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## 1.0 Introduction

*“The things you own end up owning you”*

Fight Club (1999)

Consumption is changing. Consumers no longer yearn for private ownership. A new economic model based on rental services is emerging. According to a report by PWC (2015), 43% of Americans feel that ownership has become a burden. Rather than owning a product themselves, consumers now seek access to products (OCU, 2016). Apps and websites enable consumers to rent products and services from their peers and businesses, removing the need for private ownership.

This social and economic force that changes our understanding of what it means to be a consumer. According to Sunrun CEO Lynn Jurich the era of “keeping up with the Joneses” is over. *“The new status symbol isn't what you own, it's what you're smart enough not to own”* (EV World, 2013).

Peer-to-peer, also known as consumer-to-consumer, rental services has made it possible for individuals to earn income by means of their ownership and save money through the ownership of others. Our possessions remain unused for large parts of the day. Especially cars, who are parked 95% of the time (Fortune, 2016). Companies now offer consumers the possibility to monetize this idle capacity by renting out cars through carpooling services. Carpooling has become a global trend. In Norway NaboBil.no has established itself as the most popular carpooling service in Norway. Since it's launch in September 2015, the company now has over 50,000 members (Dagens Næringsliv, 2016).

This new trend has forced established car rental companies change their business model. The terms “car sharing” and “carpooling” sound similar, but they are inherently different. In a car sharing business model the company has ownership of all vehicles. While car pooling services simply enable consumers to rent cars from their peers (Bardhi & Eckhardt, 2012). Car sharing differ from traditional

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rental as vehicles can be rented either by the minute, hour or day. Self-service plays a greater part than in traditional car rental, as reservation, pickup, and return is self-serviced. Thus, car sharing is not limited by office hours. The largest car sharing company is Zipcar, which was bought by Avis Budget Group in 2013 (The Atlantic, 2013). Zipcar offer nearly 10,000 vehicles to their 1 million members across 500 cities and 9 countries (Autoblog.com, 2016). In 2011, Hertz Norway launched their car sharing service Hertz Bilpool. By 2015, their revenue is estimated to have grown to 10 million NOK (Dagens Næringsliv, 2014).

Research has shown that users of short-term car rental services has little to no desire to bond with their fellow members (Bardhi and Eckhardt, 2012). This implies users of these service could be more concerned about making a good deal than being a part of a community. We want to build on Bardhi and Eckhardt (2012) previous research on short-term car rental. The purpose of this study is to compare how ownership of the car affect consumers' perception of two identical short term car rental services.

Extensive research on the sharing economy has been conducted. However, little research has been conducted in regards to how this new emerging market should handle their marketing communications. Prior research has assessed the different drivers for access-based consumption (E.g. Bardhi & Eckhardt, 2012; Botsman & Rogers, 2010; Hamari et. al, 2015; Tussyadiah, 2015). Despite this, no research has been conducted on how ownership of rented products affect the drivers. This information will help marketers understand how they can better position their access-based product offerings. The managerial implications of this research is significant. In billion dollars' industries such as short-term car rental, small changes marketing communication can have significant financial impact.

Research question: *How does ownership of the car affect consumers' perception of short term car rental services?*

To answer this question, we will review existing literature on relevant academic topics within service marketing, ownership, and access-based consumption.

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Building on similar research, a study will be designed to give greater insight in areas overlooked by previous research.

## **2.0 Literature review**

This literature review will consist of a review of previous research in our main academic topics. These topics are non-ownership, the sharing economy, short term car rental and access-based consumption. The goal of this part is to provide a broad understanding of relevant academic literature to hypotheses.

### ***2.1 Non-ownership***

Marketing has moved from a goods-dominant view to a service-dominant view (Vargo & Lusch, 2004a). The service-dominant perspective defines value as value-in-use, where it is the consumer who create value by using a good or a service, rather than embedded in output sold to consumers (Vargo & Lusch, 2004a; Michel et al., 2008). Service marketing literature has focused on intangibility, heterogeneity, inseparability and perishability. Less focus has been devoted to the absence of ownership (Lovelock & Gummesson, 2004; Judd, 1964; Rathmell, 1966, 1974). The service-dominant perspective is becoming more important as an increasing amount of consumers no longer want to bear the burdens of ownership.

Ownership expresses the relationship between an individual and an object called “owning,” and the object is called “personal property” or a “possession” (Snare, 1972). Ownership of a good entitles the owner to use or sell the good, change the shape or form, and retain the return yielded from the usage of the good (Furubotn & Pejovich, 1972). The ownership of goods has historically been perceived to represent one’s wealth (Lovelock & Gummesson, 2004). However, the financial crisis has made consumers reevaluate their own economy and values (Gansky, 2000). Ownership is no longer the ultimate expression of consumer desire (Chen, 2009)

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In contrast to ownership, renting was viewed as precarious, wasteful and limited in individual freedom (Cheshire et al., 2010). Consequently, the individuals who engaged in renting were perceived to have lower financial power (Durgee & O'Connor, 1995) and were misallocating their purchasing power (Rowlands & Gurney, 2000). This has changed, and does not have the same stigma anymore, because renting allows consumers to access a good without assuming the burdens of ownership. The burdens of ownership include risk of incorrect product selection, risk of product obsolescence, maintenance costs, and paying full price for a product that is seldom or never used (Berry & Maricle, 1973).

Research in alternative modes of consumption apart from ownership is limited (Bardhi & Eckhardt, 2012). However, access based consumption as an alternative to ownership has recently received more attention (E.g. Bardhi & Eckhardt, 2012; Belk, 2010; Belk, 2013; Moeller & Wittkowski, 2010; Tussyadiah, 2015; Hamari et al, 2015). Lovelock and Gummesson (2004) proposed that transactions that do not involve a transfer of ownership are distinctively different from those that do.

Their paper identified five forms of non-ownership:

- Rented goods services. Temporary right to use of a good.
- Place and space rentals. Exclusive use of a defined portion of a larger space in a building, vehicle, or other area.
- Labour and expertise rentals. Employment of people to do work that customers either choose not to do or are unable to do themselves.
- Physical facility access and usage. Admission to a facility and the ability to take advantage of it during the period of validity.
- Network access and usage. The right to participate in a specified network such as telecommunications, utilities, banking, insurance, or specialized information services.

## ***2.2 The Sharing Economy***

The influx of new business and consumption practices is commonly known as the sharing economy. According to Hamari et al. (2015) the sharing economy is an

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umbrella concept used to describe economic and social activity involving online transactions. The term was first used by Lessig (2008) in his book *Remix: Making Art and Commerce Thrive in the Hybrid Economy*, but a clear academic definition has not yet been emerged. However, the term “sharing economy” has been criticised as being misleading as it encompasses more than sharing (Eckhardt & Bardhi, 2015). The sharing economy has been divided into three parts based on ownership (Rainer, Prince & Watson, 2015). The first part is bartering, where individuals’ exchanges goods and ownership is transferred. The second part sharing, is when the ownership of a good is divided between two or more individuals. Finally, the third part of the sharing economy is renting of goods, skills, and services. This also known as access based consumption (ABC). ABC includes rental services between consumers or peers (P2P), between companies (B2B), and between companies and consumers (B2C). The third part of the sharing economy will be the focus of our paper.

Access-based consumption is defined as “*transactions that may be market mediated in which no transfer of ownership takes place*” (Bardhi and Eckhardt, 2012, p. 881). The phenomenon is also known as collaborative consumption. However, Belk (2014) argues that these are two different names for the same concept. We will use the term “access-based consumption” in this paper. ABC is based on Bardhi and Eckhardt’s (2012) observation that consumers prefer to pay for the experience of temporarily accessing goods, instead of buying and owning them. This implies that the value to the consumer is not the tangible product, but the service it provides. The modern form of ABC differs from traditional rental services as it is enabled through digital technology, includes more self-service, and therefore, being more collaborative and not always mediated by the market (Botsman & Rogers, 2010; Gansky, 2010). Botsman and Rogers (2010) suggest that this change in perception of ownership could be as important as the industrial revolution.

### ***2.3 Short term car rental***

Car sharing and carpooling is one of the most high-profile access-based consumption practises in today (Botsman & Rogers, 2010). Companies such as ZipCar, Lyft and Uber has become symbols of non-ownership and the sharing

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economy. According to Lovelock and Gummesson (2004), marketing strategies for short-term rentals are different from long-term leases as the latter convey a de facto sense of ownership. For the purpose of this thesis, we will address our focus on short-term car rental (STCR), which includes both car sharing and carpooling.

For individuals living in urban environments, parking space are hard to come by and day-to-day chores can be taken care of without a car. In contrast to car loans and associated fees, the costs of car sharing is directly related to how often the car is in use. This makes STCR an attractive option for those who seldom have need for a car. Bardhi and Eckhardt (2012) studied the nature of access-based consumption in the context of STCR. While the terms “car sharing” and “carpooling” are similar, there is an important distinction between the two business models. Car sharing is when consumers access vehicles owned by a company (B2C). In a carpooling context the company only mediates peer-to-peer car sharing programs (P2P) (Bardhi & Eckhardt 2012).

#### ***2.4 Access-based consumption***

Research on the drivers for participating in ABC from a consumer perspective are limited. In her quantitative study, Tussyadiah (2015) found six different factors that could affect the likelihood of participation in ABC. Sustainability and sense of community was classified as drivers of usage of peer-to-peer accommodation such as AirBnB. Trust and efficiency were classified as deterrents. Economic benefits were classified as both a driver and deterrent. The direct effect from these drivers on behavioral intention was not tested.

Hamari et al (2015) studied registered users on Sharetribe.com attitude and behavioural intention towards access based consumption services. Sharetribe.com aims to eliminate excessive waste by making it easier for its members to use assets more effectively by sharing them. Using sustainability, enjoyment, reputation, economic benefits, and attitude as drivers, their study shows that attitudes towards ABC has a significant positive effect on behavioural intention. Surprisingly, sustainability did not have a positive affect towards access based services. Economic gains did not have a significant effect on attitude, but did have significantly positive direct influence on behavioural intention. Expected gains in



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reputation did not significantly affect either attitude or behavioural intention to participate in ABC services.

Moeller and Wittkowski (2010) identified six factors as drivers of non-ownership, and thus use of rental services, through a qualitative study and literature review. The effect of these factors were later tested using structured equation modelling with respondents from a German online peer-to-peer sharing network. Their quantitative study finds that preference for non-ownership were positively influenced by trend orientation and convenience orientation. Possession importance, the importance that a consumer attaches to full ownership, had a negative effect. The remaining factors, environmentalism, price consciousness and experience orientation, did not have a significant effect on preference for non-ownership.

Additionally, two graduate students from NHH concluded from a series of qualitative studies, that there were five drivers for ABC in the Norwegian market: financial, convenience, experiential, social, and symbolic (Stene & Holte, 2014).

Our choice of independent variables is based on previous research on the attitude and behavioural intention towards non-ownership and use of access-based consumption offerings (Tussyadiah, 2015; Hamari et al., 2015; Moeller & Wittkowski, 2010; Stene & Holte, 2014). We want to test the effect of sustainability concerns, economic benefits, social environment, and trust on the perception of an access-based consumption offering. The goal of our study is to find the direct effect from these drivers on perception of the two business models (P2C & B2C) and compare the result with each other.

### ***2.5 Drivers of Access-Based Consumption***

In the following section we will present additional literature we deem to be compelling evidence that support our choice of independent variables.

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*Economic benefits*

Previous research (Belk 2010, Lamberton & Rose, 2012) suggests that participating in access based consumption services is not only good for the environment, but also is economical beneficial. By replacing ownership with access based consumption, consumers are utility maximizing their behaviour. Consumption based on rental services enables consumers to live based on their monthly cash flow rather than on their net worth (Durgee & O'Conner 1995), granting them access to participate in lifestyle that they could not offer otherwise (Bernthal et al., 2005).

Since the financial crisis, consumers have been forced to think differently about their own economy and values (Gansky, 2010). Consumers has had to become more resourceful and reduce their spending (Tussyadiah, 2015). Cheshire et al. (2010) identified acquisition and maintenance cost, the instability in social relationships, and uncertainties in the labour markets as reasons why ownership has become less obtainable and more precarious consumption mode than previously. This has changed the perceived value of ownership (Bardhi & Eckhardt, 2012; Botsman & Rogers, 2010). This suggest that participating in access based consumption provides more value, for less cost, which motivates consumers to participate (Tussyadiah 2015). Based on the aforementioned research on economic benefits, we form the following hypothesis:

H1: Economic benefits has a significant effect on perception of the product offer.

*Sustainability concerns*

The Brundtland Commission defined sustainability as “*development that meets the needs of the present without compromising the ability of future generations to meet their own needs*” (WCED, 1987). Which includes social, economical and ecological dimensions.

Consumers express their social responsibility towards society through their purchase behaviour (De Pelsmacker et al, 2003; Meulenbergh et al., 2003). By using access based consumption services, it is believed that it will reduce the environmental impact, because it decreases the consumption of raw materials

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(Botsman & Rogers, 2010; Tussyadiah, 2015). Therefore, using rental services could be seen as a demonstration of sustainable behaviour and therefore is an attractive option for consumers who are environmentally concerned (Tussyadiah, 2015; Schrader, 2001). Based on the aforementioned research on sustainability concerns, we form the following hypothesis:

H2: Environmental benefits has a significant effect on perception of the product offer.

### *Trust*

Wilson (1995) stated that “*we include the concept of trust in marketing studies based upon common sense, reports from both practitioners and marketers and a vigorous literature detailing trust research*”. There is not an academic acknowledged definition of trust yet (Barber, 1983; Das & Teng, 2004; Kee & Knox, 1970; McKnight & Chervany, 2002; Rosseau et al., 1998). According to Beldad et al., (2010), there are two-way stream of trust conceptualization. The first stream of trust, focuses on expectation regarding the behavior of an interaction partner (Barber, 1983; Koller, 1988; Luhmann, 1979; Rotter, 1967), and the second stream of trust focuses on acceptance of and exposure to vulnerability (Doney et al., 1998; Mayer et al., 1995; Rosseau et al., 1998; Zand, 1972). For the purpose of this thesis, we will focus on the second stream.

According to Wu et al. (2014), trust is the most crucial factor for gaining customers loyalty, in online businesses, where security issues and sharing privacy may be a concern. Trust has to be present, to create new relationships and feel safe to share information with each other (Moen & Varlid, 2016; Coppola et al., 2004; Jarvenpaa et al., 1998). Thus, if this factor is not satisfied, potential customers will not be devoted to the company, and therefore reduce the firm’s profitability. Which is directly linked to trust being positively related to purchase intentions (Lin et al., 2011). Trust is therefore crucial in attaining loyalty and create long-term relationships.

Trust enables and eases individuals to social interaction with others (Luhmann 1979), making it indispensable for businesses with peer-to-peer business models.

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This business model makes it difficult for the company to ensure consistent high level service encounters. To build trust among users, P2P ABC companies often create mutual evaluation system for both parties in the transaction. Brands play an important role in creating trust among consumers (Chaudhuri & Holbrook, 2001). Since services are harder to evaluate for consumers before consumption, brands are more highly important for service firms (Sharp, 1996). Based on the aforementioned research on sustainability concerns, we form the following hypothesis:

H3: Trust has a significant effect on perception of the product offer.

### *Community*

Maffesoli (1996) suggest that we are experiencing a decline in individualism. Access based consumption services opens up for new interactions and connections, which can lead to meaningful connections and friendships through access based consumption services (Botsman & Rogers, 2010). Shultz and Holbrook (1999), recommend using community building to take control over shared resources. However, in contrast to this Bardhi and Eckhardt (2012), found that consumers do not have or want to be apart of a company's community. Their study found that ZipCar users perceived the company as an enforcer and governing body, rather than a facilitator of community building. These statements suggest that the theory are in conflict with each other, and therefore more research is needed.

Consumers forge strong relationships with their cars, and often brand communities coalesce around this product (Muniz & O'Guinn, 2001; Schouten & McAlexander, 1995). Anderson (1983) suggests that all communities larger than small villages are, to some extent, sustained by notions of imagined, understood others. Based on this notion, we deem it insignificant if the consumers feel connected to a brand community or their local neighbourhood as long as a presence is felt. Based on the already established research, we suggest the following hypothesis:

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H4: Sense of community has a significant effect on perception of the product offer.

### *Perception*

According to Bruner's (1949) model of perception we look for informational cues to learn more when we encounter an unfamiliar target. Information is then collected and the target is categorized. Brands play an important part in how consumers perceive a product. Brands have the ability to add or subtract the perceived value and enhance the perceived utility of a product (Lassar et al., 1995). Park, Jaworski, and MacInnis (1986) divided brand's benefits into three categories: functional benefits, experiential benefits, and symbolic benefits. Functional benefits are the product-related advantages the brand provides. Experiential benefits relate to emotional enhancement of the brand. Finally, symbolic benefits are the non-product related social and reputational advantages of the brand. Changing a brand can greatly affect how consumers perceive a product because of the unique associations consumers attach to different brands (Keller, 1993). With perception as the study's dependent variable, we hope to find how two car rental service brands affect how consumers evaluate their product offering and its aforementioned drivers.

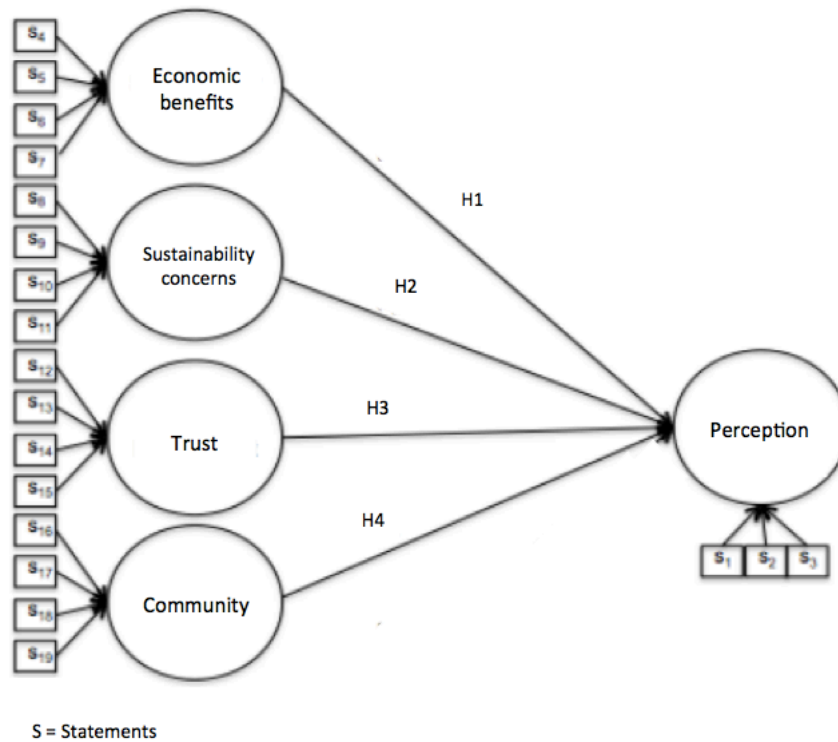


Figure 1: Theoretical framework showing the hypotheses

Figure 1 is an illustration of the direct effects from the hypothesized drivers on perception of the product offer. This model will be constructed for both peer-to-peer and business-to-consumer models. Further, moderation effects will be tested for at a later stage.

### 3.0 Methodology

For the purpose of this study, we propose a quantitative study with a confirmatory design. The data gathering will be generated through an online survey. The method was chosen on the basis on previous research (Hamari et. al, 2015; Moeller & Wittkowski, 2010), convenience and the necessity of a large sample. The target population will be Norwegians over 23 with a driver license, this is done to ensure that all of the participants are able to use these services. For the purpose of the study we have selected the car rental industry. We will use Nabobil as our example for the peer-to-peer rental company, and Hertz as our business to consumer company. For clarification, Hertz Bilpool owns the vehicles in their service while Nabobil mediates peer-to-peer car sharing.

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The participants will be presented with a scenario where they are supposed to rent a car. Then they are shown two identical advertisements of renting a car. The only difference between the two ads is that one ad will feature a peer-to-peer renting brand (Nabobil), and the other one will represent a business to consumer renting brand (Hertz). Further, the respondents are asked to evaluate the aforementioned attributes. Each attribute will be evaluated, by answering four to five statements. The measurement scale, question wording and statements, that will be applied is constructed on the basis of research conducted in the same field, with similar methodology approach (Hamari et. al, 2015; Moeller & Wittkowski, 2010). The scenarios and the main study will forego pre-tests, before distributed.

To measure the effect of each attribute on the different models, a confirmatory factor analysis is tested using structural equation modeling (SEM). The SEM method combines prediction and the concept of latent (unobserved) variables that derive from observed measures (Chin, 1998). As suggested by Chin (1998), a partial least squares (PLS) analysis will be adopted to evaluate the models. The PLS analysis decides if relationships exist and suggest propositions for testing later (Chin, 1998). With a PLS analysis R<sup>2</sup> will become the basis for our evaluation of the model. R<sup>2</sup> will enable us to see how much of the variance in behavioral intention is explained by the variance in each latent variable. This will also enable us to determine the relative strength of each variable. Further, we will test for moderator effects, this part of the analysis will be added at a later stage. Lastly, we will compare the different models with each other. This will be used as a premise for our conclusion.

## **4.0 Conclusion**

### ***4.1 Expected results***

We expect to be able to confirm a statistically significant relationship for all four hypotheses. Previous research has established our independent variables relationship with preference for non-ownership or attitude and behavioural intention toward access-based consumption. However, in previous research on

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access-based consumption have diverged on which drivers are significant. While Tussyadiah (2015) found that sustainability was a significant driver of access-based consumption, Hamari et al (2015) and Moeller and Wittkowski (2010) did not find a significant effect. Therefore, we do exclude the possibility that one or more of the independent variables will be non-significant.

To further to develop the model, we will test for possible moderator effects. This is not included in the preliminary, but will be included at a later basis.

### ***4.2 Contribution***

Our theoretical contribution will be gaining greater insight in how ownership affects consumers' perception of access-based product offerings. The aspect of ownership of the rented product has not been studied previously.

Our managerial contributions will be greater understanding of which attributes are most important for consumers when marketing a peer-to-peer or a business-to-consumer rental service. This will enable managers to tailor their marketing of car rental services more precisely and potentially reach more customers.

### ***4.3 Limitations***

The attributes have been established on peer-to-peer business models. It is not granted that these attributes can be transferred to a business-to-consumer STCR product. This may affect our results if attributes relevant to a B2C perspective is omitted. It would be ideally if the drivers of access-based consumption were based on more empirical research. While research on why consumers participate in access-based consumption, little or no research has been conducted on how consumers perceive access-based consumption offers. This could lead to potentially problems of establishing a significant relationship between the independent variables and the dependent variables. What drives motivation to participate in ABC might not correlate with the factors that affects positive or negative perception of rental offers.



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## 5.0 Progression plan

<b>Date</b>	<b>Task</b>
16.01	Preliminary delivery
15.02	Literature review, creating and testing the scenarios
15.03	Pre-testing
01.04	Data collection
01.05	Data analyze
15.06	First draft
01.07	Master Thesis delivery

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