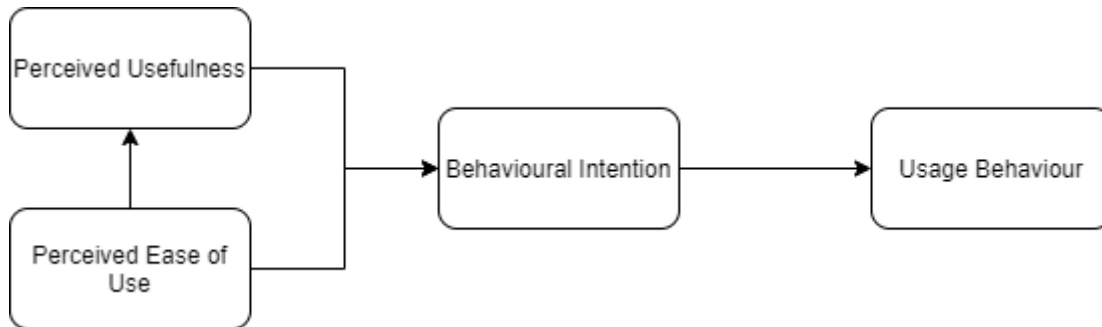


Figure 1. The Technology Acceptance Model (Davis, 1996)

The variables in this model are clearly explained in the literature that make use of said model.

Perceived Usefulness

Davis (1989, page 320), defines perceived usefulness (PU) to be “the degree to which a person believes that using a particular system would enhance his or her job performance.” When something is perceived as being useful it implies that there is a positive relationship between the use and performance of a matter. Useful refers to the capability of being utilized in an advantageous way. From research it is gained that a high level of perceived usefulness of a technology leads to a higher acceptance of that technology by users (Davis, 1989; Davis & Venkatesh, 1996).

From these findings the following hypothesis can be researched:

- H1. Perceived Usefulness has a positive relationship with Behavioural Intention.

Perceived Ease of Use

According to Davis (1989, page 320), the perceived ease of use (PEOU) refers to "the degree to which a person believes that using a particular system would be free of effort." With ease referring to the absence of difficulty or great effort. Effort is known as a limited resource

people have that they can divide to different activities. It is widely accepted that a high level of perceived ease of use of a technology leads to a higher acceptance of that technology by users (Davis, 1989; Davis & Venkatesh, 1996).

The following hypotheses can be studied related to this literature:

- H2. Perceived Ease of Use has a positive relationship with Behavioural Intention.
- H3. Perceived Ease of Use has a positive relationship with Perceived Usefulness.

Behavioural Intention

This variable refers to the behavioural intention to use a technology. In the context of the model, the behaviour refers to the technology analysed with the technology acceptance model. The behavioural intention (BI) to use a technology is positively related to the usage behaviour of a technology (Davis, 1989; Davis & Venkatesh, 1996; Nawi et al., 2019).

Intention to Recommend

It was found that users with a higher behavioural intention to adopt a new technology are more likely to adopt that technology and to recommend the technology to others (Miltgen et al., 2013; Oliveira et al., 2016; Talukder et al., 2018). When it comes to appraising the quality of a technology, consumers are heavily influenced by word-of-mouth (Venkatesh & Brown, 2001). In their established social networks, consumers freely spread brand-related information (Vollmer & Precourt, 2008). This previous research indicates there to be a positive relationship between behavioural intention to adopt and the intention to recommend (ITR). Thus in this study an analysis in this context with regards to the “Behavioural Intention” and the “Intention to Recommend” variables. This relationship is expected to be positive.

The following hypothesis can be researched:

- H4. Behavioural Intention has a positive relationship with Intention to Recommend.

Perceived Innovativeness

In a recent study the variable “perceived innovativeness” (PI) was suggested to be added to the TAM, perceived innovativeness refers to the customers’ perceived desire of using new and unique products (Hamid et al., 2020). The study showed that the perceived innovativeness of the applicants from the smart housekeeping research has a positive significant effect towards attitude and attitude in turn has a positive significant effect towards intention to use. To add to the literature, the direct relation between perceived innovativeness and behavioural intention will be analysed. This relationship is supported by Jin et al. (2014), in this research the analysis showed there to be a positive relationship between a restaurant’s perceived innovativeness and multiple variables. The correlation with “Brand Preference” is detrimental for attesting the perceived innovativeness variable in this study.

Related to perceived innovativeness, the following hypothesis can be researched:

- H5. Perceived Innovativeness has a positive relationship with Behavioural Intention.

Previous Experience

Previous experience (PE) indicates the prior knowledge of the same or a similar entity. Taylor and Todd (1995) introduced the relationship between prior experience and behavioural intention. Also the relationships with perceived usefulness and perceived ease of use were measured. Their research achieved significant results, showing correlations with most of the variables in the TAM. The measurement of prior/previous experience will be replicated in the current study. The limitations as proposed by Taylor and Todd (1995) will be addressed in

this research. These limitations are related to the setting of the IT usage, the role of other factors that may correlate with experience (such as gender, age, etc.) and the usage of a dichotomous prior experience variable. The current research will take these limitations into account. Furthermore a similar variable in later research the “Previous Online Learning Experience” supports this relationship (Liu et al., 2010). In that research it was attested that there is a positive relationship between previous online learning experience and the intention to use an online learning community. Ros et al. (2014) suggest that previous experience is not relevant because of an insignificant relation with the TAM variables. For the current research, previous experience will be measured and compared to the behavioural intention as well as perceived usefulness, perceived ease of use and perceived innovativeness to build upon and attempt to clear up opposing results from prior research.

The following hypotheses will be researched with regards to previous experience:

- H6. Previous Experience has a positive relationship with Behavioural Intention.
- H7. Previous Experience has a negative relationship with Perceived Innovativeness.
- H8. Previous Experience has a positive relationship with Perceived Usefulness.
- H9. Previous Experience has a positive relationship with Perceived Ease of Use.

Age and Gender

Tarhini et al. (2014) have found that the diversity variables age and gender have moderating effects on the components in the TAM. With age moderating almost all the variables and gender moderating some of the variables. The research of Tarhini et al. (2014) will be replicated to identify these moderating influences in a different context (different variable, different kind of technology and a more recent setting).

From the information regarding age and gender the following hypotheses will be researched:

- H10. The influence of Previous Experience, Perceived Innovativeness, Perceived Usefulness and Perceived Ease of Use towards Behavioural Intention will be moderated by Age.
- H11. The influence of Previous Experience, Perceived Innovativeness, Perceived Usefulness and Perceived Ease of Use towards Behavioural Intention will be moderated by Gender.

The three variables (“Intention to Recommend”, “Perceived Innovativeness” and “Previous Experience”) along with the moderating variables (“Age” and “Gender”) will be added to the TAM in this research, the proposed research model can be found in figure 2.

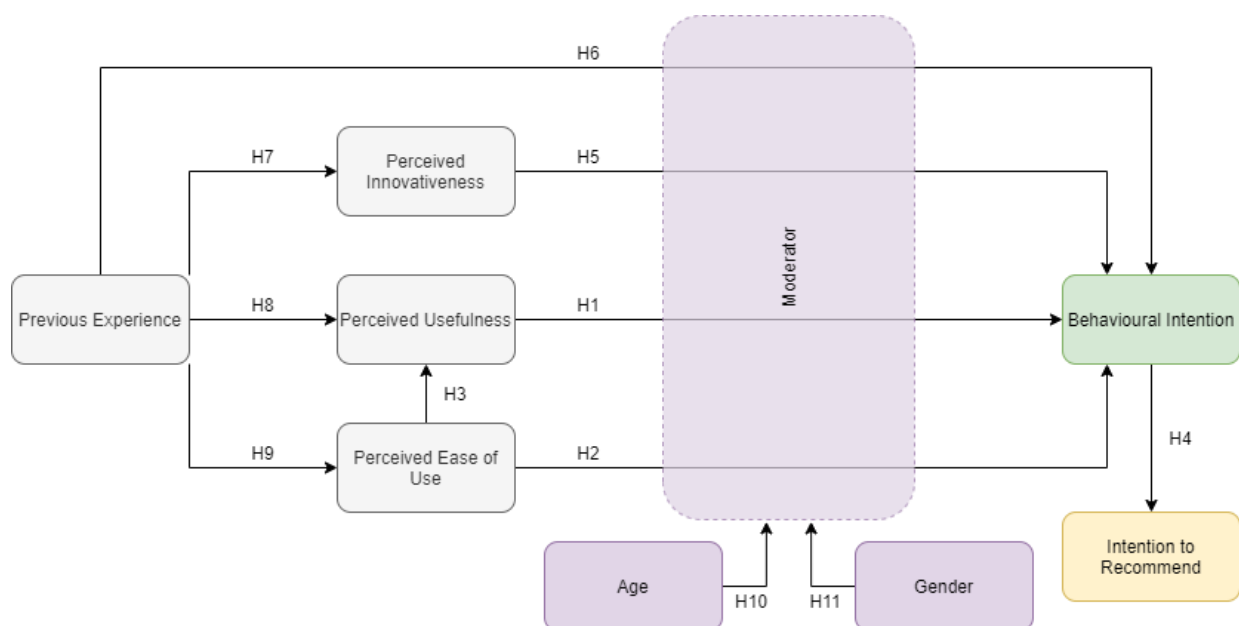


Figure 2. The Proposed Research Model

The proposed research model will be implemented in a context in which prior research through these means has not yet been realised.

As taken in this research, online platforms are defined as using technology exclusive to the online setting to build multi-sided platforms which create value by setting up connections across multiple sides, think of suppliers and customers (Gawer, 2020). Prior research related to the TAM and to the definition of an online platform in this research has been limited. There has not been built upon the TAM to the degree of filling a gap in the research. Furthermore, the platforms analysed are not considered to be of the same characteristics as the one proposed in this research (Lai, 2017; Lal, 2017; Tripopsakul, 2018).

3. METHODOLOGY

The research question this paper aims to answer is: *“Will consumers accept an online intermediary B2C-service platform that changes the landscape of the current market?”*.

To be able to answer this question, the opinions of online platform users have to be known. Through the usage of the TAM and the additional variables as seen in Figure 2 the respondents’ opinions will be measured. The research is conducted through a survey. Quantitative data allows for the understanding of the opinions of the applicants on a measurable scale which will allow for concise understanding of the public’s viewpoint. SPSS is utilized to analyse the quantitative data gathered from the survey.

3.1. Research Design

The survey is made up of statements, which are sentences that provide an opinion about a subject. Statements were taken from previous research to guarantee that items that capture the core of the variables indicated in the literature review section were used. Appendix 10.1 lists the statements as well as their sources. The survey will measure eight variables, each of which will be assessed by two or three statements, with the exception of age and gender, which will

be assessed by a single question. The variables are “Previous Experience”, “Perceived Innovativeness”, “Perceived Usefulness”, “Perceived Ease of Use”, “Behavioural Intention”, “Intention to Recommend”, “Age” and “Gender”. The statements will be expressed on a seven-point Likert scale, which implies that each statement has seven alternative responses, each with its own numerical value, ranging from one to seven, with one being "strongly disagree" and seven being "strongly agree." This would simplify the analysis in this study as the higher the mean score, the higher the applicants' rating of a variable. The survey will provide a deeper knowledge of how candidates feel about an online intermediary B2C service-platform in terms of the previously mentioned variables, allowing a determination of the variables' levels.

3.2 The Survey

The purpose of the survey is to determine the level of acceptability of an online intermediate B2C service platform. In addition, the survey includes questions on personal information, gender, age, employment situation, education level and nationality. Aside from that, the purpose of this survey is to determine how many of the candidates are aware of online platforms or have any understanding of them. Before the 17 statements are presented, the question "Do you have any experience with or knowledge of online platforms?" will be asked in order to obtain valid data. If you answer yes, your will be utilized in the analysis of this study. Any candidate who responds no will be able to proceed with the survey, their data will not be used in the analysis. This question is critical to the research's success since it allows for more trustworthy data and gives pertinent information with regards to the study topic. Appendix 10.2 contains the survey design.

4. RESULTS

This section focuses on the survey's findings and analysis; in the discussion section, these findings will be explored and expanded upon further.

4.1. Sample Description

A total of 113 people applied for the survey. 91,15 percent of the applicants claim to have experience with or knowledge of online platforms, whereas 8,85 percent claim to have no experience with or knowledge of online platforms. Thus only 103 individuals remain who can offer valid data for this study. Of these 103 respondents 54.4% are female and 45.6% are male. Regarding their age 15.5% are aged 16 – 20 years, 68% are aged 21 – 25 years, 10.7% are aged 26 – 35 years and 5.8% are aged 36 – 50 years. Appendix 10.3 contains additional demographic information about the sample.

4.2. Analysis Results

In order to check the reliability of the variables researched in this study a reliability analysis was performed. When there are more than two items in a variable, the Cronbach's Alpha is used to determine the scale's reliability. Low reliability is indicated by values below .50, moderate reliability is shown by values between .50 and .70, higher reliability is indicated by values between .70 and .90, and great reliability is indicated by values above .90 (Hinton et al., 2014). Pallant (2010) supports this, claiming that values greater than .70 are appropriate for indicating a reliable scale. When there are just two items in a variable, a Cronbach's Alpha and Spearman-Brown analyses are used to determine the scale's reliability. These statistics are used because regarding scales that have no more than 2 items, Spearman-Brown analysis has been shown to be a more acceptable reliability coefficient over the Cronbach's Alpha (Eisinga et al., 2013). Values greater than .70 indicate a reliable scale.

Both values will be compared to determine a difference between the measurements. The results from the reliability analysis as well as an indication of the variables' mean scores and standard deviations can be found in Table 2.

Table 2. Descriptive Statistics of the Variables

Variable	Mean	Std. Deviation	Cronbach's Alpha	Spearman-Brown Coefficient
Previous Experience (PE)	5.06	0.94	.84	
Perceived Innovativeness (PI)	4.49	1.24	.72	
Perceived Usefulness (PU)	5.23	0.88	.85	
Perceived Ease of Use (PEOU)	5.38	0.95	.90	
Behavioural Intention (BI)	5.34	0.94	.90	.90
Intention to Recommend (ITR)	4.99	0.90	.76	

The Cronbach's Alpha and Spearman-Brown Coefficient values all exceed .70, indicating internal consistency and thus a reliable set of variables. This entails using these variables for the analysis of this study is proper. Looking at the Behavioural Intention variable, there is no difference regarding the Spearman-Brown Coefficient and Cronbach's Alpha. Looking at the variables separately from each other and just at their individual existence. We can conclude from their mean scores that the applicants of this survey have moderate previous experience regarding online platforms. They neither perceive an online intermediary B2C service platform as proposed in this study to be innovative or not, they are neutral with a slight tendency towards moderately believing the platform to be innovative. The applicants perceive the platform to be moderately useful as well as easy to use. There is a moderate intention to use the platform as well as to recommend the platform.

In Table 3 the correlations between the variables are shown through the usage of simple regression analyses. This shows the correlations of the variables while not keeping in account the effects other variables might have on this correlation.

Table 3. Variable Pearson Correlations (N = 113)

Variable	Perceived Innovativeness (PI)	Perceived Usefulness (PU)	Perceived Ease of Use (PEOU)	Behavioural Intention (BI)	Intention to Recommend (ITR)
Previous Experience (PE)	-.052	.234*	.424**	.358**	.335**
Perceived Innovativeness (PI)		-.025	-.033	.015	.106
Perceived Usefulness (PU)			.457**	.553**	.526**
Perceived Ease of Use (PEOU)				.470**	.400**
Behavioural Intention (BI)					.605**

Note. *Correlation is statistically significant at the 0.05 level.

**Correlation is statistically significant at the 0.01 level.

The correlation between Perceived Innovativeness and other variables does not appear to have any statistical significance. In terms of their correlation with the other variables, Previous Experience, Perceived Usefulness, Perceived Ease of Use, Behavioural Intention, and Intention to Recommend all appear to be statistically significant.

Multiple independent factors must be examined at the same time in terms of their effect on the corresponding dependent variables, as shown in Figure 2, multiple linear regression analyses can provide a more accurate picture of the correlations and linkages.

The results of the multiple linear regression analyses are depicted in Tables 4 and 5, with partial correlation values and their significance indicated.

Table 4 indicates the correlations with regards to the variables Previous Experience, Perceived Innovativeness, Perceived Usefulness and Perceived Ease of Use on Behavioural Intention while checking for influences the other variables have on the individual independent and dependent variable.

Table 4. Variable Partial Correlations (1) (N = 113)

Variable	Previous Experience (PE)	Perceived Innovativeness (PI)	Perceived Usefulness (PU)	Perceived Ease of Use (PEOU)
Behavioural Intention (BI)	.199*	.053	.431**	.214*

Note. *Correlation is statistically significant at the 0.05 level.

**Correlation is statistically significant at the 0.01 level.

Table 4 shows that Perceived Innovativeness seems to have an insignificant correlation with Behavioural Intention. While the other variables indicate significant correlations with Behavioural Intention.

Table 5 indicates the correlations with regards to the variables Previous Experience and Perceived Ease of Use on Perceived Usefulness while checking for influences the other variable has on the individual independent and dependent variable.

Table 5. Variable Partial Correlations (2) (N = 113)

Variable	Previous Experience (PE)	Perceived Ease of Use (PEOU)
Perceived Usefulness (PU)	.050	.406**

Note. *Correlation is statistically significant at the 0.05 level.

**Correlation is statistically significant at the 0.01 level.

Table 5 shows that Previous Experience seems to have an insignificant correlation with Perceived Usefulness. While Perceived Ease of Use indicates a significant correlation with Perceived Usefulness.

The relationships between the independent variables on the dependent variable “Behavioural Intention” were measured while taking into account a potential moderating effect of the variables “Age” and “Gender”. The results with regards to the significance of this moderating effect on the relationships are indicated in Tables 6 and 7.

Table 6. P-values of Moderation Effect of Age (N = 113)

Variable	Previous Experience (PE) on Behavioural Intention (BI)	Perceived Innovativeness (PI) on Behavioural Intention (BI)	Perceived Usefulness (PU) on Behavioural Intention (BI)	Perceived Ease of Use (PEOU) on Behavioural Intention (BI)
Age	.194	.121	.164	.267

Note. *Correlation is statistically significant when lower than 0.05.

Table 6 shows that regarding all the measured variables there is no significant moderating effect detected by the Age variable.

Table 7. P-values of Moderation Effect of Gender (N = 113)

Variable	Previous Experience (PE) on Behavioural Intention (BI)	Perceived Innovativeness (PI) on Behavioural Intention (BI)	Perceived Usefulness (PU) on Behavioural Intention (BI)	Perceived Ease of Use (PEOU) on Behavioural Intention (BI)
Gender	.239	.621	.488	.513

Note. *Correlation is statistically significant when lower than 0.05.

Table 7 shows that regarding all the measured variables there is no significant moderating effect detected by the Gender variable.

4.3 Hypotheses Acceptance

The study findings and implications will be presented in this part through answering the hypotheses; the findings will be critical in addressing the research question, which will be addressed in the next section, "conclusion."

The results section displays the correlations that are derived from the data analysis, allowing an assessment of whether the study hypotheses are correct. For this study 11 hypotheses were identified. These hypotheses are listed in Table 8.

Table 8. Proposed Hypotheses

H#	Hypotheses
H1	Perceived Usefulness has a positive relationship with Behavioural Intention.
H2	Perceived Ease of Use has a positive relationship with Behavioural Intention.
H3	Perceived Ease of Use has a positive relationship with Perceived Usefulness.
H4	Behavioural Intention has a positive relationship with Intention to Recommend.
H5	Perceived Innovativeness has a positive relationship with Behavioural Intention.
H6	Previous Experience has a positive relationship with Behavioural Intention.
H7	Previous Experience has a negative relationship with Perceived Innovativeness.
H8	Previous Experience has a positive relationship with Perceived Usefulness.
H9	Previous Experience has a positive relationship with Perceived Ease of Use.
H10	The influence of Previous Experience, Perceived Innovativeness, Perceived Usefulness and Perceived Ease of Use towards Behavioural Intention will be moderated by Age.
H11	The influence of Previous Experience, Perceived Innovativeness, Perceived Usefulness and Perceived Ease of Use towards Behavioural Intention will be moderated by Gender.

Looking at the data provided in Table 4 relevant data can be found in order to answer H1, H2, H5 and H6.

Perceived Usefulness related to Behavioural Intention has a correlation coefficient of .431 which is significant at the .01 p-level. This indicates a moderately strong and positive relationship between the variables. This supports H1.

Measuring the correlation between Perceived Ease of Use and Behavioural Intention a correlation coefficient of .214, which is significant at the .05 p-level, is found. This indicates a small and positive relationship between the variables. Thus it supports H2.

A correlation coefficient of .053, which is insignificant, is observed when measuring the correlation between Perceived Innovativeness and Behavioural Intention. This stipulates there is no correlation between the variables. H5 is not accepted.

The correlation coefficient between Previous Experience and Behavioural Intention is .199, which is significant at the .05 p-level. This implies that the variables have a small but positive relationship. As a result, H6 is supported.

When evaluated using multiple linear regression, all of the correlations in the supported hypotheses had a lower observed correlation coefficient than when tested using simple regression. This shows that the independent variables have an impact on the relationships between the other independent variables and Behavioural Intention. Consequently this led to Previous Experience and Perceived Ease of Use no longer being significant at the .01 level and are only significant at the .05 level.

In order to answer H3 and H8, the data in Table 5 provides relevant information to arrive to a conclusion.

Perceived Ease of Use and Perceived Usefulness have a correlation coefficient value of .406, which is significant at the .01 p-level. This indicates a normal and positive relationship between the variables. As a result, H3 is accepted.

Measuring the correlation between Previous Experience and Perceived Usefulness a correlation coefficient of .05, which is insignificant, is found. This means there is no correlation between the variables. Thus H8 is not accepted. This differs from the simple regression analysis, see Table 3, from this analysis Previous Experience seemed to have a significant relationship with Perceived Usefulness. However performing the multiple linear regression indicated that there is no significant relationship and that the relationship is explained through Perceived Ease of Use.

Looking at the data provided in Table 3 relevant data can be found in order to answer H4.

As gained from Table 3, there seem to be other variables aside from Behavioural Intention that have a significant relationship with Intention to Recommend. These variables are Previous Experience, Perceived Usefulness and Perceived Ease of Use. This differs from the expected research model and this might influence the relationship between BI and ITR. To measure the validity of these relationships, a multiple linear regression analysis is performed measuring the relationship between the independent variables PE, PU, PEOU and BI and the dependent variable “Intention to Recommend.” The results of this analysis are indicated in Table 9.

Table 9. Variable Partial Correlations (3) (N = 113)

Variable	Previous Experience (PE)	Perceived Usefulness (PU)	Perceived Ease of Use (PEOU)	Behavioural Intention (BI)
Intention to Recommend (ITR)	.139	.271**	.054	.381**

Note. *Correlation is statistically significant at the 0.05 level.

**Correlation is statistically significant at the 0.01 level.

A correlation coefficient of .381 is obtained when the correlation between Behavioural Intention and Intention to Recommend is measured, which is significant at the .01 p-level. This implies that the variables have a normal and positive relationship. As a result, H4 is supported. Through influence of the other variables the strength of this relationship has decreased however. From a strong to a normal relationship.

Table 9 indicates there to be no significant relationship between Previous Experience and Perceived Ease of Use with Intention to Recommend. The significant relationships as indicated in Table 3 are explained through different variables.

However when the correlation between Perceived Usefulness and Intention to Recommend is measured a correlation coefficient of .271 is obtained, which is significant at the .01 p-level. This implies that the variables have a weak and positive relationship. This was not hypothesised in the research model. A new relationship is discovered, thus creating a new hypothesis, “H12 Perceived Usefulness has a positive relationship with Intention to Recommend.” This new hypothesis is accepted.

Table 3 is utilised to analyse the validity of H7 and H9. A correlation coefficient of -.052 is obtained when the correlation between Previous Experience and Perceived Innovativeness is measured, which is insignificant. This stipulates there is no correlation between the variables. H7 is rejected.

Previous Experience and Perceived Ease of Use have a correlation coefficient value of .424, which is significant at the .01 p-level. This indicates a normal and positive relationship between the variables. As a result, H9 is accepted.

To proof H10, Table 6 is necessary. Looking at the p-values, not one seems to be significant when moderating the measured variables with Age. Thus indicating there is no effect of age on the relationships of the variables. This differs from the literature which showed a strong moderating effect (Tarhini et al. 2014).

Table 7 is used in order to proof H11. Similarly to age, When mediating the measured variables with gender, none of the p-values appear to be significant. As a result, there is no influence of gender on the correlations between the variables. This again differs from the literature which showed a small moderating effect (Tarhini et al. 2014).

In Table 10 the summary of the hypothesized results are found.

Table 10. Summary of Hypothesized Results

H#	Proposed relationship	Effect type	Correlation Coefficient	Result
H1	PU (+) → BI	Direct effect	.431**	Accepted
H2	PEOU (+) → BI	Direct effect	.214*	Accepted
H3	PEOU (+) → PU	Direct effect	.424**	Accepted
H4	BI (+) → ITR	Direct effect	.381**	Accepted
H5	PI (+) → BI	Direct effect	.053	Rejected
H6	PE (+) → BI	Direct effect	.199*	Accepted
H7	PE (-) → PI	Direct effect	-.052	Rejected
H8	PE (+) → PU	Direct effect	.406**	Accepted
H9	PE (+) → PEOU	Direct effect	.05	Rejected
H10	<u>AGE</u> (PE, PI, PEOU, PU) → BI	Moderating effect		Rejected
H11	<u>GENDER</u> (PE, PI, PEOU, PU) → BI	Moderating effect		Rejected
+H12	PU (+) → ITR	Direct effect	.271**	Accepted

Note. *Correlation is statistically significant at the 0.05 level.

**Correlation is statistically significant at the 0.01 level.

After rejecting the hypotheses H5, H7, H9, H10, H11, removing the variable “Perceived Innovativeness” because it has no significant correlation with any variable and adding H12, a new research model is created. The model is depicted in Figure 3.

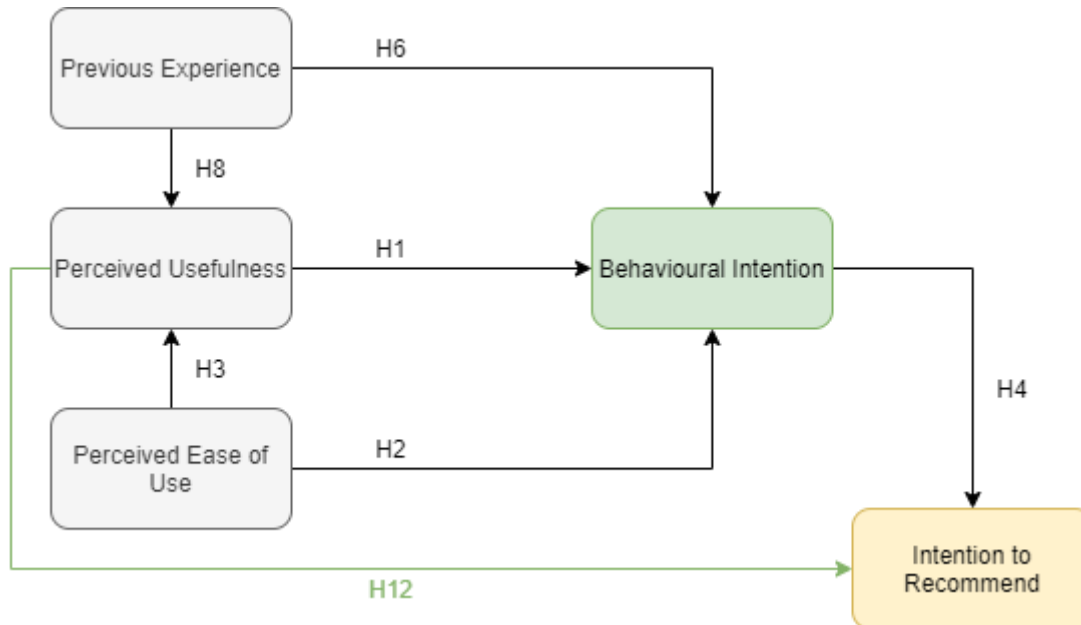


Figure 3. The Research Model

5. CONCLUSION

The emphasis of this study is on the following research question: “*Will consumers accept an online intermediary B2C-service platform that changes the landscape of the current market?*”

A study was conducted to answer this question, with the design focusing on a survey. The survey delivered valuable results towards answering the research question. The data provided a sufficient sample for evaluating most hypotheses. In accepting and rejecting the hypotheses the answer towards the research question could be reached.

Previous Experience, Perceived Usefulness, and Perceived Ease of Use have all been shown to have a positive correlation with Behavioural Intention, which in turn along with Perceived Usefulness have a positive relationship with Intention to Recommend. Previous Experience and Perceived Ease of Use both have a positive relationship with Perceived Usefulness. These relationships are depicted in Figure 3. It was shown that Perceived Innovativeness, Age and Gender have no significant place in the model and do not correlate or moderate with any of the variables.

The values for the variables Behavioural Intention and Intention to Recommend will help in answering the research question. These values attested that the applicants are moderately positive regarding the variables. Thus the applicants have a moderate intention to use, as well as have a moderate intention to recommend such an online intermediary B2C-service platform that changes the landscape of the current market. Their opinion on these intentions can be directly and indirectly influenced by improving the platform’s perceived usefulness and perceived ease of use. Also getting users familiar with the platform, as is represented by the Previous Experience variable, will positively influence these intentions. As these variables also scored moderately positive there is opportunity to improve them, resulting in a higher acceptance of the platform. The next stage of online platforms seems to be welcomed.

6. IMPLICATIONS

This research provides a new insight for the development of online platforms. This research shows that there is a behavioural intention to use and an intention to recommend the next level of online service platforms. Companies may benefit from this study and begin the process of creating or constructing new online platforms similar to the one mentioned in this study, since this type of online platform does not confine them to a certain sector and allows for a broader customer base. When creating these new online platforms, developers must keep in mind that the customer's intention to use the platform is influenced by previous experience, perceived usefulness, and perceived ease of use. Furthermore, this study backs up earlier research on the Technology Acceptance Model, confirming the idea that previous experience enhances a customer's willingness to utilize a product (Liu et al., 2010). Prior research has found that higher perceived innovativeness is associated with a higher behavioural intention to recommend (Jin et al., 2014; Hamid et al., 2020). It was discovered that there is no such link in this research. The idea proposed by Tarhini et al. (2014) that age and gender moderate TAM variables does not hold true in the context of this study.

7. LIMITATIONS AND FUTURE RESEARCH

This section focuses around the limitations this research experienced which did not allow for the full realisation of the originally planned method of research also recommendations are done to address future lines of research to further develop upon online platforms.

7.1 Limitations

The paucity of candidates between the ages of 10-15 and 51 and above was a significant stumbling block. Without this information, the research would be unable to indicate how the future market, which is now comprised of 10-15 year olds, ranked the research's variable. It was also impossible to determine how 51 plus year olds, who are often less tech-savvy, scored on the variables. With the available data on the applicants' ages, no moderating impact on the study variable was discovered, therefore the associated hypothesis was rejected. However, because no data on the extremes of the age variable was collected, it is unclear whether the hypothesis would be accepted if such data was provided.

7.2 Future Research

Because the age variable lacked variability, future research might rerun this study to adequately answer hypothesis 10, about the moderating influence of age, if a large sample with sufficient respondents across all age groups is achieved. Future research might include new variables in the TAM with reference to this context, as this study concentrated on prior TAM variables in order to support or reject them in this specific research context, there are more unknown variables to be analysed.

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10. APPENDICES

10.1 Survey Items

Scale Items Survey

Previous Experience	<p>1. I consider myself knowledgeable about online platforms.</p> <p>2. I fully understand different aspects of online platforms.</p> <p>3. I know about all features of online platforms.</p> <p>(Awasthy et al., 2012)</p>
Perceived Newness	<p>1. The concept of an all-encompassing service platform is new to me.</p> <p>2. The concept of an all-encompassing service platform is unique.</p> <p>3. The concept of an all-encompassing service platform is unfamiliar to me.</p> <p>(Michaut, 2004)</p>
Perceived Usefulness	<p>1. Using an all-encompassing service platform would enhance my effectiveness when buying or selling products or services.</p> <p>2. Using an all-encompassing service platform would make buying or selling products or services more efficient.</p> <p>3. I would find using an all-encompassing service platform to be useful.</p> <p>(Lewis, 2019)</p>
Perceived Ease of Use	<p>1. Learning to use this all-encompassing service platform would be easy for me.</p> <p>2. It would be easy for me to become skillful at using the all-encompassing service platform.</p> <p>3. I would find the all-encompassing service platform easy to use.</p> <p>(Lewis, 2019)</p>
Behavioural Intention	<p>1. Assuming I had access to an all-encompassing service platform, I intend to use it.</p> <p>2. Given that I had access to an all-</p>

	<p>encompassing service platform, I predict that I would use it.</p> <p>(Davis & Venkatesh, 1996)</p>
Intention to Recommend	<p>1. If I have a good experience with the all-encompassing service platform I will recommend friends to use the platform.</p> <p>2. I will recommend to my friends to use this all-encompassing service platform.</p> <p>3. I will definitely recommend to my friends to use this all encompassing service platform.</p> <p>(Rahi et al., 2018)</p>

10.2 Survey Design

Survey questionnaire (113 applicants):

1. Gender
 - a. Male.....**45.1%**
 - b. Female.....**54.9%**
2. Age
 - a. 10 – 15.....**0%**
 - b. 16 – 20.....**15%**
 - c. 21 – 25.....**65.5%**
 - d. 26 – 35**12.4%**
 - e. 36 – 50**7.1%**
 - f. 51 – 64**0%**
 - g. 65+
3. Education Level
 - a. Highschool Student.....**4.4%**
 - b. Bachelor Student.....**62.8%**
 - c. Master Student.....**26.5%**
 - d. Doctoral Student.....**2.7%**
 - e. Other.....**3.5%**
4. Employment Situation
 - a. Employed.....**46%**
 - b. Self-Employed.....**7.1%**
 - c. Unemployed.....**35.4%**
 - d. Retired.....**0%**
 - e. Other.....**11.5%**
5. Nationality
6. Do you have any experience with or knowledge of online platforms?
 - a. Yes.....**91.1%**
 - b. No.....**8.8%**
7. I consider myself knowledgeable about online platforms.
8. I fully understand different aspects of online platforms.
9. I know about all features of online platforms.
10. The concept of an all-encompassing service platform is new to me.
11. The concept of an all-encompassing service platform is unique.
12. The concept of an all-encompassing service platform is unfamiliar to me.
13. Using an all-encompassing service platform would enhance my effectiveness when buying or selling products or services.
14. Using an all-encompassing service platform would make buying or selling products or services more efficient.
15. I would find using an all-encompassing service platform to be useful.
16. Learning to use this all-encompassing service platform would be easy for me.
17. It would be easy for me to become skillful at using the all-encompassing service platform.
18. I would find the all-encompassing service platform easy to use.
19. Assuming I had access to an all-encompassing service platform, I intend to use it.
20. Given that I had access to an all-encompassing service platform, I predict that I would use it.

21. If I have a good experience with the all-encompassing service platform I will recommend friends to use the platform.
22. I will recommend to my friends to use this all-encompassing service platform.
23. I will definitely recommend to my friends to use this all encompassing service platform.
24. E-Mail

10.3 Demographic Information

Demographic information of the sample (103 Applicants)

Question	Answers	Number (N)	Percentage (%)
Experience with online platforms	Yes	103	91.15
	No	10	8.85
Gender	Female	56	54.4
	Male	47	45.6
Age	16 – 20	16	15.5
	21 – 25	70	68.0
	26 – 35	11	10.7
	36 – 50	6	5.8
Education Level	Highschool Student	4	3.9
	Bachelor Student	66	64.1
	Master Student	29	28.2
	Doctoral Student	2	1.9
	Other	2	1.9
Employment Situation	Employed	48	46.6
	Unemployed	47	35.9
	Self-Employed	6	5.8
	Other	12	11.7
Nationality	Netherlands	36	35.0
	Germany	25	24.3
	Hungary	4	3.9
	UK	4	3.9
	Armenia	3	2.9
	India	3	2.9
	USA	3	2.9
	Belgium	2	1.9
	Greece	2	1.9
	Italy	2	1.9
	Philippines	2	1.9

	Poland	2	1.9
	Serbia	2	1.9
	Angola	1	1.0
	Australia	1	1.0
	Bulgaria	1	1.0
	Canada	1	1.0
	China	1	1.0
	Israel	1	1.0
	Malaysia	1	1.0
	Romania	1	1.0
	South Korea	1	1.0
	Spain	1	1.0
	Taiwan	1	1.0
	Thailand	1	1.0
	Turkey	1	1.0