



Antecedents of user co-creation on transactional two-sided digital platforms and their impact on brand love: an affordance perspective

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Abstract

Purpose - Airbnb is one of the world’s most successful transactional two-sided digital platforms (TTDPs). However, our understanding of users’ motivations for using platforms for value co-creation is limited. This study uses affordance theory to examine the relationships between user perceptions of several key features of the Airbnb platform, value co-creation, and, consequently, brand love.

Methodology - We collected data via a questionnaire to survey 481 Airbnb users in the UK and employed partial least squares structural equation modeling (PLS-SEM) to examine our proposed relationships.

Findings - The results show that the main features of the Airbnb platform significantly influence value co-creation, which in turn leads to brand love, both directly and indirectly via brand experience. Our findings demonstrate how users’ recognition of TTDPs’ key features shapes their co-creation activities.

Originality - We advance affordance theory by clarifying the importance of user presence and co-creation goals on TTDPs. Second, we further our understanding of the general motivations for consumers’ engagement in value co-creation on TTDPs, highlighting the role of features and affordances in driving their usage. Finally, we advance our understanding by explaining the relationships between co-creation and positive outcome variables, i.e., brand experience and brand love.

Practical implications – This study provides recommendations for platform managers and digital business practitioners. It emphasizes the importance of co-creation through digital platforms in fostering brand love and competitive advantages. Furthermore, it highlights the value of understanding user motivations and prioritizing platform characteristics such as

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3 privacy and ease of use. Finally, it endorses strategically investing in marketing to enhance
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5 engagement and create barriers to competition.
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10 **Keywords** Value co-creation, Affordance theory, User experience, Consumer engagement,
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12 Brand love, Digital platforms
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1. Introduction

Recent technological advancements have substantially shaped entrepreneurship and innovation, transforming business models, customer experiences, and industries (Nambisan *et al.*, 2019). The sharing economy exemplifies this digital transformation, disrupting traditional business models and fostering new forms of economic exchange. Transactional two-sided digital platforms (TTDPs) are central to this shift, facilitating direct interactions between separate markets. TTDPs differ from traditional platforms due to their distinct bi-directional value creation (Trabucchi and Buganza, 2022), which has demonstrated considerable market impact. Airbnb, for example, with global revenues of \$9.92 billion (Statista, 2024), has disrupted traditional hospitality industries (Shabrina *et al.*, 2022).

Despite growing interest in this topic, significant research gaps remain. Most studies focus on B2B and supplier perspectives, overlooking consumer perceptions and the actualization of affordances (Yan and Gong, 2022). Co-creation research emphasizes utilitarian outcomes yet rarely explores emotional results like brand love (Alqayed *et al.*, 2022). TTDPs face an initial paradox: their core affordances require a critical mass of users, but achieving this without pre-established affordances remains challenging. Although community building and trust have been highlighted as strengths of TTDPs (Trabucchi *et al.*, 2022), the existing literature inadequately explains how platforms overcome this ‘chicken-or-egg’ dilemma. Strategies for achieving critical mass are documented, with all emphasizing sound platform design (Evans and Schmalensee, 2016). Yet, current strategies rely on implicit assumptions of effective platform design, leaving uncertainty about which platform features stimulate value co-creation and user engagement.

Furthermore, platform affordance research predominantly adopts organizational perspectives, examining B2B marketplaces (Tan *et al.*, 2016) or supplier dynamics (Hein *et al.*, 2020), thereby implicitly prioritizing affordances that are beneficial primarily to

businesses. This emphasis risks assuming a universal alignment between business and consumer affordances. Adopting a consumer-focused perspective addresses this imbalance by exploring the affordances consumers genuinely value, thus enhancing insights into unique engagement outcomes. Additionally, while co-creation represents a core principle of TTDPs as a joint process (Zhang *et al.*, 2020), existing research presents contradictory views regarding its relationship with user experience and engagement (Alonso-Garcia *et al.*, 2021; Cuesta-Valiño *et al.*, 2023). Service-dominant logic (SDL) highlights co-creating value with rather than for users (Vargo and Lusch, 2004), yet systematic understanding of how platform features facilitate co-creation and their impact on brand relationships is limited.

The consumers surveyed represent actual or potential users rather than suppliers. While both groups may value secure, responsive, easy-to-use, and informative platforms, their desired affordances are likely to differ. For consumers, Airbnb offers co-created experiences primarily facilitated by its platform. Thus, we analyze platform functionality (ease of use, responsiveness, and security) and information content (informativeness and aesthetics) as antecedents of co-creation. Therefore, this study investigates consumers' perceptions of various TTDP features as antecedents of value co-creation and explores the consequences for TTDP brand experience and brand love. Focusing specifically on Airbnb due to its prominence and increasing scholarly attention (Zhang *et al.*, 2022), we explore how TTDPs can facilitate the strong brand experiences and the trustworthy environments that typify their core value drivers. Airbnb is a technology-enabled entity that requires users' recognition of the platform's features and their actions for its affordances to be actualized (Cabiddu *et al.*, 2014). However, not everyone who is aware of the Airbnb platform decides to use it; therefore, we focus on consumers' perceptions of the platform's functionality and the information content as the antecedents of co-creation.

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This study employs an affordance lens, providing an alternative to feature decomposition approaches (DeSanctis and Poole, 1994). An affordance lens emphasizes users’ motivations and experiences, clarifying why users select specific platforms. Unlike motivational research, which explores *what* users want to do, affordances research delves into *why* they want to do it. This helps identify those critical features service providers must make available to attract clients (Buckley and Akhoundogli, 2020). Attracting early users represents a significant challenge for TTDPs; however, a collaborative approach to value co-creation informed by affordance theory may reveal previously unrecognized possibilities. Brand love is selected as an outcome variable consistent with the recent emphasis on emotional connections in the context of digital platforms (Mody and Hanks, 2020).

This study makes three significant contributions to the literature on digital platforms and value co-creation. First, it advances affordance theory within digital platforms, highlighting fundamental differences from offline contexts. Specifically, platform affordances depend significantly on user co-presence and co-creation goals, extending theoretical insights into affordance functioning in digital environments. Second, an integrated framework is developed, clarifying the mechanisms by which platform features drive co-creation and enhancing both the functional and the emotional dimensions of user interactions. Our study reveals that successful co-creation experiences not only fulfill practical needs but also foster deeper emotional connections with the platform brand. This aligns with SDL, which argues that value emerges from interactions rather than from intrinsic service features (Vargo and Lusch, 2004). TTDPs embody reciprocal value creation by integrating SDL and affordance theory, highlighting platforms as ecosystems that facilitate user-driven exchanges rather than firm-controlled processes. This study bridges SDL and IS-mediated co-creation, illustrating how Airbnb's affordances, like trust-building, host-guest interactions, and personalized experiences, support continuous, user-driven value co-creation.

Third, we address and resolve existing contradictions in the literature regarding the relationship between customer engagement and experience. The literature presents conflicting views on the relationship between co-creation, user experience, and engagement. Some studies have suggested that co-creation enhances engagement, which subsequently improves user experience (e.g., Hsu, 2023), while others have argued that a positive user experience leads to greater engagement in co-creation activities (e.g., Cuesta-Valiño, 2023). Differences arise from varied research contexts, such as brand communities versus service interactions. Our study reconciles these contradictions by demonstrating that co-creation, experience, and engagement exist not as linear processes but in a recursive feedback loop. Initial engagement enhances experiences, subsequently deepening emotional connections and fostering continued co-creation. Affordance theory helps clarify this iterative relationship, showing that platform features stimulate co-creation, thus reinforcing further engagement and improved experiences cyclically.

2. Theoretical framework

2.1. TTDP affordances

Affordances represent finite possibilities for action that simultaneously enable and constrain behaviors. These possibilities depend on users' goals and on the properties of digital platforms (Strong *et al.*, 2014). The actualization of affordances is influenced by supporting and restricting factors, including platform features. For instance, perceived security (feature) can either facilitate or limit matchmaking (affordance). TTDP affordances represent the potential for users to engage with the platform (Yan and Gong, 2022). Platforms “afford” the opportunity for vendors to offer their resources (e.g., properties, labor) beyond geographical and time boundaries and help users to search based on preferences. They also communicate brand identity, enhancing trust and reputation (Wang and Jeong, 2018). Airbnb exemplifies a “two-sided” platform by bridging travelers and accommodation providers, where increased

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participation from one group enhances the value for the other (de Reuver *et al.*, 2018). Core TTDP affordances require active co-creation participation from both providers and consumers (Cabiddu *et al.*, 2014), demanding travelers' engagement during online bookings. This aligns affordance theory with value co-creation, where value emerges from integrating supplier and customer resources (Vargo and Lusch, 2004).

2.2. Value co-creation

Value co-creation is the planned involvement in the service process, including experience design and service delivery (Vargo and Lusch, 2004). It is based on SDL, which positions services at the heart of economic exchange (Vargo and Lusch, 2004). SDL posits that consumers, suppliers, and other stakeholders are active resources. These actors help build a co-created value system by collaborating, integrating, and sharing resources. It is through influencing and enhancing these resources that consumers help co-develop new services that can generate memorable experiences. Our focus is on user-perceived co-creation. This spans interactions between users (consumers), the platform (Airbnb), and hosts (service providers). Specifically, co-creation concerns how users perceive and use platform features (e.g., informativeness, aesthetics, responsiveness, security, and ease of use) to co-create value. Co-creation also comprises interactions between users and hosts, who can jointly create value by offering accommodations, sharing reviews, and engaging in personalized interactions.

2.3. Antecedents of user co-creation on TTDPs

To participate in value co-creation, users must recognize an affordance and be aware of both the platform (object) and its features (Cabiddu *et al.*, 2014). This recognition requires co-perception, involving both exteroception (perception of external objects) and proprioception (perception of self-capabilities). On TTDPs, users must simultaneously recognize the platform's features (exteroception) and their own capabilities (proprioception) to actualize

affordances (Gibson, 2014). Co-perception thus enables searching, evaluating, and purchasing, thereby fostering engagement and affordance recognition (Cabiddu *et al.*, 2014).

In our theoretical framework, users' perceptions of several key features of TTDPs (exteroception) are the antecedents of co-creation (the outcome of co-perception). These platform features include three variables associated with platform functionality (i.e., perceived ease of use, responsiveness, and security) and two variables about the information content presented on the platform (i.e., informativeness and aesthetics). Cuesta-Valiño *et al.* (2023) argued that such elements inform consumers' cognitive experience, which then influences their engagement with retail. We extend those arguments by explicitly explaining and testing those relationships in TTDPs. The affordance perspective supports the view that platform features simultaneously represent both the enablers and the barriers that influence affordance realization (Strong *et al.*, 2014). Theoretically, users' positive assessment of these features will reduce the perceived difficulty of achieving their goals, thereby motivating platform-use intention and, ultimately, value co-creation, a central goal of using TTDPs. We use these logics to build and explain the propositions below.

3. Hypothesis development

3.1 Platform functionality: Perceived ease of use, responsiveness, and security

Concerning platform functionality, user-platform interactions are mediated by technological affordances that simplify the co-creation process, such as seamless search, booking, and review mechanisms (Trabucchi and Bugarza, 2022). Similarly, user-host interactions shape the co-creation experience through real-time communication, personalized service offerings, and trust-building activities (Zhang *et al.*, 2020). These interactions highlight the dual role of platforms in enabling both functional efficiency and relational value exchange. Concordantly, perceived ease of use is a key factor in the technology acceptance model (Davis, 1989).

Indeed, it is an important indicator of IS quality (DeLone and McLean, 2003). Research has demonstrated that a platform's perceived ease of use influences users' trust in the company (Koufaris and Hampton-Sosa, 2004). This is important because trustworthy environments are cited as a core value offered by TTDPs (Trabucchi *et al.*, 2022). Chapman and Dilmperi (2022) found that ease of use was an essential element of co-creation in online communities. Similarly, Frasquet-Deltoro *et al.* (2019) revealed that perceived ease of use was a significant driver of virtual customer participation. As co-created experience is the fundamental value offered by TTDPs, we can build on these findings and affordance logic to predict that perceived ease of use will reduce the perceived difficulty of achieving users' goals, thereby encouraging co-creation on these platforms (Strong *et al.*, 2014). Thus,

H1: Perceived ease of use has a positive effect on co-creation.

Responsiveness is the promptness with which a service provider is willing and able to deliver quality service to meet customer needs (Berry *et al.*, 1988). Lenka *et al.* (2017) identified the responsive mechanisms that drive value co-creation. From an affordance perspective, responsiveness reduces a common barrier to the adoption of digital platforms, simplifies the process required to achieve users' goals, and thereby motivates platform use. Adapting the conceptualization of responsiveness from the traditional service context, we define responsiveness as how quickly the digital platform responds to customer inputs and requests. On TTDPs, this often manifests through the human interaction between consumers and vendors. These interactions also facilitate the core value drivers of personalization and customer intimacy on TTDPs (Trabucchi and Bughanza, 2022). Indeed, Sjoberg *et al.* (2017) found that responsiveness positively impacted citizens' participation on digital platforms. Intriguingly, in evaluating attempts to secure more accurate user reviews, Fradkin *et al.* (2021) demonstrated that users were more likely to leave feedback on a TTDP when the system hid said feedback until both parties had submitted a review about the other, implying

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3 a platform's responsiveness can influence value co-creation on TTDPs. Chen *et al.* (2012)
4 revealed that a sponsoring company's responsiveness was positively related to members'
5 value co-creation activities. We predict that responsiveness will stimulate TTDP usage by
6 reducing perceived barriers and difficulties, thereby motivating users to co-create value.
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15 *H2: Perceived responsiveness has a positive effect on co-creation.*
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18 Compared to the physical environment, consumers are more sensitive to security issues
19 when conducting online transactions. TTDPs often involve financial transactions and the
20 disclosure of personal information, such as bank details; hence, online security is a major
21 concern (Chen and Lin, 2015). Perceived security refers to the consumer perception that one's
22 personal data will be appropriately used and safely protected (Chen and Lin, 2015; Cui *et al.*,
23 2018). For customers, perceived security provides reassurance that the platform is safe (Cui
24 *et al.*, 2018). Indeed, Núñez-Barriopedro *et al.* (2023) found that users' concerns over the use
25 and storage of their data via cookies negatively influenced their levels of internet usage.
26 Similarly, Xue *et al.* (2020) showed that perceived risk had a significant negative impact on
27 social commerce engagement. Perceived security has also been identified as a crucial
28 determinant of users' continued intention to use apps (Wu *et al.*, 2020). Security is
29 particularly important for TTDPs, as a trustworthy environment is a core value driver
30 (Trabucchi *et al.*, 2022). Concordantly, perceived risk has been shown to influence
31 participation on the Uber TTDP platform (Lee *et al.*, 2018). Drawing on affordance theory,
32 we argue that greater perceived security helps overcome a common barrier to realizing digital
33 platforms affordances. This reduces the perceived difficulty of using a TTDP and thereby
34 motivates its users to co-create value. Thus,

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H3: Perceived security has a positive effect on co-creation.

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3.2 Platform content: Informativeness and aesthetics

Information quality is vital for the success of TTDPs like Airbnb (DeLone and McLean, 2003). Users utilize digital platforms to satisfy informational and hedonic needs; therefore, this study investigates platform informativeness and aesthetics as antecedents of customer value co-creation. Informativeness concerns the extent to which the platform provides customers with helpful, rich, accurate information (Wu *et al.*, 2019). Highly informative platforms aid users in making effective decisions, stimulating usage, and enabling affordance realization, for instance, by offering trustworthy vendor reviews. Conversely, poor informativeness generates uncertainty, creating barriers that discourage user engagement.

Dewan *et al.* (2023) found that platform-endorsed quality certifications significantly increased bookings and overall platform revenue. However, they also noted externalities where nearby uncertified listings experienced declines in temporary bookings, thus highlighting complex impacts. Meister and Reinholtz (2025) similarly observed negative interaction effects, reporting lower ratings for vendors designated as ‘super hosts,’ which undermined certification benefits. Informative content has also been demonstrated to increase consumer engagement on social media platforms. Zheng *et al.* (2013) demonstrated that information quality indirectly impacted users' continuance intention via perceived individual benefits in virtual communities. Priharsari and Abedin (2021) identified information quality as an enabler of co-creation in online communities. Given that enhanced informativeness significantly drives value on TTDPs (Trabucchi *et al.*, 2022), we argue that informativeness motivates users’ value co-creation on TTDPs. Thus,

H4: Informativeness has a positive effect on co-creation.

Aesthetics refers to the pleasant experiences of the visual content, satisfying users' hedonic needs (Lorenzo-Romero *et al.*, 2013). Its components include layout, color,

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3 symmetry, visual attractiveness, and design quality. Aesthetics is crucial for physical retail
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5 spaces and even more critical for websites, as it signals overall quality and significantly
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7 impacts usage (Chung *et al.*, 2015). Parboteeah *et al.* (2009) conceptualized a website's
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9 visual appeal as a mood-relevant cue that enhances users' enjoyment of a platform. The
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11 influence of aesthetics on users' trust and buying intentions is well-established in the IS
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13 literature. For instance, Fu *et al.* (2024) identified image saturation as a critical aesthetic
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15 attribute shaping consumer preferences on TTDPs. Wang *et al.* (2025) noted that guest-
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17 generated photos, especially indoor or low-quality images, negatively affected Airbnb listing
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19 performance, thus illustrating the impact of aesthetics on user engagement. Schau *et al.*
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21 (2009) highlighted that visual elements effectively stimulate community interaction and user-
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23 generated content, and Zhang *et al.* (2015) further demonstrated that perceived visual appeal
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25 drives co-creation experiences and participation intentions on social media platforms.
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27 Extending these findings, we argue that aesthetics motivates users to engage with TTDPs and
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29 co-create value. Thus:
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36 *H5: Aesthetics has a positive effect on co-creation.*
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39 **3.3. Consequences of user co-creation on the Airbnb platform**

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47 accept their input and that are based on their own needs and preferences (Vargo and Lusch,
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49 2004). We postulate that users' co-creation on TTDPs enables even deeper and more invested
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51 interaction with a brand, which then enhances the brand experience. Prior research has
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53 highlighted that consumer engagement positively influences brand experience (Hsu, 2023). In
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55 the tourism context, co-creation results in enjoyable and memorable tourist experiences
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57 (Assiouras *et al.*, 2019), which positively impacts the customer experience (Sugathan and
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Ranjan, 2019). Given that virtual co-creation helps users feel enabled and competent, it is likely that co-creation will also positively impact brand experience on online platforms (Füller *et al.*, 2009). Research has established that a range of brand-related stimuli can enhance brand experience; this includes general brand engagement, which spans the cognitive processing, planning, and search activities inherent in co-creation on TTDPs. As argued by Alonso-Garcia *et al.* (2021), consumer experience is a vital component in the digital world. We posit that brand experience is enhanced by increased co-creation as the user explores platform affordances, e.g., an authentic, culturally embedded vacation. Therefore, we further posit that co-creation on platforms can also enhance brand experience. Thus,

H6: Co-creation has a positive effect on brand experience.

3.3.2 Brand love

Brand love refers to a consumer's positive emotional bonding or connection with a brand encompassing attachment (Batra *et al.*, 2012; Mody and Hanks, 2020). It includes affection, connection, and passion (Thomson *et al.*, 2005). Consumer experiences form the fundamental basis of brand relationships (Chang and Chieng, 2006), with enjoyable, fulfilling experiences fostering emotional attachment over time (Brakus *et al.*, 2009). These experiences enhance the affective and cognitive bonds between consumers and brands (Borghini *et al.*, 2009), particularly within interactive digital environments (Alqayed *et al.*, 2022). Extensive research has confirmed the essential role of brand experience in developing brand love. Sensory and affective experiences significantly influence brand love across diverse contexts (Safeer *et al.*, 2021), and brand love often mediates between brand experience and loyalty through sensory engagement (Ferreira *et al.*, 2019). Emotionally rich experiences enhance loyalty by nurturing brand love (Fullerton, 2005; Morrison and Crane, 2007), with trust reinforcing emotional bonds (Marmat, 2023). Experiences also stimulate harmonious and obsessive

brand passion, with trust mediating the experience-loyalty link (Das *et al.*, 2019). From an affordance perspective, brand love emerges from user appreciation of platform features, facilitating co-creation (Roy *et al.*, 2013) and enhancing emotional engagement with digital brands (Langner *et al.*, 2016; Aro *et al.*, 2018; Huang and Liu, 2021). Thus,

H7: Brand experience has a positive effect on brand love.

TTDPs operate at the intersection of users' capabilities and circumstances. Platforms like Airbnb enable co-creation by expanding affordances, such as offering more authentic, culturally embedded travel experiences. Bairrada *et al.* (2018) found that perceived utilitarian value can foster brand love. Similarly, building on the earlier work of Chang and Gotcher (2010), Kull and Heath (2016) demonstrated that digital co-creation strengthens consumer-brand relationships. Co-creation enhances both emotional and cognitive experiences, which are key drivers of customer engagement and loyalty (Cuesta-Valiño *et al.*, 2023). Spending time and effort in brand-related digital spaces increases emotional attachment. Iglesias *et al.* (2020) showed that co-creation fosters consumer trust and loyalty, while Ind *et al.* (2013) emphasized its role in building brand intimacy. Aro *et al.* (2023) identified brand love as an interactive process, which is further stimulated by user engagement. In addition, Siano *et al.* (2022) confirmed that participation-driven co-creation nurtures brand love.

More recent studies have echoed this trend. Wang and Yang (2025) found that co-creation within brand communities boosts affective commitment and psychological brand ownership, thus enhancing emotional attachment. Ross (2025) showed that digital interactions via social media-based co-creation strengthen consumer-brand relationships and promote brand love. Collectively, these findings support the proposition that co-creation not only fosters brand love directly but also does so indirectly by enhancing brand experience. Therefore, we propose,

H8: Co-creation has a positive direct effect on brand love.

H9: Co-creation has an indirect effect on brand love through the mediation of brand experience.

Figure 1 below summarizes the conceptual model with the hypotheses.

[Figure 1 about here]

4. Methods

4.1. Data collection and measurement

An online survey was developed to collect data for testing the conceptual model proposed in this study. Participants were recruited via invitations posted on social media platforms (Facebook, Instagram, and Twitter) and directly on Airbnb. The study specifically targeted Airbnb users in the UK, as Airbnb is a prominent TTDP whose vendor search and matchmaking processes provide a suitable context for exploring user engagement and co-creation motivations (So *et al.*, 2020).

A snowball sampling method was employed; this is a widely used non-probability technique suitable for accessing specific, network-connected populations (Baltar and Brunet, 2012). However, although efficient, this method can introduce demographic bias. To counteract this, several measures were implemented to enhance representativeness. Demographic distributions, including gender, age, and occupation status, were monitored in real-time using SPSS statistical software. Recruitment strategies and targeted messaging were adjusted continuously based on these demographic insights, following recommendations from Fowler (2013).

Initial recruitment involved targeted advertisements and posts on Airbnb-related forums, explicitly seeking active Airbnb users, i.e., those who had searched for or booked accommodation on Airbnb within the past twelve months. This purposive criterion ensured

relevance to the study's focus on user-platform interactions (Teddle and Yu, 2007).

Participants were encouraged to refer eligible individuals, with incentives such as entry into a gift voucher prize draw provided to enhance referral rates, as is consistent with incentives such as entry into a gift voucher prize draw provided to enhance referral rates, a practice widely recommended in online survey methodology (Dillman *et al.*, 2014). Referral chains were limited to three tiers to minimize propagation bias and maintain sample manageability (Heckathorn, 2011).

Data quality was ensured through screening questions to verify recent Airbnb usage and familiarity, thus reducing the likelihood of inaccurate or irrelevant responses. Voluntary and anonymous survey access further minimized social desirability bias (Podsakoff *et al.*, 2003). Prior to full survey deployment, a pilot test involving 50 postgraduate students and their contacts, all experienced Airbnb users, was conducted. Feedback from this pilot phase led to refinements in the wording of the survey and the simplification of multi-item constructs to three or four items each, enhancing clarity and respondent engagement.

The final survey was administered between December 2018 and early 2019, before the COVID-19 pandemic. After the removal of incomplete or invalid submissions, 481 usable responses were retained; this is an adequate sample size for testing structural models and hypotheses (Hair *et al.*, 2021). Most respondents had used Airbnb either once (36.0%) or twice (41.2%). Occupations varied, with students (17.9%), craftsmen (16.0%), and civil servants (15.6%) being most represented (see Table 1 for detailed demographics).

[Table 1 about here]

Regarding our conceptual model, all the measures and their originating studies are outlined in Table 2.

[Table 2 about here]

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5. Results

A partial least squares structural equation model (PLS-SEM) with SmartPLS 3.0 was used to examine our conceptual model. PLS-SEM has the advantage of not requiring data to be normally distributed to perform hypothesis testing (Hair *et al.*, 2011). PLS-SEM is increasingly popular among social scientists, as it is a powerful technique to estimate complex research models (Henseler *et al.*, 2015).

5.1. Measurement model

All indicators achieved loadings above 0.7 for their constructs (see Table 2). Composite reliability (CR) scores exceeded the recommended threshold of 0.7, and average variance extracted (AVE) values surpassed 0.5, confirming the reliability and convergent validity of the constructs, including the second-order construct, brand love (Hair *et al.*, 2011). Following Sarstedt *et al.* (2019), the repeat-indicators method aligned indicators with their sub-constructs (affection, passion, and intimacy), subsequently assigning them to the higher-order construct, brand love, for subsequent estimations. Discriminant validity was assessed using both the Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio of Correlations (HTMT). Due to the limited sensitivity of traditional methods, HTMT is recommended as a more accurate test in partial least squares path modeling (Henseler *et al.*, 2015). As displayed in Table 3, HTMT ratios (above the diagonal) remained significantly below the 0.90 threshold (Henseler *et al.*, 2015), with the highest ratio of 0.597 between co-creation and brand love. Values along the diagonal represent the square roots of AVE as used in the Fornell-Larcker test (e.g., 0.727 for brand love). Both criteria confirmed excellent discriminant validity across constructs.

[Table 3 about here]

5.2. Assessment of common method bias

Following Kock and Lynn's (2012) recommendations, we conducted a full collinearity test to assess potential common method bias (CMB). This approach is superior to traditional validity tests because CMB can exist even when models pass standard convergent and discriminant validity criteria (Kock, 2015). The full collinearity test provides a comprehensive assessment by evaluating collinearity between all construct pairs in both directions. As shown in Table 4, all variance inflation factors (VIFs) ranged from 1.071 to 1.835, well below the recommended threshold of 3.3 (Kock and Lynn, 2012). The asymmetric values above and below the diagonal represent VIFs when constructs serve as predictors of each other in different directions, capturing the directional nature of potential collinearity. These results indicate the absence of pathological collinearity and confirm that CMB is not a concern in our model.

[Table 4 about here]

We further performed Harman's single-factor test by using exploratory factor analysis (EFA) (Podsakoff and Organ, 1986). The EFA procedure produced one factor with a variance of less than 50% (22.37%), indicating that CMB was not an issue. As Harman's examination has limitations, we decided to adopt the marker variable approach proposed by Lindell and Whitney (2001). This method is useful because it provides a numeric estimate of CMB (Malhotra *et al.*, 2017). We utilized trust as the marker variable to control for common method variance (CMV). Trust was measured using a three-item construct ('the peer puts others' interests first', 'the peer can be counted on responding to others' requests', 'the peer can be relied upon to keep his/her promises') adopted from previous studies (DeWitt *et al.*, 2008; Foroudi *et al.*, 2022). Although trust showed a minor correlation (0.147) with other variables, it remains conceptually distinct from key constructs like brand love and co-creation. Trust reflects users' confidence in the platform's security and reliability, which is

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theoretically unrelated to the emotional and participatory aspects of brand love and co-creation. According to Lindell and Whitney (2001), the low correlation value falls within acceptable limits for CMV detection, supporting trust as a suitable marker variable. The minor correlation between trust and other variables was within the acceptable range for marker variables (Lindell and Whitney, 2001; Podsakoff *et al.*, 2003), and our results confirmed that CMV did not significantly influence the relationships in our model.

5.3. Structural model

Our structural model results were evaluated by two major criteria: R² values (which measure the predictive accuracy of the model) and Stone-Geisser's Q² (which measures the model's predictive relevance). We employed a bootstrapping process of 5,000 sub-samples to obtain the importance of the parameter approximations, and a blindfolding process to obtain the Q² values. The R² value for the target construct of co-creation is 45.1%, indicating moderate predictive power (Hair *et al.*, 2011). The R² value for the construct of brand experience is low (0.036), which is due to its single predictor (i.e., co-creation). The Q² values were 0.052 for brand experience, 0.055 for brand love and 0.402 for co-creation (Hair *et al.*, 2011).

As shown in Figure 2, the path modeling estimation results indicate that all the direct influences specified in the model were considered significant. Specifically, the results show that perceived ease of use ($\beta=0.254$, $p<0.001$), perceived responsiveness ($\beta=0.165$, $p<0.001$), perceived security ($\beta=0.268$, $p<0.001$), informativeness ($\beta=0.276$, $p<0.001$), and aesthetics ($\beta=0.097$, $p<0.05$) positively influence co-creation, supporting H1 to H5.

[Figure 2 about here]

H6 suggests that co-creation positively affects brand experience, which received statistical support ($\beta=0.246$, $p<0.001$). Our results indicate that brand experience significantly and positively influences brand love ($\beta = 0.289$, $p < 0.001$). Hence, H7 was supported.

According to the results, co-creation has a positive effect on brand love ($\beta=0.232$, $p<0.001$), thus supporting H8.

Along with the direct effects in our model, we also estimated the mediating role of brand experience between co-creation and brand love. Mediated analysis was used to investigate whether brand experience (mediating variable) can explain a significant portion of the relationship between co-creation (the predictor) and brand love (the criterion variable). We employed bootstrapping with 5,000 resamples to test the indirect effect, as this method provides more accurate confidence intervals and better controls Type 1 error rates compared to traditional approaches (Cheung and Lau, 2008). The test results suggest that the indirect influence of co-creation on brand love through brand experience was significant ($\beta = 0.071$, $t = 2.987$, $p < 0.01$, 95% CI [0.03, 0.123]), supporting H9, as the confidence interval does not include zero and thus confirms that the indirect effect is statistically significant. As a result, we can argue that brand experience mediates the effect of co-creation on brand love.

6. Discussion and conclusion

This study adopts an affordance perspective to understand users' perceptions of the various features of TTDPs as antecedents of value co-creation and their effect on experience and brand love. Several key IS features of the Airbnb platform have been examined, including perceived ease of use, perceived responsiveness, perceived security, informativeness, and aesthetics.

6.1. Theoretical implications

This study makes several key contributions to the literature on digital platforms, co-creation, and brand relationships. First, we advance affordance theory by demonstrating that digital affordances influence not only functional but also emotional outcomes, particularly brand love. Building on Strong *et al.* (2014), we show that TTDP affordances are inherently social

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and dependent on co-creation, requiring multiple users to actualize their value. This insight expands the theoretical understanding of how platform features (e.g., ease of use, security) serve as both enablers and constraints in the process of affordance realization. Our findings also highlight how the interaction between user behavior and IS design influences co-creation. Moreover, we show that digital affordances evolve dynamically through added features like tutorials or gamified elements, reinforcing the need for ongoing affordance evaluation in platform development.

Second, our research enhances the co-creation literature by clarifying how TTDP features drive user co-creation behavior. Contrary to Onofrei *et al.* (2022), we find that platform context matters: while social media users gravitate toward hedonic content that elicits strong emotions (Berger and Milkman, 2012), TTDP users prioritize informativeness for achieving utilitarian goals (e.g., booking accommodation). This explains why informativeness drives co-creation in TTDPs but may not carry the same weight on other platforms. Our findings also refine Wang and Jeong’s (2018) insights on ease of use by highlighting its greater importance for older users, and they complement Xue *et al.* (2020) and Wu *et al.* (2020) by confirming the role of perceived security in continued digital engagement.

Third, we contribute to brand relationship theory by clarifying the links between co-creation, brand experience, and brand love. Unlike Hsu (2023), our findings show that brand experience mediates the effect of co-creation on brand love, suggesting a more chronological process in TTDP contexts. Extending the findings of Cuesta-Valiño *et al.* (2023), we identify co-creation and engagement as antecedents of brand experience and position brand love as a distinct emotional outcome, going beyond conventional loyalty metrics. We propose a recursive relationship: early engagement generates experiences that cultivate brand love,

which, in turn, fosters further engagement—a process supported by prior studies (Aro *et al.*, 2018; Brakus *et al.*, 2009; Lee and Hsieh, 2022; Roy *et al.*, 2013).

This study bridges affordance theory and brand relationship concepts, showing how digitally mediated co-creation, even in pre-purchase contexts, can shape strong emotional brand bonds (Huang and Liu, 2021). By focusing on pre-purchase engagement, we address a gap in the existing literature, offering a richer understanding of how affordances influence consumer-brand relationships before transactions occur. Finally, while this study examines co-creation from the user perspective, our findings have implications for hosts. Hosts play a crucial role in shaping user experience through service quality, responsiveness, and communication. As Airbnb's affordances enable user engagement, they also raise expectations for host participation in the co-creation process, influencing trust, satisfaction, and, ultimately, brand loyalty.

6.2. Managerial implications

This study offers several implications for platform managers and digital business practitioners. First, our findings demonstrate that co-creation through digital platforms can effectively foster brand love and create sustainable competitive advantages. For instance, Starbucks' My Starbucks Idea platform successfully engages customers in product development and service improvement, allowing customers to submit, vote on, and discuss ideas. This co-creation initiative generates valuable insights while strengthening emotional bonds with customers, stimulating increased loyalty and engagement.

Second, platform managers should recognize that users have varying hedonic and utilitarian motivations that influence how they value specific platform elements. LEGO IDEAS exemplifies this understanding by offering a platform where users can suggest and develop toy ideas, emphasizing enjoyable features like design sharing and creative

collaboration over complex informational elements. The platform's success is evident in its reward system, where designs gathering over 10,000 supporters receive an expert review, effectively turning engaged users into brand advocates who market both the LEGO brand and the platform's affordances at no direct cost.

Third, our research highlights the importance of platform characteristics in driving user engagement. Platform developers should prioritize fundamental features such as privacy, security, and ease of use, as these elements create the foundation for trust and continued platform usage. Beyond these basics, platforms should invest in sophisticated functionality that enhances co-creation opportunities. This could include AI-powered personalization, advanced request systems, and tools that facilitate customized service packaging.

Finally, managers should adopt a strategic approach to platform development by continuously investing in marketing platform affordances that align with their users' motivations. This investment serves multiple purposes: it enhances user engagement, strengthens brand relationships, and creates barriers to competition through unique platform features. The platforms should communicate these affordances to potential users, as the technological system alone is insufficient to attract and retain users.

6.3. Limitations and future research

This study has several limitations that offer directions for future research. First, the use of cross-sectional survey data limits causal interpretation. Although we used trust as a marker variable to assess CMV, and its correlations with other variables were minor (e.g., 0.147), the single-source design provides only a snapshot. Trust is conceptually distinct from constructs like brand love and co-creation, and prior studies (Kim *et al.*, 2008; Zhou, 2011) support its validity in digital contexts. Nonetheless, future research should adopt multi-method approaches and include longitudinal or time-lagged designs to capture the dynamic

relationships between co-creation, brand experience, and brand love more accurately. Second, our consumer-oriented perspective does not account for the host experience on TTDPs. Future research should examine both consumer and provider perspectives to develop a fuller understanding of value co-creation. Studies could also explore how rising consumer expectations, driven by evolving platform affordances, affect supplier engagement. Third, we focus on current platform features, thus limiting insight into emerging or future affordances. Further research should explore how new features, balancing utilitarian and hedonic value, shape co-creation patterns over time. Finally, the study does not differentiate between mobile and desktop usage. As user behavior may differ across platforms, future research should examine how device type influences value co-creation. This would support more tailored platform design strategies suited to different digital environments.

Disclosure statement

No potential conflict of interest was reported by the author(s).

Data availability statement

Data is available upon request.

Ethics statement

This study received university ethical clearance; all respondents provided written consent to participate.

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Internet Research

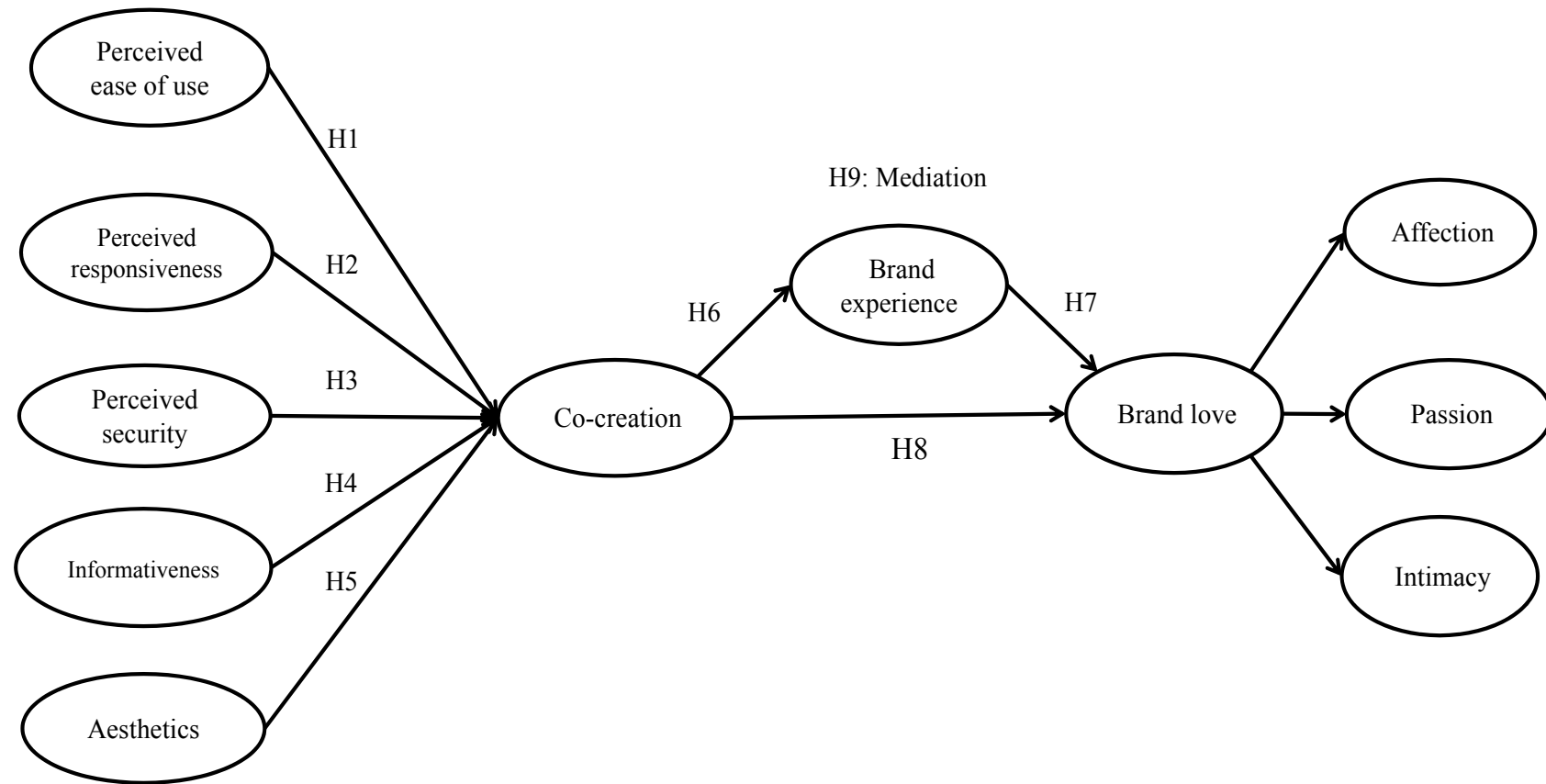


Figure 1. Conceptual model

Source: Developed by the authors

Table 1. Sample profile (N=481)

Variable	Category	Count	Percentage
Visit	Once	173	36.0
	Twice	198	41.2
	More than two times	110	22.9
Gender	Female	273	56.8
	Male	208	43.2
Age	Under 25	187	38.9
	25-34	97	20.2
	35-44	96	20
	45-54	74	15.4
	55-64	17	3.5
	65 and over	10	2.1
Occupation	Business person	31	6.4
	Civil servant	75	15.6
	Craftsman	77	16
	Homemaker	20	4.2
	Lawyer/dentist/architect	54	11.2
	Office/clerical staff	58	12.1
	Retired	4	0.8
	Student	86	17.9
	Unemployed	22	4.6
Education	Worker	54	11.2
	Diploma	22	4.6
	PhD	24	5
	Postgraduate	207	43
	Pre university	35	7.3
	Undergraduate	147	30.6

Source: Developed by the authors

Table 2. Construct measures

Construct	Item	Loading
Aesthetics (Aladwani and Palvia, 2002) CR=0.972, AVE= 0.898	About Airbnb's visual appearance: AES1: Its layout looks nice. AES2: Its design is catchy. AES3: Its color is cool. AES4: Its appearance is attractive.	0.960 0.939 0.932 0.960
Brand experience (Dennis <i>et al.</i> , 2014) CR=0.956, AVE=0.878	I would describe my experience of using Airbnb as EXP1: positive. EXP2: enjoyable. EXP3: good.	0.949 0.945 0.917
Brand love (second-order construct) CR=0.916, AVE=0.528		
Affection (Thomson <i>et al.</i> , 2005) CR=0.918, AVE=0.789.	My feeling toward Airbnb is AFF1: affectionate. AFF2: friendly. AFF3: peaceful.	0.931 0.937 0.789
Passion (Thomson <i>et al.</i> , 2005) CR=0.918, AVE=0.789.	My feeling toward Airbnb is PAS1: passionate. PAS2: delighted. PAS3: captivated.	0.941 0.940 0.946
Intimacy (Albert <i>et al.</i> , 2009) CR=0.972, AVE=0.922.	My feeling toward Airbnb is INT1: comfortable. INT2: emotionally close. INT3: valuable.	0.962 0.973 0.945
Co-creation (Grissmann and Stokburger-Sauer, 2012) CR=0.966, AVE=0.904	When using Airbnb, COC1: I am actively involved in finding my preferred accommodations. COC2: I use my past experiences to assess the available accommodations. COC3: I devote time and effort to make a choice.	0.946 0.959 0.947
Informativeness (Wolfenbarger and Gilly, 2003) CR=0.979, AVE=0.922	Airbnb provides INF1: accurate information. INF2: adequate information. INF3: reviews that are helpful. INF4: star ratings that are useful.	0.966 0.965 0.958 0.953
Perceived ease of use (Davis, 1989) CR=0.972, AVE=0.920	Airbnb is PEU1: simple to use for the first time. PEU2: clear and understandable. PEU3: easy to use.	0.961 0.954 0.962

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Perceived responsiveness (Green and Pearson, 2011; Tarafdar and Zhang, 2008) CR=0.976, AVE=0.912	Airbnb has	
	RSP1: a useful feedback mechanism.	0.956
	RSP2: a useful support function.	0.964
	RSP3: an efficient speed in loading content.	0.930
	RSP4: an efficient search engine.	0.969
Perceived security (Wolfenbarger and Gilly, 2003) CR=0.963, AVE=0.866	When using Airbnb,	
	SCR1: I feel secure providing credit card information.	0.895
	SCR2: I feel safe in make transactions.	0.925
	SCR3: I feel my privacy is protected.	0.938
	SCR4: I feel my personal information is kept safe.	0.963

Notes: CR=Composite Reliability; AVE=Average Variance Explained

Source: Developed by the authors

Table 3. Discriminant validity

Construct	1	2	3	4	6	5	7	8	9
1. Aesthetics	0.948	0.164	0.150	0.248*	0.107	0.248*	0.210**	0.155	0.150
2. Brand experience	0.157	0.937	0.378**	0.262*	0.288**	0.107	0.115	0.309**	0.213
3. Brand love	0.142	0.346**	0.727	0.327**	0.276**	0.196	0.174	0.334**	0.244
4. Co-creation	0.239*	0.246*	0.303**	0.951	0.537***	0.469**	0.251*	0.514**	0.597***
6. Informativeness	0.106	0.274**	0.257**	0.516***	0.960	0.385**	0.084	0.457**	0.471**
5. Perceived ease of use	0.152	0.102	0.182	0.449**	0.397**	0.959	0.016	0.277**	0.381**
7. Perceived responsiveness	0.203*	0.110	0.165	0.241*	0.083	0.010	0.955	0.118	0.254*
8. Perceived security	0.150	0.289**	0.308**	0.492***	0.441**	0.269*	0.117	0.931	0.469***
9. Trust	0.147	0.199	0.225**	0.565***	0.452**	0.364**	0.245**	0.448**	0.941

Notes: Square roots of AVE are in bold in the diagonal; interconstruct correlations are listed below the diagonal; and interconstruct HTMT ratios are listed above the diagonal. Significance levels are indicated by * $p < 0.05$, ** $p < 0.01$, and *** $p < 0.001$.

Trust was selected as the marker variable due to its conceptual distinction from the core constructs and its minimal correlation (0.147) with other variables, following Lindell and Whitney (2001).

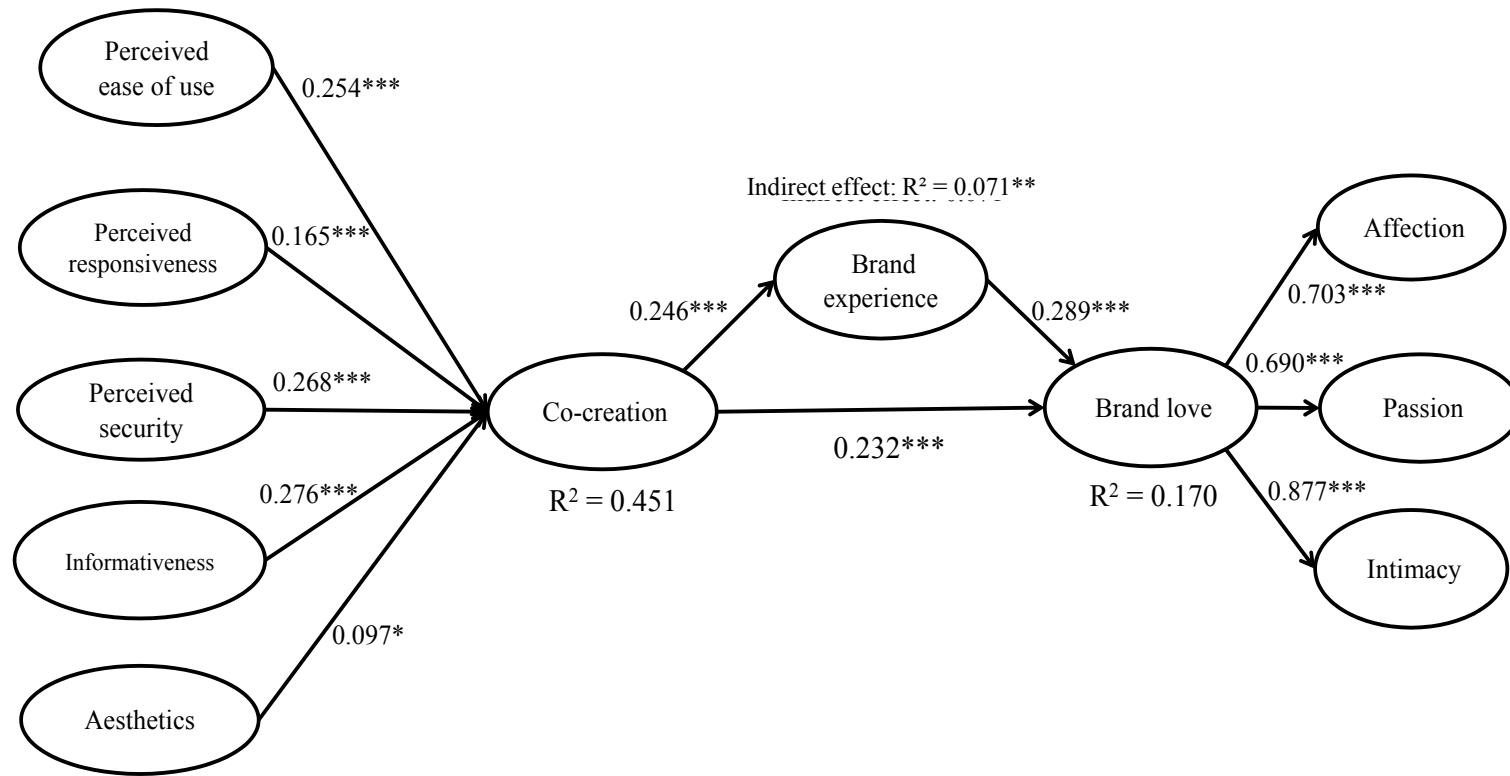
Source: Developed by the authors

Table 4. Full collinearity test (variance inflation factors, VIFs)

Construct	1	2	3	4	5	6	7	8
1. Aesthetics	--	1.096	1.107	1.091	1.106	1.099	1.080	1.105
2. Brand experience	1.214	--	1.147	1.221	1.200	1.214	1.217	1.203
3. Brand love	1.245	1.170	--	1.240	1.249	1.250	1.221	1.229
4. Co-creation	1.804	1.835	1.823	--	1.687	1.684	1.754	1.698
5. Informativeness	1.543	1.522	1.546	1.421	--	1.492	1.544	1.481
6. Perceived ease of use	1.321	1.335	1.328	1.218	1.284	--	1.336	1.334
7. Perceived responsiveness	1.090	1.115	1.107	1.071	1.115	1.107	--	1.118
8. Perceived security	1.469	1.440	1.440	1.360	1.406	1.475	1.470	--

Note: Values above the diagonal represent VIFs when the row construct predicts the column construct, and values below the diagonal represent VIFs when the column construct predicts the row construct.

Source: Developed by the authors

Figure 2. Path modeling results

Note: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Source: Developed by the authors

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Web Appendix 1: Digital Platform Growth

Various technologies have stimulated co-creation (Mandrella *et al.*, 2020). Specifically, the internet has enabled quick and easy access to information and removed geographic obstacles. This has helped consumers to find and interact with vendors on TTDPs. Social media has enabled social information sharing and stimulated value-in-social-context (Zhang *et al.*, 2020), which has enhanced brand engagement and interactions through fan pages and online communities on platforms like Facebook. Furthermore, mobile technology has perpetuated more active and interactive information sharing. This has stimulated further knowledge sharing, as people use mobile apps like Uber and TripAdvisor to share resources and information to solve immediate problems, e.g., finding a cab or a nearby café.

The ‘chicken and egg’ paradox requires platforms to grow and obtain critical mass quickly, and several strategies have been proposed to help achieve this. Huang *et al.* (2017) outlined a series of mechanisms that ventures can use to rapidly scale digital platforms via digital innovation, namely, data-driven operation, instant release, and swift transformation. Data-driven operation concerns the analysis of large datasets to frame, hedge, and monitor innovation opportunities and risks. Instant release involves minimizing the time gap between service ideas and deployment by running concurrent user-response trials and modification activities. Here, multiple services and versions are trialed simultaneously to collect rich user feedback and responsively modify platforms. Finally, swift transformation is the effortless contextualization of core digital technology to form new value-in-use and a new venture identity. Such swift transformation saw WeCash evolve from an online micro-lending firm into an online credit ratings service within a matter of days (Huang *et al.*, 2017). Evans and Schmalensee (2016) outlined a further three strategies for securing critical mass. The zigzag strategy entails simultaneously pushing participation from consumers and suppliers upon launch, regularly adjusting the focus to address supply or demand imbalances. YouTube

employed this strategy by encouraging more people to view and upload videos concurrently. Alternatively, the two-step strategy involves persuading enough individuals of one group to join a platform before persuading the other group to participate. Finally, a commitment strategy entails making guarantees to one group that a second group will join to encourage participation on a platform. This often happens when one group needs to make investments in the platform to participate. For example, Microsoft had to commit to selling their first Xbox console at a lower price to convince videogame developers that there would be enough customers for their games. Finally, Van Alstyne *et al.* (2016) argued that harnessing positive spillover effects can also rapidly increase interaction volumes on multi-sided platforms. For example, Uber delivers value both to drivers by finding fares and to consumers by getting rides. However, this value ‘spills over’ to other users, as these interactions inform riders’ and drivers’ ratings, improving the platform’s value to other users outside of the initial transaction. Harnessing these spillover effects through recommendation, review, and endorsement systems can stimulate powerful self-sustaining growth cycles. Critically, strong front-end design is necessary to encourage the core interactions that drive such network effects (Van Alstyne *et al.*, 2016).

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Web Appendix 2. Demographic Composition of Respondents

We continuously monitored the demographic composition of respondents in real-time, focusing on variables such as age, occupation, and education levels. This approach follows best practices in demographic monitoring to ensure diversity in non-probability sampling methods (Heckathorn, 2011). For instance, when an overrepresentation of younger participants was identified in the initial sample, we adjusted our recruitment strategy to target older and professional groups through tailored social media advertisements and specialized forums (Biernacki and Waldorf, 1981). To further reduce bias, we limited the referral chains to three tiers, a step often recommended to avoid creating homogeneous samples in snowball sampling and to prevent excessive reliance on participants' immediate social networks (Handcock and Gile, 2011). These proactive measures, which ensured that our final sample was more representative of the diverse Airbnb user base in the UK, contributed to the generalizability of our findings.

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Reviewer Comments & Response

Ref:

INTR-09-2023-0813.R4, entitled "Antecedents of user co-creation on transactional two-sided digital platforms and their impact on brand love: an affordance perspective"

Comments	Response
Your manuscript, INTR-09-2023-0813.R4, entitled "Antecedents of user co-creation on transactional two-sided digital platforms and their impact on brand love: an affordance perspective" has been rescinded.	Thank you for giving us the opportunity to revise our manuscript. We hope we have addressed all your comments and concerns to your satisfaction.
It is because there are outstanding issues. Below are some examples. Please understand that the manuscript cannot be revised after acceptance.	
1. There are some typos. "The Q ² values ranged from 0.052 for brand experience to 0.402 for co-creation, with brand love at 0.055" should present values in ascending order and may avoid using "range from... to... to".	Thank you for this comment. This has been reworded as follows: The Q ² values were 0.052 for brand experience, 0.055 for brand love and 0.402 for co-creation (Hair et al., 2011).
"H7 was supported, indicating that brand experience significantly and positively influences brand love ($\beta = 0.289$, $p < 0.001$)" should present the relationship and the values before the conclusion instead of the conclusion before describing the relationship and reporting the values.	Thank you for pointing this out. We have reworded the sentence to address your point.
2. The manuscript should use the required reference format and citation style (see <a "aladwani="" "and"="" "green="" "grissemann="" "wolfenbarger="" &="" &"="" (e.g.,="" 2="" 2002",="" 2003",="" 2008").<="" 2011;="" 2012",="" a="" author="" be="" between="" citations="" gilly,="" href="https://www.emeraldgrouppublishing.com/journal/int/r#jlp_author_guidelines#:~:text=All%20references,styles). All " in="" instead="" names="" palvia,="" pearson,="" should="" stokburgersauer,="" table="" tarafdar="" zhang,="">	Thank you for bringing this to our attention. This is all changed now.
A book title should use an italic font (e.g., "Internet, Phone, Mail, and Mixed-Mode Surveys: The Tailored Design Method", "Matchmakers: The New Economics of Multisided Platforms", "The Ecological Approach to Visual Perception: Classic Edition", "A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)").	Thank you. This has been addressed.
Change "No11" to "No. 11". Change "Doi:" to "doi".	This is now done.
Change "31odelling" in Henseler et al. (2015) should be "modelling".	Thank you. We have corrected this title.
Ross (2025) should include the volume, issue and page numbers. Different parts of a reference should be joined together with commas (e.g., before "doi").	Thank you. We have included the missing information in this reference.
3. The manuscript should be consistent. The first half of items in Table 2 should not use any italic font (e.g., "When using Airbnb", etc.).	This is now done.
Table 2 "Construct measures" should list the measurement items of all the constructs used in data	We appreciate the reviewer's careful reading and helpful suggestion. In our study, trust was

collection should that it should include the items of "Trust".	not part of the substantive theoretical model but was used exclusively as a marker variable to diagnose and control for common method variance (CMV), following Lindell and Whitney (2001). For this reason, we have intentionally restricted Table 2 to the focal constructs included in the conceptual model and tested in the structural analysis (i.e., those for which we report CR, AVE and factor loadings). Including trust in Table 2 could inadvertently signal that it is a core construct in the nomological network and alter the interpretation of the measurement model. To address the reviewer's concern about transparency, we have now clarified the operationalisation of trust in the manuscript. In the CMV subsection, we explain that trust was measured as a three-item construct ('the peer puts others' interests first', 'the peer can be counted on responding to others' requests', 'the peer can be relied upon to keep his/her promises') adapted from DeWitt et al. (2008) and Foroudi et al. (2022), and we report its correlation with the main constructs and its role as a marker variable. We also highlight that controlling for this marker did not materially change the hypothesised relationships. Thus, the measurement of trust is fully documented in the text, while Table 2 is reserved for the primary constructs of the study.
Change "variables such as gender, age, employment, and education levels" in Web Appendix 2 to "... age, occupation, and education levels".	This is now done.
If applicable, acknowledge the conference proceedings or journal paper upon which this manuscript is developed.	This work is original and has not been developed from any prior conference or journal paper.