Peers help peers

Analysis of the participation and non-participation consumers’ drivers in peer-to-peer access-based consumption

Exposé
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1. Introduction

Over the last two decades the Internet is the invention that has been changing people’s lives more than anything else in the past. Directly and indirectly the Internet has altered the way we study, do shopping, look for information, read books, watch movies and etc. Similarly, consumer behaviour has also been influenced and as a result, various types of consumption emerged. Collaborative consumption is one of the phenomenon that has been mainly facilitated by the increasing number of people who have online access. Although the Internet has made possible this trend to spread to its present extent, collective consumption is not a new mode of consumption. Its origins could be traced many years ago in the human history. As in the core of collaborative consumption lays the process of sharing, multiple historical evidences can be found. The public goods in their nature such as parks, libraries, roads are a form of sharing among the community members (Belk, 2007, 2010; Botsman & Rogers, 2010)

A more pessimistic view of today’s reality would suggest that instead of an increase in the acts of sharing, consumers buying preferences point out preference toward a more individualistic way of consumption. “What were once the family radio, the family car, and the family television are increasingly privatized property of individuals within households. And the family meal is becoming a quaint memory” (Belk, 2007, p. 127). While this also tend to be true, many facts demonstrate consumers’ willingness to embrace a more sustainable way of providing themselves with the goods and services they need. For example, as Ziegler (2010 cited by Lamberton & Rose, 2012) points out that “Zipcar began as a single shared Volkswagen in the early 2000s but has grown to more than 400,000 participants, 6500 vehicles, and revenues of more than $130 million” (p. 109).

In order to introduce the topic of my interest three concepts should be clarified, namely sharing, collective consumption and access-based consumption. In the literature they are sometimes used interchangeably and even if in their nature they are based on similar principles, for the purposes of this paper it is important that they are presented in a clear manner.
1.1 Sharing

Sharing is “the most universal form of human economic behavior, distinct from and more fundamental than reciprocity. . . . Sharing has probably been the most basic form of economic distribution in hominid societies for several hundred thousand years” (Price, 1975 cited by Russell Belk, 2010, p. 715). Belk himself defined the process of sharing as “the act and process of distributing what is ours to others for their use as well as the act and process of receiving something from others for our use” (2007, p. 127). Moreover, he used the concepts of gift giving and commodity exchange to clearly outline the features of sharing.

1.2 Collective consumption

The term “collaborative consumptions” was coined in 1978 by Felson and Spaeth “as a set of sustenance activities associated with other sustenance activities, such as social and sexual contact, food and shelter, family life and leisure, as well as travel to and from places in which such activities occur” (p. 616). Later Botsman and Rogers had a major contribution to the theory of collaborative consumption defining it as “traditional sharing, bartering, lending, trading, renting, gifting and swapping, redefined through technology and peer communities on a scale and in ways never possible before” (2010, p. xv). Furthermore, in order to organize in a more systematic way all the examples in their book they distinguish three systems of collaborative consumption: product service system, redistribution markets and collaborative lifestyle. Many factors’ influence could be attributed to the rapid rise of this form of consumption. In her book Gansky pointed out as main drivers the economic burden and the world financial crisis, the environmental concerns and scarcity of resources and the fast adoption of smart technologies and peer-to-peer social networks (2010).

1.2.1 Product service system

- Service that enables items owned by a company or an individual to be shared or rented.
- User are able to benefit from goods without possessing them and therefore, removing the burden of ownership (Botsman & Rogers, 2010, pp. 71-72).
- **Examples:** Zipcar (company; cars), RelayRides (peers; cars)

1.2.2 Redistribution markets

- Used or pre-owned goods are redistributed.
The exchange can be for free (swapping), for other item/service (barter) or against payment (selling) (Botsman & Rogers, 2010, pp. 72-73).

- **Examples:** Craigs-list, eBay, Freecycle (bicycles)

### 1.2.3 Collaborative lifestyle

- Sharing and exchange of less tangible assets such as time, space, skills, money.
- Can happen at a local level: sharing gardens, office space, parking spots.
- Can happen on a larger scale: peer-to-peer lending, peer-to-peer renting, peer-to-peer travelling.

- **Examples:** Airbnb (accommodation, space), CouchSurfing (accommodation, space) Zopa (money)

### 1.3 Access-based consumption

According to the work of Bardhi and Eckhardt “access-based consumption” is “transactions that can be market mediated but where no transfer of ownership takes place” (2012, p. 881). In the case of access-based consumption the consumer has access to goods or services against a payment which could be one-time payment or on a regular basis and in its return he receives consumption time of an item; (Durgee & O’Connor, 1995 cited by Bardhi & Eckhardt, 2012, p. 181; Lovelock & Gummesson, 2004). In the same paper the authors identified six dimensions, which are used to distinguish the various types of access-based business models. The dimensions are as follows (1) temporality, (2) anonymity, (3) market mediation, (4) consumer involvement, (5) type of accessed object, and (6) political consumerism (Bardhi & Eckhardt, 2012, p. 884). The dimensions will be clarified at a further stage of the development of the thesis.
2. Review of literature

2.1 Sharing collaborative consumption, access-based consumption

<table>
<thead>
<tr>
<th>Topic</th>
<th>Title</th>
<th>Author, year journal</th>
<th>Content</th>
</tr>
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<tbody>
<tr>
<td>Sharing, sharable goods</td>
<td>Sharing nicely : On shareable goods and the emergence of sharing as a modality of economic production</td>
<td>(Benkler, 2005). The Yale Law Journal, Vol. 114, pp. 273-358</td>
<td>&gt; Suggests a framework aiming to clarify the sharing of goods on large scale practices (study the cases of carpooling and distributed computing); &gt; offers a definition of &quot;sharable goods&quot;; &gt; analyses the transaction costs of sharing considering mainly the needed information; &gt; examines monetary and non-monetary motivational incentives.</td>
</tr>
<tr>
<td>Sharing</td>
<td>Why not share rather than own?</td>
<td>(Belk, 2007). The Annals of the American Academy of Political and Social Science, 611, pp. 126-140</td>
<td>&gt; Compares commodity exchange, gift exchange and sharing; &gt; points out the reason for sharing on Internet; &gt; explains the impediments to share and the incentives to share intangible and tangible goods.</td>
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<tr>
<td>Sharing</td>
<td>Sharing versus pseudo-sharing in web 2.0</td>
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> As the author considers that the prior researches have neglected the concept of sharing, he tries to overcome this issue;  
> attempts to distinguish the concepts of gift-giving, commodity exchange and sharing applying prototype theory;  
> provides multiple historical and cultural examples of the three types of consumption.

> Challenges some of the types of online "sharing" activities conceptualized as sharing but not possessing the needed characteristics according to the author;  
> outline several types of sharing and pseudo-sharing;  
> points out real life examples of organizations involved in sharing and pseudo-sharing;  
> ties his arguments with the concept of "sharing in" and "sharing out" introduced by the author in his previous paper;  
> introduces questions to meet further research in the field of sharing.
<table>
<thead>
<tr>
<th>Collaborative consumption</th>
<th>What's mine is Yours: How collaborative consumption is changing the way we live</th>
<th>Botsman and Rogers, 2010, book</th>
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<tr>
<td></td>
<td>&gt; Presents the shifts in consumers behaviour outlining the concept of hyper-consumption and the change in consumers behaviour toward more sustainable ways of consumption;</td>
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<tr>
<td></td>
<td>&gt; define 3 types of CC and 4 principles for it to happen and explain them in the context of multiple examples of CC business models;</td>
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<td>&gt; discuss the impact of CC for business and future development of consumption.</td>
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<td>&gt; Discuss resource allocation and distribution problems;</td>
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<td>&gt; outlines 4 types of goods;</td>
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<td></td>
<td>&gt; develops a framework for analysing the diversity of human situations.</td>
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<td>&gt; Outlines the concept of &quot;access-based consumption&quot; and its contrast compared to transferring ownership and sharing;</td>
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<td></td>
<td>&gt; 6 dimensions are used to distinguish the various types of access-based consumption;</td>
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<td></td>
<td>&gt; for an empirical data is used the car sharing example and an interpretative study of Zipcar consumers is carried out.</td>
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</tr>
<tr>
<td>Sharing economy</td>
<td>The rise of the sharing economy: Estimating the impact of Airbnb on the hotel industry</td>
<td>(Byers, Zervas, &amp; Proserpio, 2013) Boston University School of Management Research Paper Series</td>
</tr>
<tr>
<td>Commercial sharing</td>
<td>When is ours better than mine? A framework for understanding and sharing systems</td>
<td>(Lamberton &amp; Rose, 2012) Journal of Marketing, 76, pp. 109-125</td>
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</tbody>
</table>
## 2.2 Peer-to-peer/consumer-to-consumer

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<tr>
<th>Topic</th>
<th>Title</th>
<th>Author, year</th>
<th>Journal</th>
<th>Content</th>
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| P2P/C2C, consumer drivers           | Examining “peer-to-peer” (P2P) systems as consumer-to-consumer (C2C) exchange          | Plouffe, 2008| European Journal of Marketing, 42, pp. 1179-1202 | > An attempt overcome the lack of existing researches that attributed P2P to C2C exchanges;  
> focuses on the consumers’ drivers to use this given type of C2C exchange.                      |
| C2C, trust                          | Trust in consumer-to-consumer electronic commerce                                       | Jones & Leonard, 2008 | Information and Management, 45, pp. 88-95 | > Test the influence of two group of factors: internal and external on the user trust in C2C e-commerce;  
> the authors proves as influensive only the perception of web site quality and third party recognition. |
| C2C                                 | Consumer-to-consumer e-commerce research in information systems journals                | Leonard & Jones, 2010 | Journal of Internet Commerce, 9, pp. 186-207 | > Literature review of 35 information system journals covering the time period between 1997-2009 on the existing research on C2C e-commerce;  
> notes the topics that have already been researched and offers areas for further research. |
## 2.3 Consumer behaviour

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<tr>
<th>Topic</th>
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<th>Author, year</th>
<th>Content</th>
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| Trust            | The role of mutual trust in building members' loyalty to a C2C platform provider | (Chen, Zhang, & Xu, 2009) International Journal of Electronic Commerce, 14, pp. 147-171 | > The paper outlines two types of trust in C2C e-commerce: mutual trust between platform users and users' trust in the platforms;  
> the authors proved the interactions and relationships among members affect their trust and loyalty to the platform provider (triadic trust relationships);  
> two antecedents of mutual trust are specified: information and emotional interaction. |
| Consumer behaviour | The customer has escaped | (Nunes & Cespedes, n.d.) Harvard Business Review 2003 (Nov), 81(11), pp. 96-105 | > The article suggests the consumers' behaviour has changed over the last years mainly driven by the abundance of information available on Internet;  
> it stresses on the "channel surfing" technique that many consumers apply in the decision-making process;  
> outlines 4 kinds of buyers and their different behaviour at the various stages of the typical purchasing process. |
3. Research problem

Although the literature covering the field of collective consumption and access-based consumption has explored various topics in pursuit of better understanding of these phenomenon, there are still some specific areas where a lack of full comprehension exists. According to the performed review of literature, the studies are focused either on the whole concept of collaborative or access-based consumption or studying a particular example.

The purpose of this thesis is to give understanding of the consumers’ drivers for participation and non-participation in peer-to-peer access-based consumption. The focus of the research will be directed toward business concept in which consumers provide other consumers with access to their property against a fee. For instance, this case differs from the type of exchange studied by Bardhi & Eckhardt in their research as they interviewed members of Zipcar which business model represents a company providing access to its own company’s property (2012). In contrast, the case of Airbnb is different as the hospitality services are provided by one consumer to another. Since there are evidences that consumer behaviour is different in the circumstances of B2C and C2C business, we can conclude that it will also differ in the case of peer-to-peer and business-to-consumer access-based consumption.

Out of the study’s interest will be peer-to-peer platforms that provide access to goods or services against no fee. This condition is based on Belk argument that “although the experience of sharing accommodations remains the same for members, there may be a somewhat lessened sense of community as a result of the organization’s for-profit status” which is done in the context of comparison between the services provided on the platform CouchSurfing and Airbnb (2014, p. 9). In the former case members of the web site offer their space to interested users for free, while in the
latter the interested party has to pay to both the host and the platform-provider for the accommodation.

Firstly, in the existing literature has not been taken an approach of a distinction between collaborative consumption models in the context of B2C and P2P (or C2C). Secondly, to have more distinguishing contribution to the theory I consider that a separation of the types of collective consumption in which there is no transfer of ownership (access-based consumption) would also add value to the findings of the study. To sum up, the object of the research will be peer-to-peer access-based consumption.

<table>
<thead>
<tr>
<th>Example</th>
<th>Product service system</th>
<th>Redistribution markets</th>
<th>Collaborative lifestyle</th>
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<td></td>
<td>B2C</td>
<td>B2C</td>
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<td></td>
<td>No Payment</td>
<td>No Payment</td>
<td>No Payment</td>
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<td>Zipcar</td>
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<td>Relayriders</td>
<td>Secondhand shops</td>
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<td>-</td>
<td>-</td>
<td>Freecycle</td>
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<tr>
<td>Transfer of ownership</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
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<td>To be studies</td>
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4. Theoretical framework and hypotheses

4.1 Theoretical framework

4.1.1 Drivers for participation

In order to discover consumers’ drivers to participate in peer-to-peer access-based platforms I am going to use Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) elaborated by Venkatesh, Thong, & Xu (2012). The model is an extension of Unified Theory of Acceptance and Use of Technology (UTAUT) which was developed mainly to serve IT corporate purposes. UTAUT is adapted to examine “acceptance and use of technology in consumer context” (Venkatesh et al., 2012, p. 157). UTAUT2 has seven key constructs that influence behaviour intention of use of technology and/or technology use. Four of the constructs were adapted from UTAUT to better meet the context of consumer technology acceptance and use (Venkatesh, Morris, Davis, & Davis, 2003; Venkatesh et al., 2012, p. 159):

- **Performance expectancy** – the degree to which using technology will provide benefit to consumers in performing certain activities;
- **Effort expectancy** - the degree of ease associated with consumers’ use of technology;
- **Social influence** - the extent to which consumers perceive that important others (e.g., family and friends) believe they should use a particular technology;
- **Facilitating conditions** - consumers’ perceptions of the resources and support available to perform a behaviour;

Other three constructs were implemented into UTAUT in order to reflect better the consumer use context:

- **Hedonic motivation** - the fun or pleasure derived from using a technology (Venkatesh et al., 2012, p. 161);

- **Price value** - cognitive trade-off between the perceived benefits of the applications and the monetary cost for using them (Dodds, Monroe, & Grewal, 1991; Venkatesh et al., 2012, p. 161)

- **Habit** - the extent to which people tend to perform behaviours automatically because of learning (Limayem et al., 2007; Venkatesh et al., 2012, p. 161)

“Individual difference variables, namely **age, gender, and experience** are theorized to moderate various UTAUT relationships” (Venkatesh et al., 2012, p. 159). Experience reflects an opportunity to use a target technology and is typically operationalized as the passage of time from the initial use of a technology by an individual (Venkatesh et al., 2003, 2012, p. 161)

![Figure 1. Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) (Venkatesh et al., 2012)](image-url)
4.1.2 Non-participation drivers

It the model will be implemented the following drivers for non-participation based on the unpublished Master thesis of Born (2013):

- Waste of time
- Lack of reliability
- Availability
- Ownership
- Privacy
- Hyper-consumption
- Difficulty

To the seven listed factors two other will be added, namely Contagion and Feeling of embarrassment/Shame grounded by the paper of Bardhi & Eckhardt (2012).

4.2 Research model and hypotheses development

The purpose of this master thesis is to study the factors that influence consumers' intention to use and the actual use behaviour of peer-to-peer access-based consumption services. In second place, this work is an attempt to design a model that provides insights purposed to help platforms offering the above mentioned services as well as buyers and sellers participating in access-based consumption. The model will be built over theories from the existing literature and empirically validated constructs.

UTAUT2 will be used as a basis for the research but slight modification will be applied in order to serve the purposes of the given topic in a better way. Firstly, trust and perceived risk will be added to the list of variables due to their major impact on consumers’ behaviour as it is pointed out in multiple literature sources. Second, age and gender are removed as moderators from the model as it is considered that it would not have any added value to the study’s findings due to the used sampling method. Thirdly, personality is added as a moderator. Finally, a list of variables driving consumers’ non-participation behaviour will be implemented in the model in order to capture more fully the contemporary consumers’ behaviour toward this new trend.
4.2.1 Drivers for participation

4.2.1.1 Perceived usefulness

The strong influence of the perceived usefulness of a technology on consumers' use intention has been proved by a number of studies. For example, Szajna's longitudinal study (1996) outlines perceived usefulness's domination in technology adoption models. Bearing in mind one of the author's conclusion: "...when an individual becomes more experienced with the information technology, usefulness directly determines not only intentions to use but also the usage behaviour" (Szajna, 1996, p. 88), I consider to be an adequate moment to test the effect of this construct as access-based form of consumption has been gaining popularity over the last few years and now could be considered to be relatively known concept.

In a more recent study Dehua, Yaobin, & Deyi confirmed that “perceived usefulness has a significant direct influence on the behavioral intention to purchase” (2008, p. 290). Considering that the findings are in the context of C2C electronic commerce, it can be taken as an indication of perceived usefulness's relevance in the research model.

Therefore, the hypothesis is:

**H₁: Perceived usefulness (PU) has a positive influence on behaviour intention.**

4.2.1.2 Effort expectancy

As mentioned above, the effort expectancy concerns the degree of ease associated with consumers' use of technology. In the previous elaborations of the UTAUT2 the authors of the model refer to this construct as “ease of use”. Davis (1989) points out the fundamental role of ease of use in affecting consumers use intention. The positive relation between ease of use and usage behaviour is also supported by Childers et al. (2001) study in consumers online shopping behaviour.

Focusing on the specific field of study regarding C2C online commerce the findings of Dehua et al. proves “the validity of the TAM-based research model which asserts that C2C purchase intention is determined by perceptions of the ease of use...” (Dehua et al., 2008, p. 290).

On the basis of the given literature sources, I suggest the following hypothesis:

**H₂: Effort expectancy (EE) has a positive influence on behaviour intention.**
4.2.1.3 Trust

One of the most researched dimensions of the online commerce is the trust. The influence of trust over consumers’ usage behaviour is a field of interest of a great number of scholars. Trust is proved to be also of a great importance in the consumer-to-consumer trade (Chen et al., 2009; Ji, 2011; Jones & Leonard, 2008; Leonard & Jones, 2009; Lu, Zhao, & Wang, 2010). The trust in the context of online commerce is represented by the acceptance of position of vulnerability by each one of the parties (buyer and seller) which is to trust the counterpart to act in a way that complies with his/her duties in the exchange. On one hand, trust has major significance in the relationship between buyer and seller, on the other they are both dependent on the quality of the platform-provider as long as online payment transaction is concerned. As in the case of peer-to-peer access-based consumption the seller and the web site where the exchange takes place are not the represented by the same party as in B2C, it is important to consider both aspects.

Firstly, the users trust in the platform-provider will be studied:

\[H_3-1: \text{Trust in the platform-provider (TPP) has a positive influence on behaviour intention.}\]

Secondly, the trust between sellers and buyers will be studied through users trust in feedback mechanisms available on the platform-provider. In their study of C2C electronic commerce Jones and Leonard discussed the importance of users’ ratings claiming that “Reputation can also be built, or lost, without a traditional reputation system. It is still a word-of-mouth concept, but in an electronic world.” (2008, p. 90).

\[H_3-2: \text{Perceived usefulness of feedback mechanisms (PUFM) has a positive influence on trust.}\]

4.2.1.4 Social influence

Social influence has been included with various modifications in almost every major technology acceptance model. This construct is named subjective norm in the Theories of Reasoned Action and Planned Behaviour.

Social influence has been defined as the degree to which a consumer’s important ones consider that he or she should use certain technology (Venkatesh et al., 2012). Venkatesh et. al.(2003) distinguish between effect of social influence in voluntary and non-voluntary context. They observe social influence to be a more significant predictor of use behaviour in the cases of non-voluntary context as opposed to voluntary.
The researches that study social influence as a construct affecting technology acceptance faced contradictory results. For example, a study of the travel online shopping behaviour of Korean consumers proved an existence of statistically significant impact of the social influence over the buying intention (Lee, Qu, & Kim, 2007). On the other hand, still in the context of travel purchasing Amaro and Duarte (2013, cited by Satama, 2014) found no significance of social influence construct. However, in a research on consumers' intention to use music-as-a-service by consumers that downloaded songs mainly from illegal sources the social influence has been found to have the greatest impact on their reasoning. Therefore, the effect of social influence seems to be strongly contextualized as it appears to matter more in a case of music piracy as regarding online travel purchasing.

In this train of thoughts, the significance of social influence needs to be studied in the context of access-based consumption. Accordingly, the next hypothesis is:

**H4:** Social influence (SI) has a significant influence on behaviour intention.

### 4.2.1.5 Facilitation factors

Facilitation conditions are defined as “consumers’ perceptions of the resources and support available to perform a behaviour” (Venkatesh et al., 2003, 2012). Thompson, Higgins, & Howell (1991, p. 129) understanding of this construct cited by Venkatesh et al. (2003, p. 430) is that facilitating conditions are “objective factors in the environment that observers agree make an act easy to accomplish. For example, returning items purchased online is facilitated when no fee is charged to return them is applied.

In the case of use of access-based services, the requirement for certain resources, skills and support that every consumer should possess is obvious. Users can not benefit from the services that access-based platforms offer without the availability of personal computer or smartphone, Internet access, computer knowledge, browsing skills, etc.

Thus, the next hypothesis is:

**H5:** Facilitating conditions (FC) have a positive influence on behaviour intention.
4.2.1.6 Hedonic motivation

Hedonic motivation is referred as “the fun or pleasure derived from using a technology” (Venkatesh et al., 2012, p. 161). Childers et al. (2001) studied the dichotomy in the nature of shopping represented either as work or as fun. From the perspective of this dual characterization of motivation Childes et al. applied the technology acceptance model (TAM) to online retail shopping. It could be considered that the context of the Childers et al. research is similar to the subject of the thesis as in both case it is studied consumers behaviour toward online paid exchange. The findings in the article confirmed that “shopping enjoyment is a significant predictor of attitude toward interactive shopping” (Childers et al., 2001, p. 524).

Therefore, I present the following hypothesis:

**H₆: Hedonic motivation (HM) has a positive influence on behaviour intention.**

4.2.1.7 Price value

Price value has been defined as cognitive trade-off between the perceived benefits of the applications and the monetary cost for using them (Dodds et al., 1991; Venkatesh et al., 2012, p. 161). It is one of the new constructs added to the model by Venkatesh et al. and its implementation in the UTAUT2 is purposed to adapt the framework to the specificities of consumers’ use behaviour as opposed to corporate technology users’ behaviour. In the former case, private users are supposed to face the costs of technology usage themselves. The price value is considered to be positive as long as the benefits of using a technology exceed the monetary cost related to it and therefore, have a positive impact on intention (Venkatesh et al., 2012).

Perceived value for customers is what most of organizations aim at and accordingly, it is a topic that raises the interest of both practitioners and scholars. Consequently, many companies incorporate the value creation in their corporate mission, vision and strategy (Sweeney & Soutar, 2001).

In the case of peer-to-peer access-based consumption an additional value is generated by restricting the power of the traditional middleman in an exchange to the role of a mediator between the two parties both represented by customers and not business organizations. This offers a new context to study the price value in the condition of paid consumer-to-consumer exchange.

Hence, the next hypothesis is:

**H₇: Price value (PV) has a positive influence on behaviour intention.**
4.2.1.8 Perceived risk

Perceived risk is described as the “combination of uncertainty (probability of loss) and danger (cost of loss)” (Featherman & Fuller, 2003, p. 2). The concept of perceived risk regards to the feeling of anxiety in customers related to the adoption intention or the buying process. In addition, this construct encompasses consumers’ concerns that the purchased product or service might involve uncalculated risks (Featherman & Fuller, 2003). The importance of this factor has been lively discussed in the context of online commerce. Peer-to-peer access based services also fall in this category. In addition, the leading role of consumers as both seller and buyer could be considered to increase the intensity of the effect of this factor over adoption or use behaviour.

The effect of perceived risk over use intention has been studied by Wu and Wang who implemented it in their research model as a determinant that directly affects technology adoption (Wu & Wang, 2005). On the other point of view, other scholars suggest that perceived risk affects the relation between the use intention and the actual use behaviour (Im, Hong, & Kang, 2011).

Therefore, the following hypotheses are formed:

\( H_{9.1} \): Perceived risk (PR) has a negative influence on behaviour intention.

\( H_{9.2} \): The relationship between behaviour intention and use behaviour is moderated by perceived risk (PR).

4.2.1.9 Habit

Habit is defined as the “extent to which people tend to perform behaviours automatically because of learning” (Limayem et al., 2007; Venkatesh et al., 2012, p. 161). The increasing number of subscribers on peer-to-peer access-based consumption platforms suggests that this form of exchange might have turn out to be a habit for its users more than a one-time experiment.

Thus, the next hypotheses are:

\( H_{9.1} \): Habit (H) has a significant influence on behaviour intention.

\( H_{9.2} \): Habit (H) has a significant influence on use behaviour.
4.2.2 Non-participation drivers

As it was explained in one of the previous sections seven non-participation drivers, namely waste of time, lack of reliability, availability, ownership, privacy, hyper-consumption, and difficulty, are based on the study on Born (2013). As long as the results of his research are concerned, the studied non-participation drivers showed interesting patterns. One striking feature is that more than half of the participants disagreed with lack of reliability, difficulty and availability online of being impediments for using collaborative consumption services. Significant differences were also found in the opinion of people from different world regions toward the listed non-participation drivers. I consider that it would be an interesting point of view of adding them to the present study in order to cover thoroughly consumers’ behavior toward peer-to-peer access-based consumption.

Therefore, the following hypotheses are suggested:

\( H_{10-1} \): Waste of time (WT) has a negative influence on behaviour intention.

\( H_{10-2} \): Lack of reliability (LR) has a negative influence on behaviour intention.

\( H_{10-3} \): Availability (A) has a negative influence on behaviour intention.

\( H_{10-4} \): Ownership (O) has a negative influence on behaviour intention.

\( H_{10-5} \): Privacy (P) has a negative influence on behaviour intention.

\( H_{10-6} \): Hyper-consumption (HC) has a negative influence on behaviour intention.

\( H_{10-7} \): Difficulty (D) has a negative influence on behaviour intention.

In additional, contagion and feeling of embarrassment/shame were added to the previously discussed set of non-participation factors on the basis of the qualitative study of Bardhi & Eckhardt (2012). They interviewed customers of Zipcar, an online platform offering car sharing services and some of the respondents shared their hygienic concerns of using shared items. “Contagion refers to disgust that consumers feel when they are aware that an object has been physically touched by someone else” (Bardhi & Eckhardt, 2012, p. 8). It should be considered, that the case of Zipcar is B2C shared consumption model as the cars are owned and provided by the company. Therefore, there are certain requirements that Zipcar should meet maintaining the vehicles. Furthermore, in case of failure to match clients' requirements company’s reputation is at stake. However, when it comes to peer-to-
peer business buyer’s requirements and seller’s promises are much vaguer. Thus, it
is interesting to study if the same factor affects also users of peer-to-peer access-
based services and to what extent.

As follows, the next hypothesis is:

\( H_{10-8}: \text{Contagion (C) has a negative influence on behaviour intention.} \)

Feeling of embarrassment is the last non-participation driver which is also suggested
by the results of Bardhi & Eckhardt (2012) study. Some of the interviewees shared
that they feel “cheap and embarrassed when identified with the Zipcar brand” (Bardhi
& Eckhardt, 2012, p. 13). It is contrasted with the opinion of other Zipcar clients, in
which their participation in a shared consumption model evokes feeling of proud as
choosing “a more thrifty, flexible, and free alternative to ownership” (Bardhi &
Eckhardt, 2012, p. 13). The construct “price value” is intended to study the impact of
the factors that drive the latter opinion. In order to capture both opinion extremes I am
including feeling of embarrassment in the thesis research model.

Therefore, the suggested hypothesis is:

\( H_{10-9}: \text{Feeling of embarrassment (FE) has a negative influence on behaviour intention.} \)

4.2.3 Moderating variables

- As previously defined experience reflects an opportunity to use a target
technology and is typically operationalized as the passage of time from the initial use
of a technology by an individual (Venkatesh et al., 2003, 2012, p. 161). The above-
mentioned argumentation of including habit in the model also justifies my decision to
study the influence of experience over the relationship between facilitating conditions,
hedonic motivation, price value, habit, perceived risk and trust on the one side and
the relation between behaviour intention and use behaviour on the other.

\( H_{11-1}: \text{The influence of FC, HM, PV, H, PR, T and relation between UI and BU is}
\text{moderated by experience.} \)

\( H_{11-2}: \text{The influence of non-participation drivers is moderated by experience.} \)

\( H_{11-3}: \text{The relation between UI and BU is moderated by experience.} \)
Since the purpose of the present study is to reveal the motivations of participators in peer-to-peer access-based consumption a variable “personality” is added to the model in order to give a fuller picture of the people involved in this new trend. The definition of personality is based on the Myers-Briggs Type Indicators (MBTI). The indicators represent four dichotomous pair, namely favourite world (extraversion or introversion); information (sensing or intuition); decision (thinking or feeling); and structure (judging or perceiving) (The Myers & Briggs Foundation, n.d.-a). Therefore, the next hypotheses are:

**H12-1: The influence of participation drivers is moderated by personality.**

**H12-2: The influence of non-participation drivers is moderated by personality.**

**H12-3: The relation between UI and BU is moderated by personality.**

First pair of psychological preferences concerns the participants' preference for direction of their energy. Extroverts (E) tend to devote more time to the outer world of people and things as opposed to introverts (I) who enjoy spending time in their inner world of ideas and images. In the source it is stressed that both favourite world preferences represent two healthy variations in personality style (The Myers & Briggs Foundation, n.d.-b). The second dimension reflects respondents information processing. Those who rely on their five senses to extract the needed information from the surrounding world are characterized by sensing (S). In contrast are those who pay attention to patterns and opportunities in the received information and show preference for learning “by thinking a problem through than by hands-on experience” (The Myers & Briggs Foundation, n.d.-d). Such a personality is said to belong to people who use intuition (N) in the process of gaining information (The Myers & Briggs Foundation, n.d.-d). The third preference pair regards the decision making process. It is distinguished between people who “put more weight on objective principles and impersonal facts (Thinking (T))” and those who “put more weight on personal concerns and the people involved (Feeling (F))” (The Myers & Briggs Foundation, n.d.-e). The former preference should not be confused with intelligence as well as the latter should not be related to emotions. The last forth category represent personal “orientation to the outer world” (The Myers & Briggs Foundation, n.d.-c). In the case of judging (J) people demonstrate preference for more „structured and decided lifestyle”. Oppositely, the participants who fall in the category of perceiving (P) like better „flexible and adaptable lifestyle“ (The Myers & Briggs Foundation, n.d.-c).
4.2.4 Adjusted UTAUT

Figure 2 Adjusted UTAUT2 model based on (Venkatesh et al., 2012, p. 11)
4.3 Methodology

The study on the given topic will be conducted in the following way:

- First part will be developed on the basis of previous scholarly researches, articles, statistics and other relevant pieces of information on the topic.
- Secondly, an empirical quantitative study will be conducted to test the designed hypotheses. The research will be in a form of a questionnaire.

4.3.1 Participants and intervention materials

The survey will be distributed to such a number of participant to reach between 300 and 400 filled questionnaires.

The survey will be distributed among members of my personal network. Moreover, my personal contacts with people with who I have shared an experience in access-based collaboration will be asked to cooperate the study and extend their own network. In my opinion, this will enable the questionnaire to reach more heterogeneous sample. Furthermore, people who use this type of consumption are likely to be members of communities engaged with the given mode of good and service distribution meaning that it provide better chances for collecting a representative number of filled questionnaires.

The questionnaire will be distributed mainly among people of age in the range of 20–30 years old. Even if a similar sample might lead to certain limitations, this age groups happened to be preferred among researcher in the field of innovative practices and technologies. This has been justified of the greater change of one young person to have experience in this area.

No territorial restriction will be applied to the sample. However, the distribution of the questionnaire is more likely to reach predominantly European citizens. If this assumption happens to be true, the study will pretend to have a representative value about the European consumers; otherwise the results will be extended to more global conclusions.

The first stage of the questionnaire’s distribution will happen via email, social network web sites and community forums. At a second stage, which will be initiated if the number of filled questionnaires is lower than the expected level, a direct distribution will be used to increase the response rate.
4.3.2 Measurement instruments, procedures, data analysis

I am going to perform the data collection and analysis with the help of the software Sphinx. I am going to use various statistical techniques to analyse the collected data. Examples are univariate, bivariate and multivariate analysis.

5. Overview of chapters

1. Introduction
   1.1. Research question
   1.2. Preliminary definitions
   1.3. Research methodology

2. Sharing

3. Collaborative consumption
   3.1. Systems
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      3.1.3. Collaborative lifestyle
   3.2. Principles
      3.2.1. Critical mass (social proof)
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      3.2.3. Belief in the commons
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   4.2. Dimensions of access-based consumption
      4.2.1. Temporality
      4.2.2. Anonymity
      4.2.3. Market mediation
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      4.2.5. Types of access objects
      4.2.6. Political consumerism

5. Peer-to-peer exchange – definition, specificities

6. Drivers for participation
   6.1. The theory of planned behaviour
6.2. Technology acceptance model (TAM)

6.3. Unified theory of acceptance and use of technology (UTAUT, UTAUT2)
   6.3.1. Performance expectancy
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7. Non-participation drivers
   7.1. Waste of time
   7.2. Lack of reliability
   7.3. Availability
   7.4. Ownership
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8. Research model and hypothesis development

9. Methodology
   9.1. Data collection
   9.2. Survey development

10. Data analysis and result
   10.1. Validation of the hypotheses

11. Conclusions
   11.1. Discussion
   11.2. Managerial implications
   11.3. Theoretical implications
   11.4. Limitations and further research
# 6. Work plan

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<td>15.09-01.11.2014</td>
<td>Research phase</td>
<td>Preparation and discussion of expose</td>
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<td>01.11.2014-01.01.2015</td>
<td>Theory phase</td>
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7. References


Satama, S. (2014). Master thesis: Consumer adoption of access-based consumption services - case AirBnB.


